

SHED 2015 public use codebook, formatted.txt

CODEBOOK FOR 2015 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables in the public release of the 2015 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 2015 SHED were collected by GfK using their online probability based KnowledgePanel.

For a general overview of the 2015 SHED and a detailed discussion of the survey methods, see Larrimore, Jeff, Samuel Dodini, and Logan Thomas, "Report on the Economic Well-Being of U.S. Households in 2015," 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 2015."

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

type: numeric (int)

range: [2, 21482] uni ts: 1
uni que val ues: 5642 mi ssi ng . : 0/5642

mean: 13634.8
std. dev: 6720.2

percenti les: 10% 25% 50% 75% 90%
 1646 10891 16541 18523 20080

wei ght1 Sampl e Wei ghts: Re-Intervi ew Respondents

type: numeric (double)

range: [. 1058, 5. 584] uni ts: . 0001
uni que val ues: 1810 mi ssi ng . : 3525/5642

mean: 1
std. dev: . 997025

percenti les: 10% 25% 50% 75% 90%
 . 2113 . 3751 . 6765 1. 2136 2. 1762

wei ght2 Sampl e Wei ghts: Re-Intervi ew and Fresh Respondents

type: numeric (double)

```
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range: [ .0889, 4.7497]       uni ts: .0001
uni que val ues: 2858         mi ssi ng .: 1505/5642

mean: 1
std. dev: .726503

percenti les:    10%    25%    50%    75%    90%
                 .2267 .4657 .8831 1.3088 1.8836
```

```
-----
wei ght3                               Sampl e Wei ghts: All Respondents
-----
```

```
type: numer ic (doubl e)
range: [ .0636, 5.1402]       uni ts: .0001
uni que val ues: 3469         mi ssi ng .: 0/5642

mean: 1
std. dev: .846956

percenti les:    10%    25%    50%    75%    90%
                 .2004 .3898 .7672 1.3359 2.0712
```

```
-----
wei ght4                               Sampl e Wei ght: All Respondents by Income
-----
```

```
type: numer ic (doubl e)
range: [ .1003, 5.1718]       uni ts: .0001
uni que val ues: 3475         mi ssi ng .: 0/5642

mean: 1
std. dev: .766267

percenti les:    10%    25%    50%    75%    90%
                 .2275 .4757 .8271 1.2766 1.9631
```

```
-----
wei ght1b                              Popul ati on Wei ghts: Re-Intervi ew Respondents
-----
```

```
type: numer ic (doubl e)
range: [12049.307, 636126.15] uni ts: .0001
uni que val ues: 1911         mi ssi ng .: 3525/5642

mean: 113920
std. dev: 113581

percenti les:    10%    25%    50%    75%    90%
                 24068.8 42731.7 77063.2 138257 247907
```

```
-----
wei ght2b                              Popul ati on Wei ghts: Re-Intervi ew and Fresh Respondents
-----
```

```
type: numer ic (doubl e)
range: [5181.1117, 276883.42] uni ts: .0001
uni que val ues: 3070         mi ssi ng .: 1505/5642
```


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76	-1	Refused
2149	0	No
3417	1	Yes

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

type:	numeric (byte)		
label:	LABA		
range:	[-1, 1]		
unique values:	3	units:	1
		missing :	0/5642
tabulation:	Freq.	Numeric	Label
	237	-1	Refused
	4120	0	No
	1285	1	Yes

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

type:	numeric (byte)		
label:	LABA		
range:	[-1, 1]		
unique values:	3	units:	1
		missing :	0/5642
tabulation:	Freq.	Numeric	Label
	277	-1	Refused
	4594	0	No
	771	1	Yes

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

type:	numeric (byte)		
label:	LABA		
range:	[-1, 1]		
unique values:	3	units:	1
		missing :	0/5642
tabulation:	Freq.	Numeric	Label
	339	-1	Refused
	4727	0	No
	576	1	Yes

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

type:	numeric (byte)
label:	LABA

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range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	346	-1	Refused
	4864	0	No
	432	1	Yes

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

type: numerical (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	362	-1	Refused
	5015	0	No
	265	1	Yes

DO_g [Other individuals: Please specify]
Do each of the following types of people currently
live with you in your household?

type: numerical (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	971	-1	Refused
	4616	0	No
	55	1	Yes

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

type: numerical (byte)
label: DOA
range: [-1, 2] units: 1
unique values: 3 missing: 4873/5642

tabulation:	Freq.	Numerical	Label
	12	-1	Refused
	241	1	All of the adult children living with me are currently enrolled in school
	516	2	One or more of the adult children who lives with me is not currently enrolled in school
	4873	.	

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D2

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

type: numeric (byte)
label: D2
range: [-1, 8]
unique values: 9
units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	2775	1	Employed now
	35	2	Temporarily laid off
	235	3	Not employed, but looking for a job
	101	4	Not employed and not looking for a job
	313	5	Homemaker
	149	6	Student
	512	7	Disabled and not working
	1516	8	Retired

D3

Thinking of your main job, do you:

type: numeric (byte)
label: D3
range: [-1, 5]
unique values: 6
units: 1
missing: 2867/5642

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	2037	1	Work full-time for someone else
	465	2	Work part-time for someone else
	220	3	Work for yourself (self-employed)
	14	4	Work as a partner in a partnership (e.g. partner in law firm, medical practice)
	32	5	Work as a consultant/contractor
	2867	.	.

D4A

Besides being a student, do you also have a paid job?

type: numeric (byte)
label: D4A
range: [1, 3]
unique values: 3
units: 1
missing: 5493/5642

tabulation:	Freq.	Numeric	Label
	4	1	Yes, I work full-time
	58	2	Yes, I work part-time
	87	3	No
	5493	.	.

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

type: numeric (byte)
label: D4B
range: [-1, 3] units: 1
unique values: 4 missing: 4126/5642

tabulation:	Freq.	Numerical	Label
	3	-1	Refused
	8	1	Yes, I work full-time
	150	2	Yes, I work part-time
	1355	3	No
	4126	.	

D4C_a [I have another full-time job] In addition to your main job, do you have any of the following types of additional paid jobs?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 2867/5642

tabulation:	Freq.	Numerical	Label
	94	-1	Refused
	2626	0	No
	55	1	Yes
	2867	.	

D4C_b [I have another part-time job] In addition to your main job, do you have any of the following types of additional paid jobs?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 2867/5642

tabulation:	Freq.	Numerical	Label
	53	-1	Refused
	2397	0	No
	325	1	Yes
	2867	.	

D4C_c [I do other work for pay that is not through a formal job.] In addition to your main job, do you have any of the following types of additional paid jobs?

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

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unique values: 3 missing : 2867/5642

tabulation:	Freq.	Numeri c	Label
	61	-1	Refused
	2369	0	No
	345	1	Yes
	2867	.	

D4D Do you do any work for pay, even if not through a formal job?

type: numer i c (byte)
label : LABA
range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 4958/5642

tabulation:	Freq.	Numeri c	Label
	1	-1	Refused
	485	0	No
	198	1	Yes
	4958	.	

D4E If you were paid the same hourly rate that you make
at your main job regardless of the number of hours you work,
would you prefer to:

type: numer i c (byte)
label : D4E
range: [-1, 3] uni ts: 1
unique values: 4 mi ssi ng . : 2888/5642

tabulation:	Freq.	Numeri c	Label
	16	-1	Refused
	1598	1	Work the same number of hours that you currently work
	939	2	Work more hours for more money
	201	3	Work fewer hours for less money
	2888	.	

D5 Whi ch one of the fol lowi ng BEST descri bes your
[spouse' s/partner' s] current empl oym ent status?

type: numer i c (byte)
label : D5
range: [-1, 9] uni ts: 1
unique values: 10 mi ssi ng . : 2445/5642

exampl es: 1 Empl oyed full -ti me
8 Di sabl ed and not worki ng
:
:

Y1 Thi nki ng about your current educati on and work experi ence,
how confi dent are you that you have the ski lls necessary

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to get the kind(s) of job(s) you want now?

type: numeric (byte)
 label: Y1
 range: [-1, 8]
 unique values: 6
 units: 1
 missing: 1516/5642

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	1361	1	Very confident
	1499	2	Somewhat confident
	601	3	Not confident
	468	4	I am not currently in the workforce and I am not looking for a job
	193	8	Don't know
	1516	.	

Y3_a [I need more education or another degree]
Which of these statements, if any, do you agree with?

type: numeric (byte)
 label: Y3_A
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5041/5642

tabulation:	Freq.	Numerical	Label
	302	0	No
	299	1	Yes
	5041	.	

Y3_b [I need more job training]
Which of these statements, if any, do you agree with?

type: numeric (byte)
 label: Y3_B
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5041/5642

tabulation:	Freq.	Numerical	Label
	399	0	No
	202	1	Yes
	5041	.	

Y3_c [My skills are out of date because I haven't been using them]
Which of these statements, if any, do you agree with?

type: numeric (byte)
 label: Y3_C
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5041/5642

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tabulation:	Freq.	Numerical	Label
	421	0	No
	180	1	Yes
	5041	.	

Y3_d [The job market is changing faster than I can keep up with]
Which of these statements, if any, do you agree with?

type:	numerical (byte)		
label:	Y3_D		
range:	[0, 1]		units: 1
unique values:	2		missing: 5041/5642

tabulation:	Freq.	Numerical	Label
	425	0	No
	176	1	Yes
	5041	.	

Y3_e [The kind of job I'm qualified for is not available]
Which of these statements, if any, do you agree with?

type:	numerical (byte)		
label:	Y3_E		
range:	[0, 1]		units: 1
unique values:	2		missing: 5041/5642

tabulation:	Freq.	Numerical	Label
	491	0	No
	110	1	Yes
	5041	.	

Y3_Refused [Refused] Which of these statements, if any, do you agree with?

type:	numerical (byte)		
label:	Y3_REFUS		
range:	[0, 1]		units: 1
unique values:	2		missing: 5041/5642

tabulation:	Freq.	Numerical	Label
	595	0	No
	6	1	Yes
	5041	.	

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

type:	numerical (byte)		
label:	B2		
range:	[-1, 4]		units: 1
unique values:	5		missing: 0/5642

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tabulation:	Freq.	Numeri c	Label
	5	-1	Refused
	600	1	Finding it difficult to get by
	1353	2	Just getting by
	2300	3	Doing okay
	1384	4	Living comfortably

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

type: numeric (byte)
 label: B3
 range: [-1, 5] uni ts: 1
 unique values: 6 mi ssi ng .: 0/5642

tabulation:	Freq.	Numeri c	Label
	8	-1	Refused
	243	1	Much worse off
	966	2	Somewhat worse off
	3156	3	About the same
	999	4	Somewhat better off
	270	5	Much better off

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

type: numeric (byte)
 label: B6
 range: [-1, 5] uni ts: 1
 unique values: 6 mi ssi ng .: 0/5642

tabulation:	Freq.	Numeri c	Label
	26	-1	Refused
	438	1	Much worse off
	998	2	Somewhat worse off
	1448	3	About the same
	1602	4	Somewhat better off
	1130	5	Much better off

GH1 Which one of the following best describes your housing arrangement?

type: numeric (byte)
 label: GH1
 range: [-1, 4] uni ts: 1
 unique values: 5 mi ssi ng .: 0/5642

tabulation:	Freq.	Numeri c	Label
	16	-1	Refused
	2202	1	I [and/or my spouse/partner] own [our/my] home with a mortgage or loan.
	1427	2	I [and/or my spouse/partner] own

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 [our/my] home free and clear
 (without a mortgage or loan).
 1547 3 I [and/or my spouse/partner] pay
 rent.
 450 4 I [and/or my spouse/partner]
 don't own [our/my] home or pay
 rent.

 GH2 In what year did you [buy/start renting/move into] your current home?

type: numeric (int)
 label: GH2, but 73 nonmissing values are not labeled
 range: [-1, 2015] unique values: 74 units: 1
 missing: 0/5642
 examples: 1991
 2001
 2008
 2013

 GH3_a [Overall quality of your neighborhood] How satisfied
 are you with each of the following aspects of your
 housing situation?

type: numeric (byte)
 label: GH3_A
 range: [-1, 5] unique values: 6 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numeric	Label
2	-1	Refused
236	1	Not at all satisfied
462	2	Slightly satisfied
977	3	Somewhat satisfied
2196	4	Mostly satisfied
1769	5	Completely satisfied

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

type: numeric (byte)
 label: GH3_B
 range: [-1, 5] unique values: 6 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numeric	Label
66	-1	Refused
351	1	Not at all satisfied
534	2	Slightly satisfied
1373	3	Somewhat satisfied
1971	4	Mostly satisfied
1347	5	Completely satisfied

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

type: numeric (byte)
 label: GH3_C
 range: [-1, 5] units: 1
 unique values: 6 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	16	-1	Refused
	256	1	Not at all satisfied
	470	2	Slightly satisfied
	1033	3	Somewhat satisfied
	2211	4	Mostly satisfied
	1656	5	Completely satisfied

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

type: numeric (byte)
 label: GH3_D
 range: [-1, 5] units: 1
 unique values: 6 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	18	-1	Refused
	338	1	Not at all satisfied
	629	2	Slightly satisfied
	1398	3	Somewhat satisfied
	2002	4	Mostly satisfied
	1257	5	Completely satisfied

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

type: numeric (byte)
 label: GH3_E
 range: [-1, 5] units: 1
 unique values: 6 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	7	-1	Refused
	248	1	Not at all satisfied
	474	2	Slightly satisfied
	1097	3	Somewhat satisfied
	2309	4	Mostly satisfied
	1507	5	Completely satisfied

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

type: numeric (byte)
 label: GH3_F
 range: [-1, 5]
 unique values: 6
 units: 1
 missing: 466/5642
 tabulation:

Freq.	Numerical	Label
14	-1	Refused
332	1	Not at all satisfied
496	2	Slightly satisfied
1156	3	Somewhat satisfied
1793	4	Mostly satisfied
1385	5	Completely satisfied
466	.	

GH4 Do you [(and/or your spouse/partner)] expect to purchase a [new] home in the next 12 months?

type: numeric (byte)
 label: GH4
 range: [-1, 8]
 unique values: 6
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numerical	Label
10	-1	Refused
3682	1	Definitely No
1037	2	Probably No
303	3	Probably Yes
110	4	Definitely Yes
500	8	Don't know

GH5_a [Researched houses on your own (e.g. online, newspaper, etc.)]
Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
 label: LABB
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4729/5642
 tabulation:

Freq.	Numerical	Label
6	-1	Refused
328	0	No
579	1	Yes
4729	.	

GH5_b [Attended an open house or toured homes for sale]
Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
 label: LABB

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range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4729/5642

tabul ati on: Freq. Numeri c Label
 8 -1 Refused
 661 0 No
 244 1 Yes
 4729 .

GH5_c [Talked to a real estate agent] Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
 label: LABB

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4729/5642

tabul ati on: Freq. Numeri c Label
 7 -1 Refused
 569 0 No
 337 1 Yes
 4729 .

GH5_d [Talked to a bank or lender about a mortgage] Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
 label: LABB

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4729/5642

tabul ati on: Freq. Numeri c Label
 7 -1 Refused
 678 0 No
 228 1 Yes
 4729 .

GH5_e [Checked your credit] Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
 label: LABB

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4729/5642

tabul ati on: Freq. Numeri c Label
 4 -1 Refused
 417 0 No
 492 1 Yes
 4729 .

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GH5_f [Received a pre-approval for a mortgage] Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
 label: LABB
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4729/5642

tabulation:	Freq.	Numerical	Label
	7	-1	Refused
	755	0	No
	151	1	Yes
	4729	.	

GH5_g [Submitted an offer to purchase a house] Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
 label: LABB
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4729/5642

tabulation:	Freq.	Numerical	Label
	7	-1	Refused
	821	0	No
	85	1	Yes
	4729	.	

R0 Would you prefer to own your home rather than rent your home if you could afford it?

type: numeric (byte)
 label: R0
 range: [-1, 4]
 unique values: 5
 units: 1
 missing: 4095/5642

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	140	1	Definitely No
	168	2	Probably No
	407	3	Probably Yes
	826	4	Definitely Yes
	4095	.	

R4 Did you own your previous home that you moved from in [GH2 response]?

type: numeric (byte)
 label: R4
 range: [-1, 2]
 units: 1

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unique values: 4 missing: 5039/5642

tabulation:	Freq.	Numerical	Label
	3	-1	Refused
	529	0	No
	14	1	Yes, and I still own that home
	57	2	Yes, and I sold that home
	5039	.	

R5_a [To save money / cheaper place to live]
Please select all of the reasons that you moved to
your current home in [GH2 RESPONSE]

type: numerical (byte)
label: R5_A

range: [0, 1] units: 1
unique values: 2 missing: 5039/5642

tabulation:	Freq.	Numerical	Label
	422	0	No
	181	1	Yes
	5039	.	

R5_b [Larger or better quality home]
Please select all of the reasons that you moved to
your current home in [GH2 RESPONSE]

type: numerical (byte)
label: R5_B

range: [0, 1] units: 1
unique values: 2 missing: 5039/5642

tabulation:	Freq.	Numerical	Label
	474	0	No
	129	1	Yes
	5039	.	

R5_c [Better quality neighborhood or schools]
Please select all of the reasons that you moved to
your current home in [GH2 RESPONSE]

type: numerical (byte)
label: R5_C

range: [0, 1] units: 1
unique values: 2 missing: 5039/5642

tabulation:	Freq.	Numerical	Label
	526	0	No
	77	1	Yes
	5039	.	

R5_d [Relocated to a new city] Please select all of
the reasons that you moved to your current home in [GH2 RESPONSE]

type: numeric (byte)
 label: R5_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5039/5642
 tabulation:

Freq.	Numerical	Label
396	0	No
207	1	Yes
5039	.	

R5_e [Change in family status (e.g. marriage, divorce, children)] Please select all of the reasons that you moved to your current home in [GH2 RESPONSE]

type: numeric (byte)
 label: R5_E
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5039/5642
 tabulation:

Freq.	Numerical	Label
495	0	No
108	1	Yes
5039	.	

R5_f [Other (Please specify):] Please select all of the reasons that you moved to your current home in [GH2 RESPONSE]

type: numeric (byte)
 label: R5_F
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5039/5642
 tabulation:

Freq.	Numerical	Label
514	0	No
89	1	Yes
5039	.	

R5_Refused [Refused] Please select all of the reasons that you moved to your current home in [GH2 RESPONSE]

type: numeric (byte)
 label: R5_REFUS
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5039/5642
 tabulation:

Freq.	Numerical	Label
602	0	No
1	1	Yes
5039	.	

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

type: numeric (long)
 label: R3, but 385 nonmissing values are not labeled
 range: [-1, 888888] units: 1
 unique values: 387 missing: 4095/5642
 examples: 1000
 .
 .
 .

H1 Compared to 12 months ago, do you think the value of your home today is higher, lower or stayed the same?

type: numeric (byte)
 label: H1
 range: [-1, 8] units: 1
 unique values: 7 missing: 2128/5642

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	178	1	Value is a lot lower
	439	2	Value is a little lower
	1035	3	Value has stayed the same
	1480	4	Value is a little higher
	246	5	Value is a lot higher
	131	8	Don't Know
	2128	.	.

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

type: numeric (byte)
 label: H4
 range: [-1, 8] units: 1
 unique values: 7 missing: 2013/5642

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	43	1	Go down by a lot
	250	2	Go down by a little
	1511	3	Stay about the same
	1398	4	Go up by a little
	110	5	Go up by a lot
	302	8	Don't know
	2013	.	.

H6 Prior to purchasing your current home did you [or your spouse/partner] ever own another house?

type: numeric (byte)
 label: LABA

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range: [-1, 1]
unique values: 3
units: 1
missing.: 3835/5642

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	658	0	No
	1145	1	Yes
	3835	.	

H7_a [Proceeds from sale of previous home] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

type: numerical (byte)
label: H7_A
range: [0, 1]
unique values: 2
units: 1
missing.: 3835/5642

tabulation:	Freq.	Numerical	Label
	1105	0	No
	702	1	Yes
	3835	.	

H7_b [Personal savings] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

type: numerical (byte)
label: H7_B
range: [0, 1]
unique values: 2
units: 1
missing.: 3835/5642

tabulation:	Freq.	Numerical	Label
	869	0	No
	938	1	Yes
	3835	.	

H7_c [Loan or gift from family/friends] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

type: numerical (byte)
label: H7_C
range: [0, 1]
unique values: 2
units: 1
missing.: 3835/5642

tabulation:	Freq.	Numerical	Label
	1547	0	No
	260	1	Yes
	3835	.	

H7_d [Second mortgage] In addition to your

SHED 2015 public use codebook, formatted.txt
 mortgage, please select all the sources below that you used
 to fund the home purchase when you bought your current home:

```

type: numeric (byte)
label: H7_D

range: [0, 1]
unique values: 2

units: 1
missing: 3835/5642

tabulation:
  Freq.   Numeric  Label
    1716     0     No
     91      1     Yes
    3835     .
  
```

H7_e [Financial assistance from a government program or non-profit organization] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

```

type: numeric (byte)
label: H7_E

range: [0, 1]
unique values: 2

units: 1
missing: 3835/5642

tabulation:
  Freq.   Numeric  Label
    1725     0     No
     82      1     Yes
    3835     .
  
```

H7_f [None] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

```

type: numeric (byte)
label: H7_F

range: [0, 1]
unique values: 2

units: 1
missing: 3835/5642

tabulation:
  Freq.   Numeric  Label
    1571     0     No
     236     1     Yes
    3835     .
  
```

H7_g [Other (Please specify):] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

```

type: numeric (byte)
label: H7_G

range: [0, 1]
unique values: 2

units: 1
missing: 3835/5642

tabulation:
  Freq.   Numeric  Label
  
```

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1713	0	No
94	1	Yes
3835	.	

H7_Refused [Refused] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

type: numeric (byte)
label: H7_REFUS

range: [0, 1] uni ts: 1
unique val ues: 2 mi ssi ng .: 3835/5642

tabul ati on:	Freq.	Numeri c	Label
	1802	0	No
	5	1	Yes
	3835	.	

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

type: numeric (byte)
label: LABA

range: [-1, 1] uni ts: 1
unique val ues: 3 mi ssi ng .: 3440/5642

tabul ati on:	Freq.	Numeri c	Label
	5	-1	Refused
	2114	0	No
	83	1	Yes
	3440	.	

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

type: numeric (long)
label: M4, but 703 nonmi ssi ng val ues are not label ed

range: [-1, 888888] uni ts: 1
unique val ues: 705 mi ssi ng .: 3440/5642

exampl es: 1055
.
.
.

BK1 Do you [and/or your spouse/and/or your partner] currently have a checki ng, savi ng s or money market account?

type: numeric (byte)
label: LABA

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

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unique values: 3 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	19	-1	Refused
	393	0	No
	5230	1	Yes

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

type: numerical (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	9	-1	Refused
	4584	0	No
	1049	1	Yes

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

type: numerical (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	13	-1	Refused
	5163	0	No
	466	1	Yes

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

type: numerical (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	24	-1	Refused
	5516	0	No
	102	1	Yes

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

type: numerical (byte)
label: LABA

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range: [-1, 1] units: 1
 unique values: 3 missing.: 0/5642

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	5312	0	No
	314	1	Yes

BK2_e [sent money to a relative or friend (not a business) living outside of the U.S. using a service other than a bank (e.g. WesternUnion, USPS SureMoney, etc.)]

type: numeric (byte)
 label: LABA

range: [-1, 1] units: 1
 unique values: 3 missing.: 0/5642

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	5371	0	No
	252	1	Yes

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

type: numeric (byte)
 label: A6

range: [-1, 8] units: 1
 unique values: 5 missing.: 0/5642

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	3003	1	Very confident
	1159	2	Somewhat confident
	1150	3	Not confident
	315	8	Don't know

A0 In the last 12 months, have you [or your spouse/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 (byte)
 label: LABA

range: [-1, 1] units: 1
 unique values: 3 missing.: 0/5642

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	3561	0	No
	2052	1	Yes

AOA_a

[Mortgage to buy a new home] Please select all of the types of credit below that you [or your spouse/partner] have applied for in the past 12 months.

type: numeric (byte)
 label: AOA_A
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3590/5642

tabulation:	Freq.	Numerical	Label
	1900	0	No
	152	1	Yes
	3590	.	

AOA_b

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

type: numeric (byte)
 label: AOA_B
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3590/5642

tabulation:	Freq.	Numerical	Label
	1897	0	No
	155	1	Yes
	3590	.	

AOA_c

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

type: numeric (byte)
 label: AOA_C
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3590/5642

tabulation:	Freq.	Numerical	Label
	1938	0	No
	114	1	Yes
	3590	.	

AOA_d

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

type: numeric (byte)
 label: AOA_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3590/5642

tabulation:	Freq.	Numerical	Label

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674	0	No
1378	1	Yes
3590	.	.

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

type:	numeric (byte)		
label:	AOA_E		
range:	[0, 1]	units:	1
unique values:	2	missing:	3590/5642
tabulation:	Freq.	Numeric	Label
	1527	0	No
	525	1	Yes
	3590	.	.

AOA_f [Student loan] Please select all of the types of credit below that you [or your spouse/partner] have applied for in the past 12 months.

type:	numeric (byte)		
label:	AOA_F		
range:	[0, 1]	units:	1
unique values:	2	missing:	3590/5642
tabulation:	Freq.	Numeric	Label
	1891	0	No
	161	1	Yes
	3590	.	.

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

type:	numeric (byte)		
label:	AOA_G		
range:	[0, 1]	units:	1
unique values:	2	missing:	3590/5642
tabulation:	Freq.	Numeric	Label
	1834	0	No
	218	1	Yes
	3590	.	.

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

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3561/5642

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	1549	0	No
	526	1	Yes
	3561	.	

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3561/5642

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	1717	0	No
	345	1	Yes
	3561	.	

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3561/5642

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	1678	0	No
	382	1	Yes
	3561	.	

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

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type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing: 5210/5642

tabulation:	Freq.	Numerical	Label
	5	-1	Refused
	164	0	No
	263	1	Yes
	5210	.	.

A3_a [Mortgage to buy a new home] Which forms of credit that
you applied for were you denied or offered less
credit than requested:

type: numeric (byte)
label: A3_A

range: [0, 1] units: 1
unique values: 2 missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	288	0	No
	16	1	Yes
	5338	.	.

A3_b [Refinance of a home mortgage] Which forms of credit that
you applied for were you denied or offered less
credit than requested:

type: numeric (byte)
label: A3_B

range: [0, 1] units: 1
unique values: 2 missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	288	0	No
	16	1	Yes
	5338	.	.

A3_c [Home equity loan or line of credit] Which forms of
credit that you applied for were you denied or
offered less credit than requested:

type: numeric (byte)
label: A3_C

range: [0, 1] units: 1
unique values: 2 missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	291	0	No
	13	1	Yes
	5338	.	.

A3_d [Credit card] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)
 label: A3_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	88	0	No
	216	1	Yes
	5338	.	

A3_e [Car/auto loan] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)
 label: A3_E
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	228	0	No
	76	1	Yes
	5338	.	

A3_f [Student loan] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)
 label: A3_F
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	290	0	No
	14	1	Yes
	5338	.	

A3_g [Personal general-purpose loan from a bank] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)
 label: A3_G
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5338/5642

SHED 2015 public use codebook, formatted.txt

tabulation:	Freq.	Numerical	Label
	243	0	No
	61	1	Yes
	5338	.	

 A3_h [Personal loan from friends or family] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numerical (byte)
 label: A3_H
 range: [0, 1] units: 1
 unique values: 2 missing : 5338/5642

tabulation:	Freq.	Numerical	Label
	285	0	No
	19	1	Yes
	5338	.	

 A3_i [Other (Please specify):] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numerical (byte)
 label: A3_I
 range: [0, 1] units: 1
 unique values: 2 missing : 5338/5642

tabulation:	Freq.	Numerical	Label
	285	0	No
	19	1	Yes
	5338	.	

 A3_Refused [Refused] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numerical (byte)
 label: A3_REFUS
 range: [0, 1] units: 1
 unique values: 2 missing : 5338/5642

tabulation:	Freq.	Numerical	Label
	301	0	No
	3	1	Yes
	5338	.	

 C1 If you had to guess, do you think your current credit score (such as a FICO score) is:

type: numerical (byte)
 label: C1

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range: [-1, 8]
unique values: 7
units: 1
missing : 0/5642

tabulation:	Freq.	Numerical	Label
	13	-1	Refused
	652	1	Poor
	670	2	Fair
	937	3	Good
	1182	4	Very good
	1769	5	Excellent
	419	8	Don't know my score or how to rate it

C2A Do you have at least one credit card?

type: numerical (byte)
label: LABA
range: [-1, 1]
unique values: 3
units: 1
missing : 0/5642

tabulation:	Freq.	Numerical	Label
	13	-1	Refused
	1223	0	No
	4406	1	Yes

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

type: numerical (byte)
label: C4A
range: [-1, 3]
unique values: 5
units: 1
missing : 1223/5642

tabulation:	Freq.	Numerical	Label
	14	-1	Refused
	1948	0	Never carried a balance (always pay in full)
	265	1	Once
	818	2	Some of the time
	1374	3	Most or all of the time
	1223	.	

C4B In the past 12 months, how frequently have you paid only the minimum payment on one or more of your credit cards?

type: numerical (byte)
label: C4B
range: [-1, 3]
unique values: 5
units: 1
missing : 3171/5642

tabulation:	Freq.	Numerical	Label
	12	-1	Refused
	1052	0	Never

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tabulation:	Freq.	Numeri c	Label
	9	-1	Refused
	4969	0	No
	351	1	Yes
	313	.	

EDOB What type of degree program are you currently enrolled in?

type: numeric (byte)
label: EDOB

range: [-1, 6] uni ts: 1
 unique values: 7 mi ssi ng .: 5291/5642

tabulation:	Freq.	Numeri c	Label
	2	-1	Refused
	36	1	Certi ficate or technical degree
	74	2	Associ ate degree
	154	3	Bachel or' s degree
	48	4	Master' s degree
	18	5	Professi onal degree (e. g. MBA, MD, JD)
	19	6	Doctoral Degree
	5291	.	

EDOC In the past 12 months, have you taken any classes towards a degree or completed any educational programs?

type: numeric (byte)
label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 3712/5642

tabulation:	Freq.	Numeri c	Label
	5	-1	Refused
	1830	0	No
	95	1	Yes
	3712	.	

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

type: numeric (byte)
label: ED1

range: [-1, 13] uni ts: 1
 unique values: 14 mi ssi ng .: 1989/5642

exampl es: 6 Engi neeri ng
 8 Busi ness/management
 12 Undecl ared
 .

ED4 -----
In what year did you last attend this educational program?

type: numeric (int)
 label: ED4, but 69 nonmissing values are not labeled
 range: [-1, 2015] units: 1
 unique values: 70 missing.: 4371/5642
 examples: 2012
 .
 .
 .

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

type: numeric (byte)
 label: ED5
 range: [-1, 5] units: 1
 unique values: 6 missing.: 4227/5642

tabulation:	Freq.	Numeric	Label
	48	-1	Refused
	226	1	Financial benefits are much larger
	203	2	Financial benefits are somewhat larger
	531	3	About the same financial benefits and financial costs
	181	4	Financial costs are somewhat larger
	226	5	Financial costs are much larger
	4227	.	.

ED6A_a -----
[Chosen a different field of study] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would you have done each of these things:

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing.: 4436/5642

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	686	0	No
	474	1	Yes
	4436	.	.

ED6A_b -----
[Attended a different school] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would you have done each of these things:

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```

    type: numeric (byte)
    label: LABA

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

    units: 1
    missing : 4436/5642

    tabulation:
        Freq.   Numeric   Label
            52      -1   Refused
            764       0     No
            390       1     Yes
            4436       .
  
```

ED6A_c [Completed less education] Knowing what you know
now about the benefits and costs of your education,
if you could go back and make your education decisions again
would you have done each of these things:

```

    type: numeric (byte)
    label: LABA

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

    units: 1
    missing : 4436/5642

    tabulation:
        Freq.   Numeric   Label
            65      -1   Refused
           1064       0     No
            77       1     Yes
            4436       .
  
```

ED6A_d [Completed more education] Knowing what you know
now about the benefits and costs of your education,
if you could go back and make your education decisions again
would you have done each of these things:

```

    type: numeric (byte)
    label: LABA

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

    units: 1
    missing : 4436/5642

    tabulation:
        Freq.   Numeric   Label
            27      -1   Refused
            326       0     No
            853       1     Yes
            4436       .
  
```

ED6A_e [Chosen not to attend college] Knowing what you know
now about the benefits and costs of your education,
if you could go back and make your education decisions again
would you have done each of these things:

```

    type: numeric (byte)
    label: LABA

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

SHED 2015 public use codebook, formatted.txt
 unique values: 3 missing : 4436/5642

tabulation:	Freq.	Numeri c	Label
	55	-1	Refused
	1000	0	No
	151	1	Yes
	4436	.	

ED9 In what year did you receive your [Associate/Bachelors]?

type: numeric (int)
 label: ED9, but 70 nonmissing values are not labeled

range: [-1, 2015] uni ts: 1
 unique values: 71 mi ssi ng . : 3409/5642

examples: 1990
 .
 .

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

type: numeric (byte)
 label: ED10

range: [-1, 5] uni ts: 1
 unique values: 6 mi ssi ng . : 3415/5642

tabulation:	Freq.	Numeri c	Label
	13	-1	Refused
	841	1	Financial benefits are much larger
	538	2	Financial benefits are somewhat larger
	478	3	About the same financial benefits and financial costs
	190	4	Financial costs are somewhat larger
	167	5	Financial costs are much larger
	3415	.	

ED11A_a [Chosen a different field of study] Knowing what
 you know now about the benefits and costs of your
 education, if you could go back and make decisions regarding
 your [Associate/Bachelors] again, would you have done each of these things?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 3415/5642

tabulation:	Freq.	Numeri c	Label
	27	-1	Refused

SHED 2015 public use codebook, formatted.txt

you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [Associate/Bachelors] again, would you have done each of these things:

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 3415/5642

tabulation:	Freq.	Numerical	Label
	56	-1	Refused
	2092	0	No
	79	1	Yes
	3415	.	

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

type: numeric (byte)
 label: ED13_A
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3955/5642

tabulation:	Freq.	Numerical	Label
	1158	0	No
	529	1	Yes
	3955	.	

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

type: numeric (byte)
 label: ED13_B
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3955/5642

tabulation:	Freq.	Numerical	Label
	1285	0	No
	402	1	Yes
	3955	.	

ED13_c [Wanted to work] Which of the following are reasons why you did not attend college?

type: numeric (byte)
 label: ED13_C
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3955/5642

tabulation:	Freq.	Numerical	Label
	1187	0	No
	500	1	Yes
		.	

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3955

ED13_d [Simply was not interested in college] Which of the following are reasons why you did not attend college?

type: numeric (byte)
label: ED13_D

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng .: 3955/5642

tabul ati on: Freq. Numeri c Label
 1065 0 No
 622 1 Yes
 3955 .

ED13_e [Was not admitted] Which of the following are reasons why you did not attend college?

type: numeric (byte)
label: ED13_E

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng .: 3955/5642

tabul ati on: Freq. Numeri c Label
 1667 0 No
 20 1 Yes
 3955 .

ED13_f [Did not think benefits of attending college were worth the cost] Which of the following are reasons why you did not attend college?

type: numeric (byte)
label: ED13_F

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng .: 3955/5642

tabul ati on: Freq. Numeri c Label
 1501 0 No
 186 1 Yes
 3955 .

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

type: numeric (byte)
label: ED13_G

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng .: 3955/5642

tabul ati on: Freq. Numeri c Label
 1529 0 No

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158 1 Yes
3955 .

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

type: numeric (byte)
label: ED13_REF

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 3955/5642

tabul ati on:	Freq.	Numeri c	Label
	1682	0	No
	5	1	Yes
	3955	.	.

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

type: numeric (byte)
label: ED14_A

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 4753/5642

tabul ati on:	Freq.	Numeri c	Label
	658	0	No
	231	1	Yes
	4753	.	.

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

type: numeric (byte)
label: ED14_B

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 4753/5642

tabul ati on:	Freq.	Numeri c	Label
	538	0	No
	351	1	Yes
	4753	.	.

ED14_c [Wanted to work] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label: ED14_C

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 4753/5642

tabul ati on:	Freq.	Numeri c	Label

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601 0 No
288 1 Yes
4753 .

ED14_d

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

type: numeric (byte)
label: ED14_D
range: [0, 1]
unique values: 2
units: 1
missing: 4753/5642
tabulation: Freq. Numeric Label
688 0 No
201 1 Yes
4753 .

ED14_e

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

type: numeric (byte)
label: ED14_E
range: [0, 1]
unique values: 2
units: 1
missing: 4753/5642
tabulation: Freq. Numeric Label
738 0 No
151 1 Yes
4753 .

ED14_f

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

type: numeric (byte)
label: ED14_F
range: [0, 1]
unique values: 2
units: 1
missing: 4753/5642
tabulation: Freq. Numeric Label
802 0 No
87 1 Yes
4753 .

ED14_g

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

type: numeric (byte)
label: ED14_G
range: [0, 1]
units: 1

SHED 2015 public use codebook, formatted.txt
unique values: 2 missing .: 4753/5642

tabulation:	Freq.	Numeric	Label
	746	0	No
	143	1	Yes
	4753	.	

ED14_Refused [Refused] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label: ED14_REF

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng .: 4753/5642

tabulation:	Freq.	Numeric	Label
	884	0	No
	5	1	Yes
	4753	.	

ED15 What is the highest level of education that your mother completed?

type: numeric (byte)
label: ED15

range: [-1, 8] uni ts: 1
unique values: 9 mi ssi ng .: 0/5642

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	1103	1	Less than High School degree
	2258	2	High school degree or GED
	542	3	Some college but no degree
	277	4	Certificate or technical degree
	239	5	Associate degree
	501	6	Bachelor's degree
	281	7	Graduate degree
	428	8	Don't know

ED16 What is the highest level of education that your father completed?

type: numeric (byte)
label: ED16

range: [-1, 8] uni ts: 1
unique values: 9 mi ssi ng .: 0/5642

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	1305	1	Less than High School degree
	1775	2	High school degree or GED
	442	3	Some college but no degree
	252	4	Certificate or technical degree
	175	5	Associate degree
	551	6	Bachelor's degree
	433	7	Graduate degree

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642
tabulation: Freq. Numeric Label
15 -1 Refused
4884 0 No
743 1 Yes

SL2_a [Student Loan] Think about the money you borrowed
to pay for your own education. Is the money you owe for that
education a student loan, a home equity loan, a credit card
debt, or some other type of loan? If you have multiple loans,
please select all that apply.

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 4899/5642
tabulation: Freq. Numeric Label
4 -1 Refused
27 0 No
712 1 Yes
4899 .

SL2_b [Home Equity Loan] Think about the money you borrowed
to pay for your own education. Is the money you owe for that
education a student loan, a home equity loan, a credit card
debt, or some other type of loan? If you have multiple loans,
please select all that apply.

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 4899/5642
tabulation: Freq. Numeric Label
48 -1 Refused
674 0 No
21 1 Yes
4899 .

SL2_c [Credit Card] Think about the money you borrowed
to pay for your own education. Is the money you owe for that
education a student loan, a home equity loan, a credit card
debt, or some other type of loan? If you have multiple loans,

please select all that apply.

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4899/5642
 tabulation:

Freq.	Numerical	Label
41	-1	Refused
550	0	No
152	1	Yes
4899	.	

SL2_d [Other Loan (Please specify)] Think about the money you borrowed to pay for your own education. Is the money you owe for that education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans, please select all that apply.

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4899/5642
 tabulation:

Freq.	Numerical	Label
142	-1	Refused
569	0	No
32	1	Yes
4899	.	

SL3_a [Student Loan] Thinking specifically about the money that you borrowed to pay for your own education, please tell us the total amount that you currently owe on each of these loans. If you don't know an exact amount, an estimate is fine.

type: numeric (long)
 label: SL3_A, but 175 nonmissing values are not labeled
 range: [-1, 400000]
 unique values: 176
 units: 1
 missing: 4914/5642
 examples: .
 .
 .
 .

SL3_b [Home Equity Loan] Thinking specifically about the money that you borrowed to pay for your own education, please tell us the total amount that you currently owe on each of these loans. If you don't know an exact amount, an estimate is fine.

type: numeric (long)
 label: SL3_B, but 16 nonmissing values are not labeled

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range: [-1, 221000] units: 1
unique values: 17 missing : 4914/5642
examples: .
 .
 .
 .

SL3_c [Credit Card] Thinking specifically about the money that
you borrowed to pay for your own education, please tell us the total
amount that you currently owe on each of these loans.
If you don't know an exact amount, an estimate is fine.

type: numeric (long)
label: SL3_C, but 53 nonmissing values are not labeled
range: [-1, 100000] units: 1
unique values: 54 missing : 4914/5642
examples: .
 .
 .
 .

SL3_d [Other Loan] Thinking specifically about the money that
you borrowed to pay for your own education, please tell us the total
amount that you currently owe on each of these loans.
If you don't know an exact amount, an estimate is fine.

type: numeric (long)
label: SL3_D, but 26 nonmissing values are not labeled
range: [-1, 58000] units: 1
unique values: 27 missing : 4914/5642
examples: .
 .
 .
 .

SL3_TOTAL [TOTAL] Thinking specifically about the money that
you borrowed to pay for your own education, please tell us the total
amount that you currently owe on each of these loans.
If you don't know an exact amount, an estimate is fine.

type: numeric (long)
label: SL3_TOTA, but 214 nonmissing values are not labeled
range: [-1, 400000] units: 1
unique values: 215 missing : 4914/5642
examples: .
 .
 .
 .

SL4

Approximately how much is the total monthly payment that you make on student loans from your education?

type: numeric (long)
 label: SL4, but 168 nonmissing values are not labeled

range: [-1, 52000] units: 1
 unique values: 169 missing: 4930/5642

examples: .
 .
 .
 .

SL5

Is one or more of the student loans from your own education in deferment, forbearance, or being forgiven so you do not need to make payments right now?

type: numeric (byte)
 label: LABA

range: [-1, 1] units: 1
 unique values: 3 missing: 4930/5642

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	402	0	No
	306	1	Yes
	4930	.	

SL6

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

type: numeric (byte)
 label: LABA

range: [-1, 1] units: 1
 unique values: 3 missing: 4930/5642

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	553	0	No
	155	1	Yes
	4930	.	

SL7

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

type: numeric (byte)
 label: LABA

range: [-1, 1] units: 1
 unique values: 3 missing: 743/5642

tabulation:	Freq.	Numerical	Label
	28	-1	Refused

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4139 0 No
732 1 Yes
743 .

SL8_a [Certificate or technical training] Still thinking
about the money you borrowed to pay for your own education,
did you borrow money for each of the following educational programs
(including any loans which you have completely repaid)?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing : 4167/5642

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	1196	0	No
	249	1	Yes
	4167	.	

SL8_b [Associate degree] Still thinking
about the money you borrowed to pay for your own education,
did you borrow money for each of the following educational programs
(including any loans which you have completely repaid)?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing : 4167/5642

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	1125	0	No
	314	1	Yes
	4167	.	

SL8_c [Bachelor's degree] Still thinking
about the money you borrowed to pay for your own education,
did you borrow money for each of the following educational programs
(including any loans which you have completely repaid)?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing : 4167/5642

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	566	0	No
	884	1	Yes
	4167	.	

SL8_d [Professional degree (e.g. MBA, MD, JD)]
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```

type: numeric (byte)
label: LABA

range: [-1, 1]
unique values: 3
units: 1
missing: 2445/5642

tabulation: Freq.  Numeric  Label
            8        -1    Refused
            3016     0     No
            173      1     Yes
            2445     .
    
```

SL11 Do you currently owe any money used to pay
for your child or grandchild's education?
Please only include any loans on which you are a co-signer
that were used to pay for their education beyond high school
(including student loans, home equity loans, or credit cards
paid off over time).

```

type: numeric (int)
label: SL11

range: [-1, 999]
unique values: 4
units: 1
missing: 755/5642

tabulation: Freq.  Numeric  Label
            15        -1    Refused
            3556     0     No
            282      1     Yes
            1034     999   Do not have children or
            755     .       grandchildren
    
```

K1B At what age do you expect to retire fully,
meaning completely stop working for pay?

```

type: numeric (int)
label: K1B, but 49 nonmissing values are not labeled

range: [-1, 999]
unique values: 52
units: 1
missing: 1358/5642

examples: 67
            888  Will never stop working/I do not plan to retire
            999  Not Sure
            .
    
```

K2_a [401(k), 403(b), or other defined contribution plan through
an employer or former employer (i.e., a retirement plan through work,
where you contribute a percent of your salary each pay-period to
invest for retirement)] Do you currently have each of the following types
of retirement savings or pension?

```

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

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range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 1516/5642

tabul ati on:	Freq.	Numeri c	Label
	32	-1	Refused
	2245	0	No
	1849	1	Yes
	1516	.	

K2_b [Pensi on wi th a defi ned benefi t through an
employ er or former employ er] Do you currentl y have
each of the follo wi ng types of reti rement sav i ngs or pensi on?

type: numeri c (byte)
l abel : LABA

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 1516/5642

tabul ati on:	Freq.	Numeri c	Label
	46	-1	Refused
	3098	0	No
	982	1	Yes
	1516	.	

K2_c [IRA or Roth IRA] Do you currentl y have
each of the follo wi ng types of reti rement sav i ngs or pensi on?

type: numeri c (byte)
l abel : LABA

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 1516/5642

tabul ati on:	Freq.	Numeri c	Label
	68	-1	Refused
	2899	0	No
	1159	1	Yes
	1516	.	

K2_d [Savi ngs outsi de a reti rement accou nt (e. g. a
brokera ge accou nt, sav i ngs accou nt, or stock hol di ngs)]
Do you currentl y have each of the follo wi ng types of
reti rement sav i ngs or pensi on?

type: numeri c (byte)
l abel : LABA

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 1516/5642

tabul ati on:	Freq.	Numeri c	Label
	38	-1	Refused
	2449	0	No
	1639	1	Yes
	1516	.	

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

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 1516/5642

tabulation:	Freq.	Numeric	Label
	53	-1	Refused
	3465	0	No
	608	1	Yes
	1516	.	

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

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 1516/5642

tabulation:	Freq.	Numeric	Label
	71	-1	Refused
	3805	0	No
	250	1	Yes
	1516	.	

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

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 1516/5642

tabulation:	Freq.	Numeric	Label
	66	-1	Refused
	3604	0	No
	456	1	Yes
	1516	.	

 DC1 Does your employer offer a 401(k), 403(b),
 Thrift, or other defined contribution plan?

type: numeric (byte)
 label: LABC
 range: [-1, 8] units: 1

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unique values: 4 missing : 4644/5642

tabulation:	Freq.	Numerical	Label
	5	-1	Refused
	541	0	No
	269	1	Yes
	183	8	Don't Know
	4644	.	

DC2_a

[I am not eligible to participate in my employer's plan]
 You stated that you do not participate in a 401(k), 403(b), Thrift,
 or other defined contribution plan from work. Please select all the
 reasons below for why you do not currently invest in this
 type of retirement plan.

type: numerical (byte)

label: DC2_A

range: [0, 1]

unique values: 2 units: 1

missing : 5373/5642

tabulation:	Freq.	Numerical	Label
	226	0	No
	43	1	Yes
	5373	.	

DC2_b

[Employer does not match contributions]
 You stated that you do not participate in a 401(k), 403(b), Thrift,
 or other defined contribution plan from work. Please select all the
 reasons below for why you do not currently invest in this
 type of retirement plan.

type: numerical (byte)

label: DC2_B

range: [0, 1]

unique values: 2 units: 1

missing : 5373/5642

tabulation:	Freq.	Numerical	Label
	248	0	No
	21	1	Yes
	5373	.	

DC2_c

[Unable to afford contributions to a retirement plan]
 You stated that you do not participate in a 401(k), 403(b), Thrift,
 or other defined contribution plan from work. Please select all the
 reasons below for why you do not currently invest in this
 type of retirement plan.

type: numerical (byte)

label: DC2_C

range: [0, 1]

unique values: 2 units: 1

missing : 5373/5642

tabulation:	Freq.	Numerical	Label
	176	0	No

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93 1 Yes
5373 .

DC2_d [Plan to invest through the retirement plan but have not signed up yet] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_D
range: [0, 1] units: 1
unique values: 2 missing: 5373/5642
tabulation: Freq. Numeric Label
224 0 No
45 1 Yes
5373 .

DC2_e [Unsure of best way to invest money contributed to the retirement plan] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_E
range: [0, 1] units: 1
unique values: 2 missing: 5373/5642
tabulation: Freq. Numeric Label
223 0 No
46 1 Yes
5373 .

DC2_f [Prefer to save for retirement in other ways] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_F
range: [0, 1] units: 1
unique values: 2 missing: 5373/5642
tabulation: Freq. Numeric Label
223 0 No
46 1 Yes
5373 .

DC2_g [Prefer to spend the money rather than save] You stated that you do not participate in a 401(k), 403(b), Thrift,

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or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_G
range: [0, 1]
unique values: 2
units: 1
missing: 5373/5642
tabulation:

Freq.	Numerical	Label
250	0	No
19	1	Yes
5373	.	.

DC2_h [Other (Please specify):] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_H
range: [0, 1]
unique values: 2
units: 1
missing: 5373/5642
tabulation:

Freq.	Numerical	Label
240	0	No
29	1	Yes
5373	.	.

DC2_Refused [Refused] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_REFU
range: [0, 1]
unique values: 2
units: 1
missing: 5373/5642
tabulation:

Freq.	Numerical	Label
265	0	No
4	1	Yes
5373	.	.

DC3 If your employer did offer a 401(k), 403(b), Thrift, or other defined contribution benefit plan, would you contribute to the plan?

type: numeric (byte)
label: DC3
range: [-1, 8]
unique values: 6
units: 1
missing: 4918/5642

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tabulation:	Freq.	Numerical	Label
	2	-1	Refused
	41	1	Definitely No
	96	2	Probably No
	269	3	Probably Yes
	152	4	Definitely Yes
	164	8	Don't know
	4918	.	

DC4

How confident are you in your ability to make the right investment decisions when managing and investing the money in your retirement accounts (including IRA, 401(k), 403(b), Thrift, or other retirement accounts where you choose the investments for yourself)?

type:	numerical (byte)		
label:	DC4		
range:	[-1, 4]	units:	1
unique values:	5	missing :	3123/5642

tabulation:	Freq.	Numerical	Label
	8	-1	Refused
	334	1	Very confident
	923	2	Mostly confident
	830	3	Slightly confident
	424	4	Not confident
	3123	.	

DC5_a

[No one] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type:	numerical (byte)		
label:	DC5_A		
range:	[0, 1]	units:	1
unique values:	2	missing :	3123/5642

tabulation:	Freq.	Numerical	Label
	1831	0	No
	688	1	Yes
	3123	.	

DC5_b

[Friends or relatives] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type:	numerical (byte)		
label:	DC5_B		
range:	[0, 1]	units:	1
unique values:	2	missing :	3123/5642

tabulation:	Freq.	Numerical	Label
	1868	0	No

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651 1 Yes
3123 .

DC5_c [Financial planner] Which of the following sources of
advice do you usually use when deciding how
to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_C
range: [0, 1] units: 1
unique values: 2 missing: 3123/5642
tabulation: Freq. Numeric Label
1788 0 No
731 1 Yes
3123 .

DC5_d [Investment broker] Which of the following sources of
advice do you usually use when deciding how
to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_D
range: [0, 1] units: 1
unique values: 2 missing: 3123/5642
tabulation: Freq. Numeric Label
2121 0 No
398 1 Yes
3123 .

DC5_e [Lawyer or accountant] Which of the following sources of
advice do you usually use when deciding how
to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_E
range: [0, 1] units: 1
unique values: 2 missing: 3123/5642
tabulation: Freq. Numeric Label
2409 0 No
110 1 Yes
3123 .

DC5_f [Employer] Which of the following sources of
advice do you usually use when deciding how
to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_F

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range: [0, 1] units: 1
unique values: 2 missing: 3123/5642

tabulation:	Freq.	Numeri c	Label
	2231	0	No
	288	1	Yes
	3123	.	

DC5_g [Internet research, books, or magazines] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_G
range: [0, 1] units: 1
unique values: 2 missing: 3123/5642

tabulation:	Freq.	Numeri c	Label
	1937	0	No
	582	1	Yes
	3123	.	

DC5_h [Other (Please specify):] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_H
range: [0, 1] units: 1
unique values: 2 missing: 3123/5642

tabulation:	Freq.	Numeri c	Label
	2443	0	No
	76	1	Yes
	3123	.	

DC5_Refused [Refused] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_REFU
range: [0, 1] units: 1
unique values: 2 missing: 3123/5642

tabulation:	Freq.	Numeri c	Label
	2503	0	No
	16	1	Yes
	3123	.	

DC6 You indicated that you did not receive advice from others when deciding how to invest the money in your retirement accounts. Is this because you do not feel that you need help, because you do

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not know where to get it, or because it is too expensive?

type: numeric (byte)
label: DC6
range: [-1, 3] units: 1
unique values: 4 missing: 4954/5642

tabulation:	Freq.	Numerical	Label
	7	-1	Refused
	334	1	I do not feel that I need help managing my investments
	149	2	I would like help but do not know where to get it
	198	3	I would like help but I cannot afford it or it is too expensive
	4954	.	.

K3_a [Social Security] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC
range: [-1, 8] units: 1
unique values: 4 missing: 1516/5642

tabulation:	Freq.	Numerical	Label
	19	-1	Refused
	436	0	No
	2888	1	Yes
	783	8	Don't Know
	1516	.	.

K3_b [I will continue working] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC
range: [-1, 8] units: 1
unique values: 4 missing: 1516/5642

tabulation:	Freq.	Numerical	Label
	73	-1	Refused
	1192	0	No
	1650	1	Yes
	1211	8	Don't Know
	1516	.	.

K3_c [Spouse/partner will continue working] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

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tabulation:	Freq.	Numeri c	Label
	68	-1	Refused
	1823	0	No
	1263	1	Yes
	972	8	Don' t Know
	1516	.	

K3_g [Savings outside a retirement account (e.g. a brokerage account, savings account)] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type:	numeri c (byte)		
label:	LABC		
range:	[-1, 8]	uni ts:	1
uni que val ues:	4	mi ssi ng .:	1516/5642
tabulation:	Freq.	Numeri c	Label
	60	-1	Refused
	1487	0	No
	1728	1	Yes
	851	8	Don' t Know
	1516	.	

K3_h [Income from real estate or the sale of real estate] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type:	numeri c (byte)		
label:	LABC		
range:	[-1, 8]	uni ts:	1
uni que val ues:	4	mi ssi ng .:	1516/5642
tabulation:	Freq.	Numeri c	Label
	61	-1	Refused
	2339	0	No
	708	1	Yes
	1018	8	Don' t Know
	1516	.	

K3_i [Income from a business or the sale of a business] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type:	numeri c (byte)		
label:	LABC		
range:	[-1, 8]	uni ts:	1
uni que val ues:	4	mi ssi ng .:	1516/5642
tabulation:	Freq.	Numeri c	Label
	67	-1	Refused
	2933	0	No
	243	1	Yes

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883 8 Don't Know
1516 .

K3_j [Rely on children, grandchildren, or other family] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC
range: [-1, 8] units: 1
unique values: 4 missing: 1516/5642

tabulation:	Freq.	Numeric	Label
	69	-1	Refused
	3015	0	No
	189	1	Yes
	853	8	Don't Know
	1516	.	

K3_k [Rely on inheritance] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC
range: [-1, 8] units: 1
unique values: 4 missing: 1516/5642

tabulation:	Freq.	Numeric	Label
	66	-1	Refused
	2875	0	No
	329	1	Yes
	856	8	Don't Know
	1516	.	

K3_l [Other retirement savings] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC
range: [-1, 8] units: 1
unique values: 4 missing: 1516/5642

tabulation:	Freq.	Numeric	Label
	76	-1	Refused
	2485	0	No
	535	1	Yes
	1030	8	Don't Know
	1516	.	

K5A In the past 12 months, have you borrowed money from
Page 62

or cashed out (permanently withdrawn) money from any of your retirement savings accounts?

type: numeric (byte)
 label: K5A
 range: [-1, 3] units: 1
 unique values: 5 missing : 1516/5642
 tabulation:

Freq.	Numerical	Label
10	-1	Refused
3730	0	No
161	1	Yes, borrowed money
184	2	Yes, cashed out
41	3	Yes, both
1516	.	.

K8A At what age did you retire fully, meaning completely stop working?

type: numeric (int)
 label: K8A, but 49 nonmissing values are not labeled
 range: [-1, 999] units: 1
 unique values: 51 missing : 4287/5642
 examples: 70
 .
 .
 .

K10_a [Social Security] Which of the following are sources of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 4126/5642
 tabulation:

Freq.	Numerical	Label
13	-1	Refused
121	0	No
1382	1	Yes
4126	.	.

K10_b [I have a job] Which of the following are sources of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 4126/5642
 tabulation:

Freq.	Numerical	Label
142	-1	Refused

SHED 2015 public use codebook, formatted.txt

1261 0 No
113 1 Yes
4126 .

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing .: 4126/5642
tabulation: Freq. Numeri c Label
 147 -1 Refused
 1184 0 No
 185 1 Yes
 4126 .

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing .: 4126/5642
tabulation: Freq. Numeri c Label
 60 -1 Refused
 509 0 No
 947 1 Yes
 4126 .

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing .: 4126/5642
tabulation: Freq. Numeri c Label
 106 -1 Refused
 891 0 No
 519 1 Yes
 4126 .

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

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1310 0 No
 53 1 Yes
 4126 .

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

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing: 4126/5642

tabulation:	Freq.	Numeric	Label
	151	-1	Refused
	1324	0	No
	41	1	Yes
	4126	.	

K10_k [Other retirement savings] Which of the following are sources of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing: 4126/5642

tabulation:	Freq.	Numeric	Label
	137	-1	Refused
	1078	0	No
	301	1	Yes
	4126	.	

HOL1 Thinking about the coming holiday season, about how much are you [and/or your spouse/partner] planning to spend on holiday gifts this year? If you do not know the exact amount, an estimate is fine.

type: numeric (long)
 label: HOL1, but 92 nonmissing values are not labeled
 range: [1, 70000] units: 1
 unique values: 92 missing: 1392/5642

examples: 250
 500
 1000
 .

HOL2 Do you [or your spouse/partner] plan to use a credit card that you pay off over time, a layaway plan, a loan, or any other form of borrowing to pay for holiday gifts this year?

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range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 1194/5642

tabul ati on:	Freq.	Numeri c	Label
	10	-1	Refused
	2861	0	No
	1577	1	Yes
	1194	.	

AL2

In the past 12 months, have you [and/or your spouse/partner] missed or been late making any payments on your auto loan or lease?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 3748/5642

tabul ati on:	Freq.	Numeri c	Label
	5	-1	Refused
	1723	0	No
	166	1	Yes
	3748	.	

AL4

In the past 12 months, have you [and/or your spouse/partner] bought or leased a car or truck?

type: numeric (byte)
 label: AL4

range: [-1, 4] uni ts: 1
 unique values: 6 mi ssi ng . : 959/5642

tabul ati on:	Freq.	Numeri c	Label
	15	-1	Refused
	3450	0	No, I have not purchased or leased a car or truck in the past year
	475	1	Yes, I purchased a new, unused car or truck
	425	2	Yes, I purchased a used car or truck from a dealership, car lot, or car salesman
	200	3	Yes, I purchased a used car or truck from a private seller (such as the previous owner)
	118	4	Yes, I leased a car or truck
	959	.	

AL5

Approximately how long do you [and/or your spouse/partner] expect to keep this vehicle?

type: numeric (byte)
 label: AL5, but 20 nonmissing values are not labeled

SHED 2015 public use codebook, formatted.txt
 range: [-1, 30] uni ts: 1
 unique values: 21 missing .: 4424/5642
 examples: 15
 .
 .
 .

AL6 When you [bought/leased] this vehicle, did you compare prices from different sellers?

type: numeric (byte)
 label: LABA
 range: [-1, 1] uni ts: 1
 unique values: 3 missing .: 4424/5642
 tabulation:

Freq.	Numeric	Label
4	-1	Refused
382	0	No
832	1	Yes
4424	.	

AL7 When you [and/or your spouse/partner] bought this vehicle, did you take out an auto loan to pay for the purchase?

type: numeric (byte)
 label: AL7
 range: [-1, 4] uni ts: 1
 unique values: 6 missing .: 4542/5642
 tabulation:

Freq.	Numeric	Label
2	-1	Refused
421	0	No
364	1	Yes, from the location where the car or truck was purchased
281	2	Yes, from a bank or credit union
12	3	Yes, from an internet lender
20	4	Yes, from another source:
4542	.	

AL8 When you [and/or your spouse/partner] bought this vehicle, did you compare interest rates or other loan terms from different lenders or from different automobile dealerships/sellers?

type: numeric (byte)
 label: LABA
 range: [-1, 1] uni ts: 1
 unique values: 3 missing .: 4965/5642
 tabulation:

Freq.	Numeric	Label
4	-1	Refused
311	0	No
362	1	Yes

AL9_a [No one] When you [and/or your spouse/partner] [bought/leased]
this car or this car or truck, which of the following sources of
advice did you use when deciding how to finance or pay for it?

type: numeric (byte)
label: AL9_A
range: [0, 1] units: 1
unique values: 2 missing: 4424/5642
tabulation: Freq. Numeric Label
583 0 No
635 1 Yes
4424 .

AL9_b [Friends or relatives] When you [and/or your
spouse/partner] [bought/leased] this car or this car or truck,
which of the following sources of advice did you use when
deciding how to finance or pay for it?

type: numeric (byte)
label: AL9_B
range: [0, 1] units: 1
unique values: 2 missing: 4424/5642
tabulation: Freq. Numeric Label
976 0 No
242 1 Yes
4424 .

AL9_c [Print or online publication] When you [and/or your
spouse/partner] [bought/leased] this car or this car or truck,
which of the following sources of advice did you use when
deciding how to finance or pay for it?

type: numeric (byte)
label: AL9_C
range: [0, 1] units: 1
unique values: 2 missing: 4424/5642
tabulation: Freq. Numeric Label
1136 0 No
82 1 Yes
4424 .

AL9_d [Internet research] When you [and/or your
spouse/partner] [bought/leased] this car or this car or truck,
which of the following sources of advice did you use when
deciding how to finance or pay for it?

type: numeric (byte)
Page 70

 AL9_Refused [Refused] When you [and/or your spouse/partner]
 [bought/leased] this car or this car or truck,
 which of the following sources of advice did you use when
 deciding how to finance or pay for it?

type: numeric (byte)
 label: AL9_REFU
 range: [0, 1] units: 1
 unique values: 2 missing: 4424/5642
 tabulation: Freq. Numeric Label
 1213 0 No
 5 1 Yes
 4424 .

 AL10_a [Total purchase price] When you [and/or your spouse/partner]
 [bought/leased] this car or truck, which of the following
 (if any) did you negotiate with the seller?

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing: 4424/5642
 tabulation: Freq. Numeric Label
 13 -1 Refused
 285 0 No
 920 1 Yes
 4424 .

 AL10_b [Monthly payment amount] When you [and/or your spouse/partner]
 [bought/leased] this car or truck, which of the following
 (if any) did you negotiate with the seller?

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing: 4424/5642
 tabulation: Freq. Numeric Label
 35 -1 Refused
 699 0 No
 484 1 Yes
 4424 .

 AL10_c [Upfront payment due] When you [and/or your spouse/partner]
 [bought/leased] this car or truck, which of the following
 (if any) did you negotiate with the seller?

type: numeric (byte)
 label: LABA

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91 4 \$30,000 to \$39,999
 31 5 \$40,000 to \$49,999
 12 6 Over \$50,000
 4965 .

AL14 Approximately what was the interest rate on the auto loan used for the purchase of this vehicle?

type: numeric (byte)
 label: AL14
 range: [-1, 7] units: 1
 unique values: 8 missing: 4965/5642

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	153	1	0 to 1.99 percent
	224	2	2.00 to 3.99 percent
	107	3	4.00 to 5.99 percent
	46	4	6.00 to 7.99 percent
	21	5	8.00 to 9.99 percent
	38	6	10 percent or higher
	86	7	Don't know
4965		.	

AL15 How many monthly payments were agreed upon when you took out the loan for this vehicle. That is, if you do not pay off the loan early, how long will you be making payments on the auto loan?

type: numeric (byte)
 label: AL15
 range: [-1, 8] units: 1
 unique values: 9 missing: 4965/5642

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	21	1	0 to 12 months (up to 1 year)
	32	2	13 to 24 months (1 to 2 years)
	100	3	25 to 36 months (2 to 3 years)
	67	4	37 to 48 months (3 to 4 years)
	208	5	49 to 60 months (4 to 5 years)
	196	6	61 to 72 months (5 to 6 years)
	25	7	73 months or longer (over 6 years)
	26	8	Don't know
4965		.	

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

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

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unique values: 3 missing: 0/5642

tabulation:	Freq.	Numeric	Label
	76	-1	Refused
	2157	0	No
	3409	1	Yes

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numeric	Label
	115	-1	Refused
	4723	0	No
	804	1	Yes

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numeric	Label
	129	-1	Refused
	4798	0	No
	715	1	Yes

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numeric	Label
	109	-1	Refused
	4102	0	No
	1431	1	Yes

I0_e [Social Security] In the past 12 months, did you and/or your spouse/partner receive

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any income from the following sources:

```
-----
      type:  numeric (byte)
      label:  LABA

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

                        units:  1
                        missing  :  0/5642

      tabulation:  Freq.    Numeric  Label
                    64        -1    Refused
                    3535       0     No
                    2043       1     Yes
-----
```

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

```
-----
      type:  numeric (byte)
      label:  LABA

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

                        units:  1
                        missing  :  0/5642

      tabulation:  Freq.    Numeric  Label
                    151        -1    Refused
                    5161       0     No
                    330        1     Yes
-----
```

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

```
-----
      type:  numeric (byte)
      label:  LABA

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

                        units:  1
                        missing  :  0/5642

      tabulation:  Freq.    Numeric  Label
                    152        -1    Refused
                    5319       0     No
                    171        1     Yes
-----
```

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

```
-----
      type:  numeric (byte)
      label:  LABA

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

                        units:  1
                        missing  :  0/5642

      tabulation:  Freq.    Numeric  Label
                    95        -1    Refused
                    4278       0     No
-----
```

I 0_i [Any other income] In the past 12 months, did you and/or your spouse/partner] receive any income from the following sources:

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing : 0/5642

tabulation:	Freq.	Numeri c	Label
	155	-1	Refused
	4736	0	No
	751	1	Yes

I 0A Did you [and/or your spouse/partner] receive any income from any source in the past year?

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing : 5310/5642

tabulation:	Freq.	Numeri c	Label
	13	-1	Refused
	266	0	No
	53	1	Yes
	5310	.	

I 0B Besides you [and your spouse/partner] did anyone else in your household receive any income in the past 12 months from any source?

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing : 1186/5642

tabulation:	Freq.	Numeri c	Label
	23	-1	Refused
	3187	0	No
	1246	1	Yes
	1186	.	

I 4A 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 (byte)
label: I4A, but 1 nonmissing value is not labeled

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 from week to week)] Please indicate whether each
 of the following is a reason that your [and your spouse's/partner's]
 income changed from month to month in the past year:

type: numeric (byte)
 label: I10_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3927/5642

tabulation:	Freq.	Numeric	Label
	995	0	No
	720	1	Yes
	3927	.	

I10_e [Periods of unemployment] Please indicate whether each of the
 following is a reason that your [and your spouse's/partner's]
 income changed from month to month in the past year:

type: numeric (byte)
 label: I10_E
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3927/5642

tabulation:	Freq.	Numeric	Label
	1454	0	No
	261	1	Yes
	3927	.	

I10_f [Investment Income] Please indicate whether each of the
 following is a reason that your [and your spouse's/partner's]
 income changed from month to month in the past year:

type: numeric (byte)
 label: I10_F
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3927/5642

tabulation:	Freq.	Numeric	Label
	1549	0	No
	166	1	Yes
	3927	.	

I10_g [Other (Please specify):] Please indicate whether each of the
 following is a reason that your [and your spouse's/partner's]
 income changed from month to month in the past year:

type: numeric (byte)
 label: I10_G
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 3927/5642

tabulation:	Freq.	Numeric	Label

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1324	0	No
391	1	Yes
3927	.	

I10_Refused [Refused] Please indicate whether each of the following is a reason that your [and your spouse's/partner's] income changed from month to month in the past year:

type: numeric (byte)
label: I10_REFU

range: [0, 1] units: 1
unique values: 2 missing: 3927/5642

tabulation:	Freq.	Numerical	Label
	1617	0	No
	98	1	Yes
	3927	.	

I11 In the past year, which one of the following best describes how your [and your spouse's/partner's] expenses change from month to month, if at all?

type: numeric (byte)
label: I11

range: [-1, 3] units: 1
unique values: 4 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	70	-1	Refused
	3093	1	Roughly the same amount each month
	1954	2	Roughly the same most months, but some unusually high or low months during the year
	525	3	Often varies quite a bit from one month to the next

I12 In the past year, did you [and your spouse/partner] have any months where you struggled to pay your bills either because your income was unusually low or because your expenses were unusually high?

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing: 2573/5642

tabulation:	Freq.	Numerical	Label
	19	-1	Refused
	1649	0	No
	1401	1	Yes
	2573	.	

17

During the next 12 months, do you expect your [and your spouse's/partner's] total income to be higher, about the same, or lower than during the past 12 months?

 type: numeric (byte)
 label: 17

 range: [-1, 3] units: 1
 unique values: 4 missing : 0/5642

tabulation:	Freq.	Numeri c	Label
	37	-1	Refused
	464	1	Lower
	4038	2	About the same
	1103	3	Higher

EF1

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

 type: numeric (byte)
 label: LABA

 range: [-1, 1] units: 1
 unique values: 3 missing : 0/5642

tabulation:	Freq.	Numeri c	Label
	35	-1	Refused
	2896	0	No
	2711	1	Yes

EF2

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

 type: numeric (byte)
 label: LABA

 range: [-1, 1] units: 1
 unique values: 3 missing : 2711/5642

tabulation:	Freq.	Numeri c	Label
	27	-1	Refused
	1797	0	No
	1107	1	Yes
	2711	.	

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 (byte)

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

type: numeric (byte)
label: EF3_E

range: [0, 1]
unique values: 2

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	4984	0	No
	658	1	Yes

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

type: numeric (byte)
label: EF3_F

range: [0, 1]
unique values: 2

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	5528	0	No
	114	1	Yes

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

type: numeric (byte)
label: EF3_G

range: [0, 1]
unique values: 2

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	5148	0	No
	494	1	Yes

EF3_h [I wouldn't be able to pay for the expense right now] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (byte)
label: EF3_H

range: [0, 1]
unique values: 2

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	4790	0	No
	852	1	Yes

 EF3_i [Other (Please specify):] 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 (byte)
    label: EF3_I

    range: [0, 1]
    unique values: 2

    units: 1
    missing: 0/5642

    tabulation:
      Freq.    Numeric    Label
        5514      0      No
         128      1      Yes
  
```

 EF3_Refused [Refused] 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 (byte)
    label: EF3_REFU

    range: [0, 1]
    unique values: 2

    units: 1
    missing: 0/5642

    tabulation:
      Freq.    Numeric    Label
        5591      0      No
         51      1      Yes
  
```

 EF4 Based on your current financial situation, what is the largest emergency expense that you could pay right now using cash or money in your checking/savings account?

```

    type: numeric (byte)
    label: EF4

    range: [-1, 5]
    unique values: 6

    units: 1
    missing: 3103/5642

    tabulation:
      Freq.    Numeric    Label
         31      -1    Refused
        1041      1    Under $100
         403      2    $100 to $199
         291      3    $200 to $299
         237      4    $300 to $399
         536      5    Over $400
        3103      .
  
```

 E1_a [Prescription medicine (including taking less medication than prescribed)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

E5_c [Homeowners or Renters Insurance] Are you currently covered by each of the following types of insurance?

type: numeric (byte)
label: LABA, but 1 nonmissing value is not labeled
range: [-1, 3] uni ts: 1
unique values: 4 missing : 0/5642

tabulation:	Freq.	Numerical	Label
	59	-1	Refused
	1443	0	No
	3902	1	Yes
	238	3	

E5_d [Disability Insurance] Are you currently covered by each of the following types of insurance?

type: numeric (byte)
label: LABA, but 1 nonmissing value is not labeled
range: [-1, 3] uni ts: 1
unique values: 4 missing : 0/5642

tabulation:	Freq.	Numerical	Label
	115	-1	Refused
	3725	0	No
	1238	1	Yes
	564	3	

E5_e [Long Term Care Insurance] Are you currently covered by each of the following types of insurance?

type: numeric (byte)
label: LABA, but 1 nonmissing value is not labeled
range: [-1, 3] uni ts: 1
unique values: 4 missing : 0/5642

tabulation:	Freq.	Numerical	Label
	102	-1	Refused
	4270	0	No
	728	1	Yes
	542	3	

E5_f [Life Insurance] Are you currently covered by each of the following types of insurance?

type: numeric (byte)
label: LABA, but 1 nonmissing value is not labeled
range: [-1, 3] uni ts: 1
unique values: 4 missing : 0/5642

tabulation:	Freq.	Numerical	Label

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69 -1 Refused
2218 0 No
3024 1 Yes
331 3

E5_g [Funeral Insurance] Are you currently covered by each of the following types of insurance?

type: numeric (byte)
label: LABA, but 1 nonmissing value is not labeled
range: [-1, 3] units: 1
unique values: 4 missing.: 0/5642

tabulation:	Freq.	Numeric	Label
	105	-1	Refused
	4481	0	No
	552	1	Yes
	504	3	

E6_a Do you have a health problem or disability which prevents you from working or which limits the kind or amount of work that you can do?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing.: 0/5642

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	4222	0	No
	1398	1	Yes

E6_b Do you have serious difficulty hearing or difficulty seeing even with glasses (including being blind or deaf)?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing.: 0/5642

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	5214	0	No
	400	1	Yes

E6_c Because of a physical, mental, or emotional condition, do you have serious difficulty concentrating, remembering, or making decisions?

type: numeric (byte)
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type: numeric (byte)
 label: X2_B
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4573/5642
 tabulation:

Freq.	Numerical	Label
871	0	No
198	1	Yes
4573	.	.

X2_c [My spouse/partner lost a job]
 Which of the following did you or your family living with you experience in the past year?

type: numeric (byte)
 label: X2_C
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4573/5642
 tabulation:

Freq.	Numerical	Label
933	0	No
136	1	Yes
4573	.	.

X2_d [My spouse/partner had their work hours and/or pay reduced]
 Which of the following did you or your family living with you experience in the past year?

type: numeric (byte)
 label: X2_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4573/5642
 tabulation:

Freq.	Numerical	Label
937	0	No
132	1	Yes
4573	.	.

X2_e [Received a foreclosure or eviction notice]
 Which of the following did you or your family living with you experience in the past year?

type: numeric (byte)
 label: X2_E
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4573/5642
 tabulation:

Freq.	Numerical	Label
1025	0	No
44	1	Yes
4573	.	.

SHED 2015 public use codebook, formatted.txt

30 1 Yes
4573 .

X2_j [Other (Please specify):] Which of the following did you
or your family living with you experience in the past year?

type: numeric (byte)
label: X2_J
range: [0, 1] units: 1
unique values: 2 missing: 4573/5642
tabulation: Freq. Numeric Label
872 0 No
197 1 Yes
4573 .

X2_Refused [Refused] Which of the following did you or your
family living with you experience in the past year?

type: numeric (byte)
label: X2_REFUS
range: [0, 1] units: 1
unique values: 2 missing: 4573/5642
tabulation: Freq. Numeric Label
1047 0 No
22 1 Yes
4573 .

X3 We are interested in how people choose to prioritize
payments when money is tight. Suppose that you only had
enough money to pay one of the following bills this month.
Which would you choose to pay?

type: numeric (byte)
label: X3
range: [-1, 4] units: 1
unique values: 5 missing: 1040/5642
tabulation: Freq. Numeric Label
28 -1 Refused
3730 1 Rent/Mortgage
538 2 Credit card bill
41 3 Student loan
265 4 Auto loan or lease
1040 .

ppage Age

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

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```

range: [1, 10]                uni ts: 1
uni que val ues: 10          mi ssi ng .: 0/5642

exampl es: 1
            2
            2
            4
    
```

pphouse Housi ng Type

```

type: numeric (byte)
label: PPHOUSE

range: [1, 5]                uni ts: 1
uni que val ues: 5          mi ssi ng .: 0/5642

tabul ati on: Freq.  Numeri c  Label
                3862      1  A one-fami ly house detached from
                    401      2  A one-fami ly house attached to
                    1093     3  A buildi ng wi th 2 or more
                    264      4  apartm ents
                    22      5  A mobi le home
                               5  Boat, RV, van, etc.
    
```

ppi nci mp Househol d Income

```

type: numeric (byte)
label: PPI NCIMP

range: [1, 19]              uni ts: 1
uni que val ues: 19        mi ssi ng .: 0/5642

exampl es: 7    $20,000 to $24,999
           9    $30,000 to $34,999
           12   $50,000 to $59,999
           16   $100,000 to $124,999
    
```

ppmari t Mari tal Status

```

type: numeric (byte)
label: PPMARIT

range: [1, 6]              uni ts: 1
uni que val ues: 6        mi ssi ng .: 0/5642

tabul ati on: Freq.  Numeri c  Label
                2941      1  Marri ed
                    363      2  Wi dowed
                    742      3  Di vorced
                    101      4  Separated
                    1239     5  Never marri ed
                    256      6  Li vi ng wi th partner
    
```

ppmsacat

MSA Status

type: numeric (byte)
 label: PPMSACAT
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numerical	Label
883	0	Non-Metro
4759	1	Metro

ppreg4

Region 4 - Based on State of Residence

type: numeric (byte)
 label: PPREG4
 range: [1, 4]
 unique values: 4
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numerical	Label
1006	1	Northeast
1386	2	Midwest
1978	3	South
1272	4	West

ppreg9

Region 9 - Based on State of Residence

type: numeric (byte)
 label: PPREG9
 range: [1, 9]
 unique values: 9
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numerical	Label
260	1	New England
746	2	Mid-Atlantic
923	3	East-North Central
463	4	West-North Central
1119	5	South Atlantic
299	6	East-South Central
560	7	West-South Central
426	8	Mountain
846	9	Pacific

pprent

Ownership Status of Living Quarters

type: numeric (byte)
 label: PPRENT
 range: [1, 3]
 unique values: 3
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numerical	Label
3974	1	Owned or being bought by you or someone in your household

SHED 2015 public use codebook, formatted.txt
 1496 2 Rented for cash
 172 3 Occupied without payment of cash
 rent

 ppstaten State

type: numeric (byte)
 label: PPSTATEN
 range: [11, 95] uni ts: 1
 unique values: 51 mi ssi ng . : 0/5642
 exampl es: 31 oh
 44 nd
 59 fl
 85 nm

 PPT01 Presence of Household Members - Children 0-1

type: numeric (byte)
 label: PPT01, but 4 nonmi ssi ng values are not labeled
 range: [0, 3] uni ts: 1
 unique values: 4 mi ssi ng . : 0/5642
 tabul ati on: Freq. Numeri c Label
 5424 0
 207 1
 9 2
 2 3

 PPT25 Presence of Household Members - Children 2-5

type: numeric (byte)
 label: PPT25, but 4 nonmi ssi ng values are not labeled
 range: [0, 3] uni ts: 1
 unique values: 4 mi ssi ng . : 0/5642
 tabul ati on: Freq. Numeri c Label
 5209 0
 345 1
 83 2
 5 3

 PPT612 Presence of Household Members - Children 6-12

type: numeric (byte)
 label: PPT612, but 6 nonmi ssi ng values are not labeled
 range: [0, 5] uni ts: 1
 unique values: 6 mi ssi ng . : 0/5642
 tabul ati on: Freq. Numeri c Label
 4943 0

SHED 2015 public use codebook, formatted.txt

 hhi nd7 Health Care

type: numeric (byte)
 label: HHI ND7

range: [0, 1]
 unique values: 2

units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5005	0	No
	637	1	Yes

 hhi nd8 Market Research and Public Opinion Polling

type: numeric (byte)
 label: HHI ND8

range: [0, 1]
 unique values: 2

units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5621	0	No
	21	1	Yes

 hhi nd9 Marketing Consulting Services

type: numeric (byte)
 label: HHI ND9

range: [0, 1]
 unique values: 2

units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5601	0	No
	41	1	Yes

 hhi nd10 Public Relations Agencies

type: numeric (byte)
 label: HHI ND10

range: [0, 1]
 unique values: 2

units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5603	0	No
	39	1	Yes

 hhi nd11 Broadcasting

type: numeric (byte)
 label: HHI ND11

SHED 2015 public use codebook, formatted.txt

range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5626	0	No
	16	1	Yes

hhi nd12 Finance

type: numerical (byte)
 label: HHI ND12

range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5424	0	No
	218	1	Yes

hhi nd13 Retail Trade

type: numerical (byte)
 label: HHI ND13

range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5134	0	No
	508	1	Yes

hhi nd14 Food and Beverage Stores

type: numerical (byte)
 label: HHI ND14

range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5387	0	No
	255	1	Yes

hhi nd15 None Of These

type: numerical (byte)
 label: HHI ND15

range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	1390	0	No
	4252	1	Yes

SHED 2015 public use codebook, formatted.txt

pph21501 Q1NS1: Your primary source of insurance coverage

```

      type: numeric (byte)
      label: PPH21501

      range: [1, 7]
      unique values: 7

      units: 1
      missing: 647/5642

      tabulation:
      Freq.  Numeric  Label
      2193    1  Health insurance through your or
                someone else's employer or union
      1225    2  Medicare, a government plan that
                pays healthcare bills for people
                aged 65 or older and for some
                disabled people
      527     3  Medicaid or any other state
                medical assistance plan for
                those with lower incomes
      269     4  Health insurance that you bought
                through a state or federal
                individual marketplace/exchange
      167     5  Veteran's Affairs (VA),
                Department of Defense, or other
                military programs
      210     6  Health insurance from some other
                source
      404     7  I do not have any healthcare
                insurance/coverage
      647     .
    
```

pph10001 Q1: In general, would you say your physical health is...?

```

      type: numeric (byte)
      label: PPH10001

      range: [1, 5]
      unique values: 5

      units: 1
      missing: 119/5642

      tabulation:
      Freq.  Numeric  Label
      514    1  Excellent
      1976   2  Very good
      2070   3  Good
      791    4  Fair
      172    5  Poor
      119    .
    
```

ppfs0001 Q1: When it comes to decisions regarding your household's financial activities, how involved are you in making these decisions?

```

      type: numeric (byte)
      label: PPFS0001

      range: [1, 3]
      unique values: 3

      units: 1
      missing: 81/5642
    
```

SHED 2015 public use codebook, formatted.txt

tabulation:	Freq.	Numeric	Label
	2794	1	I make most of the decisions
	2151	2	Another household member and I share in the decisions
	616	3	Another household member makes most of the decisions
	81	.	.

ppfs0596 Q22: What is the approximate total amount of your household's savings and investments?

type: numeric (byte)
label: PPFS0596

range: [1, 11] uni ts: 1
unique values: 11 mi ssi ng . : 2449/5642

exampl es: 4 \$25,000 - \$34,999
8 \$100,000 - \$249,999
.
.

ppcmdate Compl etion date for Core Profile (standard demographi cs, i ndustry, occupati on)

type: numeric (long)

range: [20100724, 20151013] uni ts: 1
unique values: 493 mi ssi ng . : 0/5642

mean: 2.0e+07
std. dev: 5032.12

percentil es: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

pphi date Compl etion date for Hi spani c profi le (l anguage spoken at home)

type: numeric (long)

range: [20131116, 20151202] uni ts: 1
unique values: 118 mi ssi ng . : 5048/5642

mean: 2.0e+07
std. dev: 4309.73

percentil es: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

pph1date Compl etion date for Heal th Profi le 1 (sel f-reported heal th)

type: numeric (long)

range: [20130607, 20151203] uni ts: 1
unique values: 259 mi ssi ng . : 93/5642

SHED 2015 public use codebook, formatted.txt

mean: 2.0e+07
 std. dev: 2847.22
 percentiles: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

 pph2date Completion date for Health Profile 2 (health insurance)

type: numeric (long)
 range: [20130629, 20151203] unique values: 279 units: 1
 missing: 142/5642
 mean: 2.0e+07
 std. dev: 3145.23
 percentiles: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

 ppfsdate Completion date for Financial Services
 Profile (Primary Financial Decision maker)

type: numeric (long)
 range: [20130114, 20151113] unique values: 355 units: 1
 missing: 67/5642
 mean: 2.0e+07
 std. dev: 1886.43
 percentiles: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

 i i gdr Imputation flag: Gender

type: numeric (byte)
 label: IIGDR
 range: [0, 0] unique values: 1 units: 1
 missing: 0/5642
 tabulation: Freq. Numeric Label
 5642 0 No

 i i racem Imputation flag: Race

type: numeric (byte)
 range: [0, 1] unique values: 2 units: 1
 missing: 0/5642
 tabulation: Freq. Value
 5470 0
 172 1

SHED 2015 public use codebook, formatted.txt

i i house Imputation flag: Household type

type: numeric (byte)
label: I IHOUSE

range: [0, 1]
unique values: 2

units: 1
missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5614	0	No
	28	1	Yes

i i hhhead Imputation flag: Head of household

type: numeric (byte)
label: I IHHHEAD

range: [0, 1]
unique values: 2

units: 1
missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5605	0	No
	37	1	Yes

i i rent Imputation flag: Rent or Own

type: numeric (byte)
label: I IRENT

range: [0, 1]
unique values: 2

units: 1
missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5617	0	No
	25	1	Yes

i i marit Imputation flag: Marital status

type: numeric (byte)
label: I IMARIT

range: [0, 1]
unique values: 2

units: 1
missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5616	0	No
	26	1	Yes

i i work Imputation flag: Employment status

type: numeric (byte)
label: I IWORK

SHED 2015 public use codebook, formatted.txt

sector Sector of institution

type: numeric (byte)
label: label_sector

range: [0, 9] units: 1
unique values: 10 missing: 2467/5642

examples: 1 Public, 4-year or above
3 Private for-profit, 4-year or above
:

control Control of institution

type: numeric (byte)
label: label_control

range: [1, 3] units: 1
unique values: 3 missing: 2467/5642

tabulation:	Freq.	Numerical	Label
	2216	1	Public
	700	2	Private not-for-profit
	259	3	Private for-profit
	2467	.	

educ_from_2014 Education responses take from 2014 survey

type: numeric (float)

range: [0, 1] units: 1
unique values: 2 missing: 0/5642

tabulation:	Freq.	Value
	3807	0
	1835	1

ppracem

Race, Census categories

type: numeric (byte)
label: ppracem

range: [1,6] units: 1
unique values: 6 missing .: 1/5642

tabulation:	Freq.	Numeric	Label
	4,605	1	White
	594	2	Black/African-American
	54	3	American Indian or Alaska Native
	171	4	Asian
	8	5	Hawaiian/Pacific Islander
	209	6	2+ Races

race_5cat

Race/Ethnicity - 5 categories

type: numeric (byte)
label: race_5cat

range: [1,5] units: 1
unique values: 5 missing .: 0/5642

tabulation:	Freq.	Numeric	Label
	4,117	1	White
	567	2	Black
	589	3	Hispanic
	158	4	Asian
	211	5	Other