

## 2018 SHED

### CODEBOOK FOR 2018 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2018 Survey of Household Economics and Decisionmaking (SHED) data set. However, not every variable included in the survey is included in the public use data set. For example, the data set does NOT include most variables related to details of geography or free-text responses.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2018 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2018 SHED and a detailed discussion of the survey methods, see Alex Durante, Lisa Chen, Cassandra Duchan, Kimberly Kreiss, Ellen Merry, Barbara Robles, Claudia Sahm, Mike Zabek, "Report on the Economic Well-Being of U.S. Households in 2018," Federal Reserve Board. The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see the Supplemental Appendixes to the "Report on the Economic Well-Being of U.S. Households in 2018."

### ANALYSIS WEIGHTS

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

Weight2b is most commonly used and includes the weights used for the "Report on the Economic Well-Being of U.S. Households in 2018." These weights allow for the entire sample to reflect the observable characteristics of the U.S. adult population. They are rescaled to add up to the total population of the U.S. adults eligible for this survey. Weight2 is for analysis of the combined sample comprised of the main sample and the Lower-income oversample. These weights are scaled to add up to the number of completed responses.

Weight1b represents weights that are rescaled to add up to the total population of the U.S. adults eligible for this survey. Weight1 is for analysis of the data from

## 2018 SHED

the main sample only. These weights are scaled to add up to the number of completed responses.

### DEMOGRAPHIC PROFILE VARIABLES

In addition to the questions asked on the SHED, the data set includes demographic profile variables that were collected by Ipsos prior to respondents receiving the SHED. These demographic profile variables are typically labeled with the prefix “pp” in the data file with some exceptions and in the variable descriptions below. In some cases, such as the highest level of education, similar questions were asked in these demographic profile surveys and in the SHED. In these cases, the answers to the SHED questions were used for the “Report on the Economic Well-Being of U.S. Households in 2018” if they were available.

### VARIABLE DEFINITIONS

shedid	SHED ID
--------	---------

type:	string	
range:	[201300009,201807415]	units: 1
unique values:	11,316	missing .: 0/11,316

weight1	Household Economics Main- Main Respondents
---------	--

type:	numeric (double)	
range:	[.2242,3.6728]	units: .0001
unique values:	2,301	missing .: 1,877/11,316

2018 SHED

mean: .999999  
std. dev: .536737

percentiles:	10%	25%	50%	75%	90%
	.4975	.6555	.87	1.1865	1.6728

-----  
weight1b Household Economics Main- Main Respondents (Population Weights)  
-----

type: numeric (double)

range:	[5915.7796,96920.098]	units:	.0001
unique values:	2,483	missing .:	1,877/11,316

mean: 26388.3  
std. dev: 14163.6

percentiles:	10%	25%	50%	75%	90%
	13127.4	17298	22958.2	31309.6	44141.8

-----  
weight2 Household Economics Main : All Respondents  
-----

type: numeric (double)

range:	[.132,4.7588]	units:	.0001
unique values:	2,483	missing .:	0/11,316

mean: 1  
std. dev: .688931

percentiles:	10%	25%	50%	75%	90%
	.4159	.5575	.80705	1.2193	1.8181

-----  
weight2b Household Economics Main : All Respondents (Population Weights)  
-----

type: numeric (double)

range:	[2905.9308,104746.32]	units:	.0001
unique values:	2,683	missing .:	0/11,316

mean: 22011.2  
std. dev: 15164.2

percentiles:	10%	25%	50%	75%	90%

2018 SHED  
 9154.13 12271.9 17764.1 26837.5 40018.6

-----  
 duration Interview duration in minutes  
 -----

type: numeric (double)  
 range: [6,30761] units: 1  
 unique values: 1,052 missing .: 0/11,316  
 mean: 504.927  
 std. dev: 2551.92  
 percentiles: 10% 25% 50% 75% 90%  
 12 16 21 33 110

-----  
 xsflag Sample variable  
 -----

type: numeric (double)  
 label: xsflag  
 range: [1,2] units: 1  
 unique values: 2 missing .: 0/11,316  
 tabulation: Freq. Numeric Label  
 9,439 1 Main  
 1,877 2 LMI

-----  
 xlaptop laptop or non-laptop members  
 -----

2018 SHED

```

type: numeric (double)
label: xlaptop

range: [1,2]          units: 1
unique values: 2      missing .: 0/11,316

tabulation: Freq.   Numeric  Label
              312       1  laptop member
              11,004    2  non laptop member

```

---

L0\_a [My spouse or partner] Do each of the following types of people currently live with you in your household?

---

```

type: numeric (double)
label: L0_a

range: [-1,1]        units: 1
unique values: 3      missing .: 0/11,316

tabulation: Freq.   Numeric  Label
              155      -1  Refused
              4,053     0  No
              7,108     1  Yes

```

---

L0\_b [My child(ren) under age 18] Do each of the following types of people currently live with you in your household?

---

```

type: numeric (double)
label: L0_b

range: [-1,1]        units: 1
unique values: 3      missing .: 0/11,316

tabulation: Freq.   Numeric  Label
              611      -1  Refused
              8,192     0  No
              2,513     1  Yes

```

---

L0\_c [My adult child(ren) age 18 or older] Do each of the following types of people currently

2018 SHED

live with you in your household?

type: numeric (double)

label: L0\_c

range: [-1,1]

unique values: 3

units: 1

missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	724	-1	Refused
	8,942	0	No
	1,650	1	Yes

L0\_d

[My parent(s)] Do each of the following types of people currently live with you in your household?

type: numeric (double)

label: L0\_d

range: [-1,1]

unique values: 3

units: 1

missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	882	-1	Refused
	9,432	0	No
	1,002	1	Yes

L0\_e

[Extended family] Do each of the following types of people currently live with you in your household?

type: numeric (double)

label: L0\_e

range: [-1,1]

unique values: 3

units: 1

missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	897	-1	Refused
	9,786	0	No
	633	1	Yes

2018 SHED

L0\_f

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

type: numeric (double)  
label: L0\_f

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	949	-1	Refused
	9,930	0	No
	437	1	Yes

L0\_g

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

type: numeric (double)  
label: L0\_g

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	1,010	-1	Refused
	9,931	0	No
	375	1	Yes

L0A

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

type: numeric (double)  
label: L0A

range: [-1,2] units: 1  
unique values: 3 missing .: 9,666/11,316

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	486	1	All currently enrolled in school
	1,152	2	One or more not currently

2018 SHED  
enrolled in school

9,666 .

-----  
L1\_a [To save money] Are each of the following  
reasons why you live with these individuals?  
-----

type: numeric (double)  
label: L1\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 8,411/11,316

tabulation:	Freq.	Numeric	Label
	190	-1	Refused
	1,169	0	No
	1,546	1	Yes
	8,411	.	

-----  
L1\_b [To help those living with me financially]  
Are each of the following reasons why you  
live with these individuals?  
-----

type: numeric (double)  
label: L1\_b

range: [-1,1] units: 1  
unique values: 3 missing .: 8,411/11,316

tabulation:	Freq.	Numeric	Label
	168	-1	Refused
	1,378	0	No
	1,359	1	Yes
	8,411	.	

-----  
L1\_c [To care for family member or friend] Are  
each of the following reasons why you live  
with these individuals?  
-----

type: numeric (double)  
label: L1\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 8,411/11,316



2018 SHED

tabulation:	Freq.	Numeric	Label
	204	-1	Refused
	1,800	0	No
	901	1	Yes
	8,411	.	

-----  
L1\_d [To receive help with child care] Are each of  
the following reasons why you live with these  
individuals?  
-----

type: numeric (double)  
label: L1\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 8,411/11,316

tabulation:	Freq.	Numeric	Label
	267	-1	Refused
	2,443	0	No
	195	1	Yes
	8,411	.	

-----  
L1\_e [Prefer living with others] Are each of the  
following reasons why you live with these  
individuals?  
-----

type: numeric (double)  
label: L1\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 8,411/11,316

tabulation:	Freq.	Numeric	Label
	254	-1	Refused
	2,054	0	No
	597	1	Yes
	8,411	.	

-----  
L1\_f [Other] Are each of the following reasons  
why you live with these individuals?  
-----

type: numeric (double)

2018 SHED

label: L1\_f  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 8,411/11,316

tabulation:	Freq.	Numeric	Label
	334	-1	Refused
	1,958	0	No
	613	1	Yes
	8,411	.	

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

type: numeric (double)  
 label: B2  
 range: [-1,4] units: 1  
 unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	836	1	Finding it difficult to get by
	2,205	2	Just getting by
	4,534	3	Doing okay
	3,729	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 (double)  
 label: B3  
 range: [-1,5] units: 1  
 unique values: 6 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	296	1	Much worse off
	1,259	2	Somewhat worse off
	6,474	3	About the same
	2,535	4	Somewhat better off

B6

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

type: numeric (double)  
label: B6

range: [-1,5]                      units: 1  
unique values: 6                      missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	76	-1	Refused
	633	1	Much worse off
	1,699	2	Somewhat worse off
	2,829	3	About the same
	3,358	4	Somewhat better off
	2,721	5	Much better off

B8

Imagine a ladder showing where people stand in the United States. At the top are people who are the best off. At the bottom are people who are the worst off. Where would you place yourself on this ladder?

type: numeric (double)  
label: B8, but 8 nonmissing values are not labeled

range: [-1,10]                      units: 1  
unique values: 11                      missing .: 0/11,316

examples: 4  
            6  
            7  
            7

B7\_a

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

type: numeric (double)  
label: B7\_a

2018 SHED

range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	857	1	Poor
	3,313	2	Only fair
	5,934	3	Good
	1,186	4	Excellent

-----  
B7\_b [in this country] How would you rate economic conditions today:  
-----

type: numeric (double)  
label: B7\_b

range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	130	-1	Refused
	1,182	1	Poor
	4,208	2	Only fair
	4,937	3	Good
	859	4	Excellent

-----  
B11 And now a general question about trust. On a scale from zero to ten, where zero is not at all and ten is completely, in general how much do you trust most people?  
-----

type: numeric (double)  
label: B11, but 9 nonmissing values are not labeled

range: [-1,10] units: 1  
unique values: 12 missing .: 0/11,316

examples: 3  
5  
6  
7

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

2018 SHED

type: numeric (double)  
label: D1A

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	4,873	0	No
	6,440	1	Yes

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

type: numeric (double)  
label: D1E

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	7,815	0	No
	3,470	1	Yes

-----  
D21\_a [Could not find (more) work] Did each of the following contribute to you [not working / not working as much as you wanted] last month?  
-----

type: numeric (double)  
label: D21\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 4,277/11,316

tabulation:	Freq.	Numeric	Label
	463	-1	Refused
	5,009	0	No
	1,567	1	Yes
	4,277	.	

-----  
D21\_b [Child care] Did each of the following contribute to you [not working / not working as much as you wanted] last month?  
-----

2018 SHED

```

type: numeric (double)
label: D21_b

range: [-1,1]          units: 1
unique values: 3        missing .: 4,277/11,316

tabulation: Freq.   Numeric   Label
              519       -1   Refused
              5,994       0    No
              526        1   Yes
              4,277        .

```

---

D21\_c [Other family or personal obligations] Did each of the following contribute to you [not working / not working as much as you wanted] last month?

---

```

type: numeric (double)
label: D21_c

range: [-1,1]          units: 1
unique values: 3        missing .: 4,277/11,316

tabulation: Freq.   Numeric   Label
              482       -1   Refused
              5,246       0    No
              1,311       1   Yes
              4,277        .

```

---

D21\_d [Health/medical limitations or disability] Did each of the following contribute to you [not working / not working as much as you wanted] last month?

---

```

type: numeric (double)
label: D21_d

range: [-1,1]          units: 1
unique values: 3        missing .: 4,277/11,316

tabulation: Freq.   Numeric   Label
              429       -1   Refused
              4,787       0    No

```

2018 SHED  
1,823 1 Yes  
4,277 .

-----  
D21\_e [Going to school or in training] Did each of  
the following contribute to you [not working /  
not working as much as you wanted] last month?  
-----

type: numeric (double)  
label: D21\_e  
  
range: [-1,1] units: 1  
unique values: 3 missing .: 4,277/11,316  
  
tabulation: Freq. Numeric Label  
539 -1 Refused  
6,112 0 No  
388 1 Yes  
4,277 .

-----  
D21\_f [Retired] Did each of the following  
contribute to you [not working / not working  
as much as you wanted] last month?  
-----

type: numeric (double)  
label: D21\_f  
  
range: [-1,1] units: 1  
unique values: 3 missing .: 4,277/11,316  
  
tabulation: Freq. Numeric Label  
226 -1 Refused  
3,736 0 No  
3,077 1 Yes  
4,277 .

-----  
D21\_g [Other (please specify):] Did each of the  
following contribute to you [not working / not  
working as much as you wanted] last month?  
-----

type: numeric (double)  
label: D21\_g  
  
range: [-1,1] units: 1

2018 SHED

unique values: 3 missing .: 4,277/11,316

tabulation:	Freq.	Numeric	Label
	1,804	-1	Refused
	5,091	0	No
	144	1	Yes
	4,277	.	

D3A

Think about your main job (the job from which you earned the most income in the past month). In this job, were you working:

type: numeric (double)  
label: D3A

range: [-1,3] units: 1  
unique values: 4 missing .: 4,876/11,316

tabulation:	Freq.	Numeric	Label
	48	-1	Refused
	5,507	1	For a single company or employer
	881	2	For yourself or your family business
	4	3	Other (Please specify):
	4,876	.	

D3B

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

type: numeric (double)  
label: D3B

range: [-1,2] units: 1  
unique values: 3 missing .: 4,876/11,316

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	4,677	1	Full-time (35 or more hours per week)
	1,736	2	Part-time (less than 35 hours per week)
	4,876	.	

D20

You indicated that you did not work full-time at this job. Did you want a full-time job?

type: numeric (double)



2018 SHED

label: D20

range: [-2,1] units: 1  
unique values: 4 missing .: 9,580/11,316

tabulation:	Freq.	Numeric	Label
	208	-2	Don't know
	5	-1	Refused
	1,132	0	No
	391	1	Yes
	9,580	.	

D30

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

type: numeric (double)  
label: D30

range: [-1,3] units: 1  
unique values: 4 missing .: 5,869/11,316

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	3,987	1	Normally work the same hours
	522	2	Schedule varies, primarily at my request
	933	3	Schedule varies, primarily based on my employer's needs
	5,869	.	

D31

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

type: numeric (double)  
label: D31

range: [-1,5] units: 1  
unique values: 6 missing .: 10,383/11,316

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	313	1	One day in advance or less (including on call)
	129	2	2 to 3 days in advance

	2018 SHED
116	3 4 to 6 days in advance
218	4 1 to 2 weeks in advance
154	5 3 weeks in advance or longer
10,383	.

D33

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

```

      type: numeric (double)
      label: D33

      range: [-2,1]          units: 1
unique values: 4          missing .: 4,876/11,316

      tabulation: Freq.   Numeric   Label
                   135      -2   Don't know
                   14      -1   Refused
                   5,774    0    No
                   517     1    Yes
                   4,876    .

```

D4

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

```

      type: numeric (double)
      label: D4

      range: [-1,1]          units: 1
unique values: 3          missing .: 4,876/11,316

      tabulation: Freq.   Numeric   Label
                   15      -1   Refused
                   5,427    0    No
                   998     1    Yes
                   4,876    .

```

D6\_a

[For a single company or employer] In your additional job(s), were you working:

```

      type: numeric (double)
      label: D6_a

      range: [-1,1]          units: 1

```

2018 SHED

unique values: 3 missing .: 10,318/11,316

tabulation:	Freq.	Numeric	Label
	110	-1	Refused
	262	0	No
	626	1	Yes
	10,318	.	

D6\_b

[For yourself or your family business] In your additional job(s), were you working:

type: numeric (double)  
label: D6\_b

range: [-1,1] units: 1  
unique values: 3 missing .: 10,318/11,316

tabulation:	Freq.	Numeric	Label
	176	-1	Refused
	396	0	No
	426	1	Yes
	10,318	.	

D6\_c

[Other (please specify):] In your additional job(s), were you working:

type: numeric (double)  
label: D6\_c

range: [-1,0] units: 1  
unique values: 2 missing .: 10,318/11,316

tabulation:	Freq.	Numeric	Label
	347	-1	Refused
	651	0	No
	10,318	.	

D44\_a

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

type: numeric (double)  
label: D44\_a

2018 SHED

range: [-1,1] units: 1  
unique values: 3 missing .: 4,876/11,316

tabulation:	Freq.	Numeric	Label
	48	-1	Refused
	5,550	0	No
	842	1	Yes
	4,876	.	

D44\_b [Received a raise or a promotion] Think about any job in the past 12 months not just your main job last month. In the past 12 months, have you:

type: numeric (double)  
label: D44\_b

range: [-1,1] units: 1  
unique values: 3 missing .: 4,876/11,316

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	3,685	0	No
	2,727	1	Yes
	4,876	.	

D44\_c [Applied for a new job] Think about any job in the past 12 months not just your main job last month. In the past 12 months, have you:

type: numeric (double)  
label: D44\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	96	-1	Refused
	9,123	0	No
	2,097	1	Yes

D44\_d [Started a new job] Think about any job in the past 12 months not just your main job last

.....

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

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

```

      type: numeric (double)
      label: D44_f

      range: [-1,1]
unique values: 3
units: 1
missing .: 0/11,316

      tabulation:  Freq.   Numeric   Label
                  138        -1    Refused
                  10,801       0      No
                   377         1      Yes

```

2018 SHED

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

```

      type: numeric (double)
      label: D5

      range: [-1,1]
unique values: 3
units: 1
missing .: 4,509/11,316

      tabulation: Freq.   Numeric   Label
                   24         -1   Refused
                   2,753        0    No
                   4,030        1   Yes
                   4,509         .
  
```

GE1\_a [Child or elder care services] In the past month, have you been paid for each of the following activities?

```

      type: numeric (double)
      label: GE1_a

      range: [-1,1]
unique values: 3
units: 1
missing .: 0/11,316

      tabulation: Freq.   Numeric   Label
                   46         -1   Refused
                  10,824        0    No
                   446         1   Yes
  
```

GE1\_b [Dog walking, feeding pets, or house sitting] In the past month, have you been paid for each of the following activities?

```

      type: numeric (double)
      label: GE1_b

      range: [-1,1]
unique values: 3
units: 1
missing .: 0/11,316

      tabulation: Freq.   Numeric   Label
                   51         -1   Refused
                  10,984        0    No
                   281         1   Yes
  
```

2018 SHED

-----  
 GE1\_c [House cleaning, yard work, or other property  
 maintenance work] In the past month, have you  
 been paid for each of the following activities?  
 -----

type: numeric (double)  
 label: GE1\_c  
  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 0/11,316  
  
 tabulation: Freq. Numeric Label  
                   46       -1 Refused  
               10,586        0 No  
                   684        1 Yes

-----  
 GE1\_d [Driving or ride-sharing, such as with Uber  
 or Lyft] In the past month, have you been paid  
 for each of the following activities?  
 -----

type: numeric (double)  
 label: GE1\_d  
  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 0/11,316  
  
 tabulation: Freq. Numeric Label  
                   53       -1 Refused  
               10,998        0 No  
                   265        1 Yes

-----  
 GE1\_e [Paid tasks online, such as posting YouTube  
 videos (do not include Ipsos surveys)] In the  
 past month, have you been paid for each of the  
 following activities?  
 -----

type: numeric (double)  
 label: GE1\_e  
  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 0/11,316  
  
 tabulation: Freq. Numeric Label

	2018 SHED
47	-1 Refused
11,035	0 No
234	1 Yes

-----

GE1\_f [Other personal tasks, such as deliveries, running errands, or helping people move] In the past month, have you been paid for each of the following activities?

-----

```

      type: numeric (double)
      label: GE1_f

      range: [-1,1]          units: 1
unique values: 3             missing .: 0/11,316

      tabulation: Freq.  Numeric  Label
                   50      -1   Refused
                  10,822    0    No
                   444      1    Yes

```

-----

GE2\_a [Sold goods yourself at flea markets or garage sales] In addition, in the past month, have you been paid for each of the following activities?

-----

```

      type: numeric (double)
      label: GE2_a

      range: [-1,1]          units: 1
unique values: 3             missing .: 0/11,316

      tabulation: Freq.  Numeric  Label
                   50      -1   Refused
                  10,703    0    No
                   563      1    Yes

```

-----

GE2\_b [Sold goods at consignment shops or thrift stores] In addition, in the past month have you been paid for each of the following activities?

-----

```

      type: numeric (double)
      label: GE2_b

```



2018 SHED

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	73	-1	Refused
	10,908	0	No
	335	1	Yes

GE2\_c

[Sold goods on-line, such as on eBay or Craigslist] In addition, in the past month have you been paid for each of the following activities?

type: numeric (double)  
label: GE2\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	65	-1	Refused
	10,239	0	No
	1,012	1	Yes

GE2\_d

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

type: numeric (double)  
label: GE2\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	62	-1	Refused
	10,826	0	No
	428	1	Yes

GE2\_e

[Any other paid activities that you have not already mentioned in the survey (do not include Ipsos surveys)] In addition, in the past month

2018 SHED  
have you been paid for each of the following  
activities?

---

type: numeric (double)  
label: GE2\_e

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 0/11,316

tabulation:    Freq.    Numeric    Label  
                 411           -1    Refused  
                 10,636          0    No  
                 269           1    Yes

---

GE10\_a                                      [Earn money as main source of income] In the  
past month, what were your reasons for doing  
these activities?

---

type: numeric (double)  
label: GE10\_a

range: [0,1]                      units: 1  
unique values: 2                      missing .: 8,113/11,316

tabulation:    Freq.    Numeric    Label  
                 2,580          0    No  
                 623           1    Yes  
                 8,113           .

---

GE10\_b                                      [Earn money in addition to main source] In  
the past month, what were your reasons for  
doing these activities?

---

type: numeric (double)  
label: GE10\_b

range: [0,1]                      units: 1  
unique values: 2                      missing .: 8,113/11,316

tabulation:    Freq.    Numeric    Label  
                 1,611          0    No  
                 1,592          1    Yes  
                 8,113           .

2018 SHED

-----  
 GE10\_c [Earn money to help family members] In the  
 past month, what were your reasons for doing  
 these activities?  
 -----

type: numeric (double)  
 label: GE10\_c

range: [0,1] units: 1  
 unique values: 2 missing .: 8,113/11,316

tabulation:	Freq.	Numeric	Label
	2,886	0	No
	317	1	Yes
	8,113	.	

-----  
 GE10\_d [Maintain or acquire job-related skills] In  
 the past month, what were your reasons for  
 doing these activities?  
 -----

type: numeric (double)  
 label: GE10\_d

range: [0,1] units: 1  
 unique values: 2 missing .: 8,113/11,316

tabulation:	Freq.	Numeric	Label
	3,059	0	No
	144	1	Yes
	8,113	.	

-----  
 GE10\_e [Sell items no longer needed] In the past  
 month, what were your reasons for doing these  
 activities?  
 -----

type: numeric (double)  
 label: GE10\_e

range: [0,1] units: 1  
 unique values: 2 missing .: 8,113/11,316

tabulation:	Freq.	Numeric	Label
	2,101	0	No
	1,102	1	Yes

2018 SHED

8,113 .

GE10\_f

[Meet people, have a social activity or hobby] In the past month, what were your reasons for doing these activities?

type: numeric (double)  
label: GE10\_f

range: [0,1] units: 1  
unique values: 2 missing .: 8,113/11,316

tabulation:	Freq.	Numeric	Label
	2,927	0	No
	276	1	Yes
	8,113	.	

GE10\_g

[Other (please specify):] In the past month, what were your reasons for doing these activities?

type: numeric (double)  
label: GE10\_g

range: [0,1] units: 1  
unique values: 2 missing .: 8,113/11,316

tabulation:	Freq.	Numeric	Label
	3,063	0	No
	140	1	Yes
	8,113	.	

GE10\_Refused

[Refused] In the past month, what were your reasons for doing these activities?

type: numeric (double)  
label: GE10\_Refused

range: [0,1] units: 1  
unique values: 2 missing .: 8,113/11,316

tabulation:	Freq.	Numeric	Label
	2,920	0	No
	283	1	Yes



2018 SHED

examples: 12  
.  
.  
.

-----  
GE22

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

type: numeric (double)  
label: GE22

range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	997	1	More
	1,143	2	Less
	4,421	3	About the same
	4,696	4	Does not apply, have not done these activities

-----  
GE40a

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

type: numeric (double)  
label: GE40a

range: [-2,10] units: 1  
unique values: 12 missing .: 8,113/11,316

examples: 2 10 to 19%  
.  
.  
.

-----  
GE40b

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

type: numeric (double)  
label: GE40b

2018 SHED

range: [-1,2] units: 1  
unique values: 3 missing .: 8,113/11,316

tabulation:	Freq.	Numeric	Label
	53	-1	Refused
	960	1	Yes, in all or most months
	2,190	2	No, only in some or a few months
	8,113	.	

GE5

Some people doing these activities use companies that connect them directly with customers using a website or mobile app. Last month, did you find any paid work or customers using a company like this?

type: numeric (double)  
label: GE5

range: [-1,1] units: 1  
unique values: 3 missing .: 8,113/11,316

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	2,889	0	No
	280	1	Yes
	8,113	.	

GH1

Please describe the housing arrangement where you currently live.

type: numeric (double)  
label: GH1

range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	4,653	1	Own home with a mortgage or loan
	2,831	2	Own home free and clear (without a mortgage or loan)
	3,071	3	Pay rent
	715	4	Neither own home nor pay rent

GH2N

Did you move into your current home after October 2016?

2018 SHED

```

type: numeric (double)
label: GH2N

range: [-1,1]          units: 1
unique values: 3        missing .: 0/11,316

tabulation: Freq.   Numeric  Label
              22      -1   Refused
              9,149    0    No
              2,145    1    Yes

```

GH3\_a [Overall quality of neighborhood] How satisfied are you with each of the following aspects of your housing situation?

```

type: numeric (double)
label: GH3_a

range: [-1,5]          units: 1
unique values: 6        missing .: 0/11,316

tabulation: Freq.   Numeric  Label
              21      -1   Refused
              483     1   Very dissatisfied
              862     2   Somewhat dissatisfied
              1,250    3   Neither satisfied nor
                    dissatisfied
              3,762    4   Somewhat satisfied
              4,938    5   Very satisfied

```

GH3\_b [Quality of local schools] How satisfied are you with each of the following aspects of your housing situation?

```

type: numeric (double)
label: GH3_b

range: [-1,5]          units: 1
unique values: 6        missing .: 0/11,316

tabulation: Freq.   Numeric  Label
              61      -1   Refused

```



	2018 SHED
528	1 Very dissatisfied
859	2 Somewhat dissatisfied
3,349	3 Neither satisfied nor dissatisfied
3,126	4 Somewhat satisfied
3,393	5 Very satisfied

GH3\_c

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

```

type: numeric (double)
label: GH3_c

range: [-1,5]          units: 1
unique values: 6        missing .: 0/11,316

tabulation: Freq.  Numeric  Label
              47        -1  Refused
              486         1  Very dissatisfied
              917         2  Somewhat dissatisfied
             1,376         3  Neither satisfied nor
                           dissatisfied
              4,013         4  Somewhat satisfied
              4,477         5  Very satisfied

```

GH3\_d

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

```

type: numeric (double)
label: GH3_d

range: [-1,5]          units: 1
unique values: 6        missing .: 0/11,316

tabulation: Freq.  Numeric  Label
              46        -1  Refused
              480         1  Very dissatisfied
             1,058         2  Somewhat dissatisfied
             2,930         3  Neither satisfied nor
                           dissatisfied
              3,769         4  Somewhat satisfied
              3,033         5  Very satisfied

```

2018 SHED

GH3\_e

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

type: numeric (double)  
label: GH3\_e  
range: [-1,5] units: 1  
unique values: 6 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	43	-1	Refused
	507	1	Very dissatisfied
	950	2	Somewhat dissatisfied
	1,465	3	Neither satisfied nor dissatisfied
	4,150	4	Somewhat satisfied
	4,201	5	Very satisfied

GH3\_f

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

type: numeric (double)  
label: GH3\_f  
range: [-1,5] units: 1  
unique values: 6 missing .: 761/11,316

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	671	1	Very dissatisfied
	1,255	2	Somewhat dissatisfied
	1,833	3	Neither satisfied nor dissatisfied
	3,481	4	Somewhat satisfied
	3,277	5	Very satisfied
	761	.	

GH10\_a

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

2018 SHED

type: numeric (double)  
label: GH10\_a

range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	3,969	1	Not important
	2,717	2	Slightly important
	2,945	3	Moderately important
	1,628	4	Very important

GH10\_b

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

type: numeric (double)  
label: GH10\_b

range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	74	-1	Refused
	2,940	1	Not important
	2,793	2	Slightly important
	3,187	3	Moderately important
	2,322	4	Very important

GH10\_c

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

type: numeric (double)  
label: GH10\_c

range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	59	-1	Refused

2018 SHED

1,535	1	Not important
2,192	2	Slightly important
3,972	3	Moderately important
3,558	4	Very important

GH10\_d

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

```

type: numeric (double)
label: GH10_d

range: [-1,4]          units: 1
unique values: 5       missing .: 0/11,316

```

tabulation:	Freq.	Numeric	Label
	56	-1	Refused
	377	1	Not important
	953	2	Slightly important
	3,355	3	Moderately important
	6,575	4	Very important

GH10\_e

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

```

type: numeric (double)
label: GH10_e

range: [-1,4]          units: 1
unique values: 5       missing .: 0/11,316

```

tabulation:	Freq.	Numeric	Label
	60	-1	Refused
	863	1	Not important
	2,022	2	Slightly important
	4,356	3	Moderately important
	4,015	4	Very important

GH10\_f

[Church or place of worship] In deciding where to live, how important is it to you to have convenient access to each of the following

2018 SHED  
places in your local community?

---

type: numeric (double)  
label: GH10\_f  
  
range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	3,814	1	Not important
	1,946	2	Slightly important
	2,573	3	Moderately important
	2,924	4	Very important

---

GH10\_g [Public transportation] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community.

---

type: numeric (double)  
label: GH10\_g  
  
range: [-1,4] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	66	-1	Refused
	4,729	1	Not important
	2,485	2	Slightly important
	2,063	3	Moderately important
	1,973	4	Very important

---

R1\_a [Cheaper to rent] Please select all the reasons below for why you rent your home rather than own your home

---

type: numeric (double)  
label: R1\_a  
  
range: [0,1] units: 1  
unique values: 2 missing .: 8,245/11,316

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

	2018 SHED
2,234	0 No
837	1 Yes
8,245	.

---

R1\_b [Owning is a bigger financial risk] Please select all the reasons below for why you rent your home rather than own your home

---

```

      type: numeric (double)
      label: R1_b

      range: [0,1]          units: 1
unique values: 2          missing .: 8,245/11,316

      tabulation: Freq.   Numeric   Label
                  2,383      0      No
                  688       1      Yes
                  8,245      .

```

---

R1\_c [More convenient to rent] Please select all the reasons below for why you rent your home rather than own your home

---

```

      type: numeric (double)
      label: R1_c

      range: [0,1]          units: 1
unique values: 2          missing .: 8,245/11,316

      tabulation: Freq.   Numeric   Label
                  2,095      0      No
                  976       1      Yes
                  8,245      .

```

---

R1\_d [Plan to move soon] Please select all the reasons below for why you rent your home rather than own your home

---

```

      type: numeric (double)
      label: R1_d

      range: [0,1]          units: 1
unique values: 2          missing .: 8,245/11,316

```

2018 SHED

tabulation:	Freq.	Numeric	Label
	2,553	0	No
	518	1	Yes
	8,245	.	

R1\_e

[Can't qualify for mortgage to buy] Please select all the reasons below for why rent your home rather than own your home

type: numeric (double)  
label: R1\_e

range: [0,1] units: 1  
unique values: 2 missing .: 8,245/11,316

tabulation:	Freq.	Numeric	Label
	2,129	0	No
	942	1	Yes
	8,245	.	

R1\_f

[Can't afford down payment to buy] Please select all the reasons below for why you rent your home rather than own your home

type: numeric (double)  
label: R1\_f

range: [0,1] units: 1  
unique values: 2 missing .: 8,245/11,316

tabulation:	Freq.	Numeric	Label
	1,522	0	No
	1,549	1	Yes
	8,245	.	

R1\_g

[Prefer to rent] Please select all the reasons below for why you rent your home rather than own your home

type: numeric (double)  
label: R1\_g

## 2018 SHED

range: [0,1] units: 1  
 unique values: 2 missing .: 8,245/11,316

tabulation:	Freq.	Numeric	Label
	2,444	0	No
	627	1	Yes
	8,245	.	

R1\_h

[Currently looking to buy] Please select all the reasons below for why you rent your home rather than own your home

type: numeric (double)  
 label: R1\_h

range: [0,1] units: 1  
 unique values: 2 missing .: 8,245/11,316

tabulation:	Freq.	Numeric	Label
	2,726	0	No
	345	1	Yes
	8,245	.	

R1\_i

[Other] Please select all the reasons below for why you rent your home rather than own your home

type: numeric (double)  
 label: R1\_i

range: [0,1] units: 1  
 unique values: 2 missing .: 8,245/11,316

tabulation:	Freq.	Numeric	Label
	2,742	0	No
	329	1	Yes
	8,245	.	

R1\_Refused

[Refused] Please select all the reasons below for why you rent your home rather than own your home

type: numeric (double)



2018 SHED

label: R1\_Refused

range: [0,1] units: 1  
unique values: 2 missing .: 8,245/11,316

tabulation:	Freq.	Numeric	Label
	3,060	0	No
	11	1	Yes
	8,245	.	

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

type: numeric (double)  
label: R4

range: [-1,2] units: 1  
unique values: 4 missing .: 10,049/11,316

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1,044	0	No
	48	1	Yes, and I still own that home
	171	2	Yes, and I no longer own that home
	10,049	.	

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

type: numeric (double)  
label: R5A

range: [-1,1] units: 1  
unique values: 3 missing .: 10,268/11,316

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	968	0	No
	73	1	Yes
	10,268	.	

R5B\_a [Received an eviction notice] Did each of the following contribute to your moving from your

2018 SHED  
previous home?

---

type: numeric (double)  
label: R5B\_a  
  
range: [-1,1]                      units: 1  
unique values: 3                      missing .: 10,341/11,316

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	954	0	No
	13	1	Yes
	10,341	.	

---

R5B\_b

[Landlord told you, or a person you were staying with, to leave] Did each of the following contribute to your moving from your previous home?

---

type: numeric (double)  
label: R5B\_b  
  
range: [-1,1]                      units: 1  
unique values: 3                      missing .: 10,341/11,316

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	931	0	No
	39	1	Yes
	10,341	.	

---

R5B\_c

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

---

type: numeric (double)  
label: R5B\_c  
  
range: [-1,1]                      units: 1  
unique values: 3                      missing .: 10,341/11,316

tabulation:	Freq.	Numeric	Label
	7	-1	Refused

	2018 SHED
950	0 No
18	1 Yes
10,341	.

-----

R5B\_d [City condemned the property and forced you to leave] Did each of the following contribute to your moving from your previous home?

-----

```

      type: numeric (double)
      label: R5B_d

      range: [-1,1]          units: 1
unique values: 3             missing .: 10,341/11,316

      tabulation: Freq.  Numeric  Label
                   8        -1  Refused
                   962         0   No
                     5         1  Yes
                  10,341         .

```

-----

R5C\_a [Bank took possession of your home in foreclosure] Did each of the following contribute to your moving from your previous home?

-----

```

      type: numeric (double)
      label: R5C_a

      range: [0,1]          units: 1
unique values: 2             missing .: 11,145/11,316

      tabulation: Freq.  Numeric  Label
                   152         0   No
                   19         1  Yes
                  11,145         .

```

-----

R5C\_b [Received a notice from bank that they planned to foreclose] Did each of the following contribute to your moving from your previous home?

-----

```

      type: numeric (double)
      label: R5C_b

```

2018 SHED

range: [0,1] units: 1  
unique values: 2 missing .: 11,145/11,316

tabulation:	Freq.	Numeric	Label
	151	0	No
	20	1	Yes
	11,145	.	

R5C\_c

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

type: numeric (double)  
label: R5C\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 11,145/11,316

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	151	0	No
	19	1	Yes
	11,145	.	

R5C\_d

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

type: numeric (double)  
label: R5C\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 11,145/11,316

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	166	0	No
	3	1	Yes
	11,145	.	

R7

In the past 12 months, have you experienced any problems with your house or apartment that



	2018 SHED
251	1 Substantial difficulty
229	2 Moderate difficulty
296	3 A little difficulty
703	4 None
9,832	.

R3

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

```

type: numeric (double)
label: R3

range: [-2,9]          units: 1
unique values: 11      missing .: 8,245/11,316

examples: 5    $1,000 to $1,249
          .
          .
          .

```

M4

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

```

type: numeric (double)
label: M4

range: [-2,9]          units: 1
unique values: 11      missing .: 6,663/11,316

examples: 4    $1000 to $1,249
          9    $2,500 or above
          .
          .

```

BK1

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

```

type: numeric (double)
label: BK1

range: [-1,1]          units: 1
unique values: 3       missing .: 0/11,316

```

## 2018 SHED

tabulation:	Freq.	Numeric	Label
	64	-1	Refused
	606	0	No
	10,646	1	Yes

BK2\_a

[Purchase a money order from a place other than a bank] In the past 12 months, did you:

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

```

      range:  [-1,1]
unique values: 3
      units:  1
missing .: 0/11,316

```

tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	9,968	0	No
	1,315	1	Yes

BK2\_b

[Cash a check at a place other than a bank]  
In the past 12 months, did you:

```
type:  numeric (double)
label:  BK2_b
```

```

      range:  [-1,1]
unique values: 3
      units:  1
missing .: 0/11,316

```

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	10,373	0	No
	915	1	Yes

BK2\_c

[Take out a payday loan or payday advance] In the past 12 months, did you:

```
type:  numeric (double)
label:  BK2_c
```

```

      range:  [-1,1]
unique values: 3
      units:  1
missing .. 0/11,316

```

2018 SHED

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	10,947	0	No
	335	1	Yes

-----

BK2\_d [Take out a pawn shop loan or an auto title loan] In the past 12 months, did you:

-----

type: numeric (double)  
label: BK2\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	35	-1	Refused
	11,032	0	No
	249	1	Yes

-----

BK2\_e [Obtain a tax refund advance to receive your refund faster] In the past 12 months, did you:

-----

type: numeric (double)  
label: BK2\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	11,146	0	No
	131	1	Yes

-----

BK11\_a [Visiting a bank teller] In the past 12 months, did you access a bank account in any of the following ways:

-----

type: numeric (double)  
label: BK11\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 670/11,316



tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	2,423	0	No
	8,190	1	Yes
	670	.	

-----  
BK11\_b

[Using an ATM or bank kiosk] In the past 12 months, did you access a bank account in any of the following ways:  
-----

type: numeric (double)  
label: BK11\_b  
  
range: [-1,1] units: 1  
unique values: 3 missing .: 670/11,316

tabulation:	Freq.	Numeric	Label
	32	-1	Refused
	2,665	0	No
	7,949	1	Yes
	670	.	

-----  
BK11\_c

[Calling the bank] In the past 12 months, did you access a bank account in any of the following ways:  
-----

type: numeric (double)  
label: BK11\_c  
  
range: [-1,1] units: 1  
unique values: 3 missing .: 670/11,316

tabulation:	Freq.	Numeric	Label
	62	-1	Refused
	6,936	0	No
	3,648	1	Yes
	670	.	

-----  
BK11\_d

[Using a computer or tablet] In the past 12 months, did you access a bank account in any of the following ways:  
-----

type: numeric (double)

2018 SHED

label: BK11\_d  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 670/11,316

tabulation:	Freq.	Numeric	Label
	40	-1	Refused
	2,599	0	No
	8,007	1	Yes
	670	.	

-----  
 BK11\_e [Using a mobile phone, including an app] In  
 the past 12 months, did you access a bank  
 account in any of the following ways:  
 -----

type: numeric (double)  
 label: BK11\_e  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 670/11,316

tabulation:	Freq.	Numeric	Label
	50	-1	Refused
	4,628	0	No
	5,968	1	Yes
	670	.	

-----  
 BK11\_f [In any other way] In the past 12 months, did  
 you access a bank account in any of the  
 following ways:  
 -----

type: numeric (double)  
 label: BK11\_f  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 670/11,316

tabulation:	Freq.	Numeric	Label
	327	-1	Refused
	9,914	0	No
	405	1	Yes
	670	.	

-----  
 BK20\_a [Deposit a check using your phone's camera]  
 -----

2018 SHED

In the past 12 months, have you used your mobile phone to:

---

```

      type: numeric (double)
      label: BK20_a

      range: [-1,3]
unique values: 4
units: 1
missing .: 0/11,316

```

```

tabulation: Freq.  Numeric  Label
              28      -1   Refused
             7,055       0    No
             3,637       1    Yes
              596       3 Do not own a mobile phone

```

---

BK20\_b

[Pay for something in a store, such as with Apple Pay or Google Pay instead of cash or a physical card] In the past 12 months, have you used your mobile phone to:

---

```

      type: numeric (double)
      label: BK20_b

      range: [-1,3]
unique values: 4
units: 1
missing .: 0/11,316

```

```

tabulation: Freq.  Numeric  Label
              35      -1   Refused
             8,808       0    No
             1,856       1    Yes
              617       3 Do not own a mobile phone

```

---

BK20\_c

[Send money to a person, such as with Venmo, Cash App, or Zelle] In the past 12 months, have you used your mobile phone to:

---

```

      type: numeric (double)
      label: BK20_c

      range: [-1,3]
unique values: 4
units: 1
missing .: 0/11,316

```

```

tabulation: Freq.  Numeric  Label
              29      -1   Refused

```

	2018 SHED
8,116	0 No
2,512	1 Yes
659	3 Do not own a mobile phone

BK40\_a

[Delay in when you could use your money (deposit hold) ] In the past 12 months, have you had any difficulty getting money out of your bank account for any of the following reasons?

```

type: numeric (double)
label: BK40_a

range: [-1,1]          units: 1
unique values: 3        missing .: 670/11,316

tabulation: Freq.   Numeric   Label
              23        -1   Refused
              9,949      0    No
              674       1    Yes
              670       .

```

BK40\_b

[Your account was locked or frozen] In the past 12 months, have you had difficulty getting money out of your bank account for any of the following reasons?

```

type: numeric (double)
label: BK40_b

range: [-1,1]          units: 1
unique values: 3        missing .: 670/11,316

tabulation: Freq.   Numeric   Label
              29        -1   Refused
            10,302      0    No
              315       1    Yes
              670       .

```

BK40\_c

[Bank's website or mobile app didn't work] In the past 12 months, have you had difficulty getting money out of your bank account for any of the following reasons?

2018 SHED

type: numeric (double)  
label: BK40\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 670/11,316

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	9,935	0	No
	675	1	Yes
	670	.	

-----  
BK40\_d [Other (please specify):] In the past 12 months, have you had difficulty getting money out of your bank account for any of the following reasons?  
-----

type: numeric (double)  
label: BK40\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 670/11,316

tabulation:	Freq.	Numeric	Label
	1,474	-1	Refused
	9,066	0	No
	106	1	Yes
	670	.	

-----  
BK42 Which of these would you say was your most serious problem?  
-----

type: numeric (double)  
label: BK42

range: [-1,4] units: 1  
unique values: 5 missing .: 9,971/11,316

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	533	1	Delay in when you could use your money (deposit hold)
	218	2	Your account was locked or frozen
	490	3	Bank's website or mobile app didn't work

2018 SHED  
 97 4 Other  
 9,971 .

BK44\_a

[By phone, by going to the bank, or via the bank's website or app] Did you contact your bank about this problem?

type: numeric (double)  
 label: BK44\_a

range: [-1,1] units: 1  
 unique values: 3 missing .: 9,959/11,316

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	515	0	No
	833	1	Yes
	9,959	.	

BK44\_b

[Using social media, such as by tweeting at the bank or posting on the bank's Facebook page] Did you contact your bank about this problem?

type: numeric (double)  
 label: BK44\_b

range: [-1,1] units: 1  
 unique values: 3 missing .: 9,959/11,316

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	1,290	0	No
	40	1	Yes
	9,959	.	

BK44\_c

[Other (please specify):] Did you contact your bank about this problem?

type: numeric (double)  
 label: BK44\_c

range: [-1,1] units: 1  
 unique values: 3 missing .: 9,959/11,316

2018 SHED

tabulation:	Freq.	Numeric	Label
	235	-1	Refused
	1,110	0	No
	12	1	Yes
	9,959	.	

A6

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

type: numeric (double)  
label: A6

range: [-2,3]                      units: 1  
unique values: 5                      missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	636	-2	Don't know
	31	-1	Refused
	6,889	1	Very confident
	2,054	2	Somewhat confident
	1,706	3	Not confident

A0

In the past 12 months, have you applied for  
any credit?

type: numeric (double)  
label: A0

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	45	-1	Refused
	7,456	0	No
	3,815	1	Yes

A0B

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

type: numeric (double)

2018 SHED

label: A0B

range: [-1,1] units: 1  
unique values: 3 missing .: 3,860/11,316

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	6,751	0	No
	663	1	Yes
	3,860	.	

A1\_a

[You [or your spouse/ or your partner] were turned down for credit] In the past 12 months, please tell us if any of the following has happened:

type: numeric (double)  
label: A1\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 7,456/11,316

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	2,948	0	No
	903	1	Yes
	7,456	.	

A1\_b

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

type: numeric (double)  
label: A1\_b

range: [-1,1] units: 1  
unique values: 3 missing .: 7,456/11,316

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	3,239	0	No
	608	1	Yes
	7,456	.	



2018 SHED

A1\_c

[You [or your spouse/ or your partner] put off applying for credit because you thought you might be turned down] In the past 12 months, please tell us if any of the following has happened:

```

      type: numeric (double)
      label: A1_c

      range: [-1,1]          units: 1
unique values: 3             missing .: 7,456/11,316

      tabulation: Freq.   Numeric   Label
                   20        -1   Refused
                   3,230      0    No
                   610        1    Yes
                   7,456      .

```

A2

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

```

      type: numeric (double)
      label: A2

      range: [-1,1]          units: 1
unique values: 3             missing .: 10,653/11,316

      tabulation: Freq.   Numeric   Label
                   3        -1   Refused
                   257      0    No
                   403      1    Yes
                   10,653  .

```

C2A

Do you have at least one credit card?

```

      type: numeric (double)
      label: C2A

      range: [-1,1]          units: 1

```

2018 SHED

unique values: 3

missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	53	-1	Refused
	1,916	0	No
	9,347	1	Yes

-----  
C3

Do you currently have any outstanding unpaid credit card debt?

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

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

units: 1  
missing .: 1,916/11,316

tabulation:	Freq.	Numeric	Label
	44	-1	Refused
	5,128	0	No
	4,228	1	Yes
	1,916	.	

-----  
C3A

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

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

range: [-1,3]  
unique values: 4

units: 1  
missing .: 7,044/11,316

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	1,285	1	Less debt now
	1,765	2	About the same
	1,202	3	More debt now
	7,044	.	

-----  
C4A

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

-----

2018 SHED

type: numeric (double)  
label: C4A

range: [-1,3] units: 1  
unique values: 5 missing .: 1,916/11,316

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	4,536	0	Never carried an unpaid balance (always pay in full)
	494	1	Once
	1,817	2	Some of the time
	2,515	3	Most or all of the time
	1,916	.	

-----  
ED0

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

type: numeric (double)  
label: ED0

range: [1,9] units: 1  
unique values: 9 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	406	1	Less than High School degree
	2,735	2	High school degree or GED
	2,161	3	Some college but no degree (including currently enrolled in college)
	576	4	Certificate or technical degree
	1,112	5	Associate degree
	2,482	6	Bachelor's degree
	1,171	7	Master's degree
	401	8	Professional degree (e.g. MBA, MD, JD)
	272	9	Doctoral Degree

-----  
D1G

Are you currently enrolled as a student?  
-----

type: numeric (double)  
label: D1G

range: [-1,2] units: 1  
unique values: 4 missing .: 0/11,316

2018 SHED

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	10,605	0	No
	283	1	Yes, as a part-time student
	397	2	Yes, as a full-time student

-----  
ED0B

What type of program are you currently pursuing?  
-----

type: numeric (double)  
label: ED0B  
  
range: [-1,8] units: 1  
unique values: 9 missing .: 10,636/11,316

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	31	1	High school or GED program
	32	2	Non-degree training program
	76	3	Certificate or technical degree
	114	4	Associate degree
	245	5	Bachelor's degree
	98	6	Master's degree
	31	7	Professional degree (e.g. MBA, MD, JD)
	47	8	Doctoral Degree
	10,636	.	

-----  
ED0D

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

type: numeric (double)  
label: ED0D  
  
range: [-1,1] units: 1  
unique values: 3 missing .: 8,646/11,316

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	2,334	0	No
	330	1	Yes
	8,646	.	

-----  
ED1

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

2018 SHED

```

type: numeric (double)
label: ED1

range: [-1,13]          units: 1
unique values: 14       missing .: 2,741/11,316

examples: 4    Physical sciences/math
          8    Business/management
          9    Health
          .

```

```

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

```

```

type: numeric (double)
label: ED5

range: [-1,5]          units: 1
unique values: 6       missing .: 8,206/11,316

tabulation: Freq.    Numeric  Label
              165      -1    Refused
              509       1    Financial benefits are much larger
              427       2    Financial benefits are somewhat larger
            1,144       3    About the same financial
                        benefits and financial costs
              338       4    Financial costs are somewhat larger
              527       5    Financial costs are much larger
            8,206       .

```

```

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

```

```

type: numeric (double)
label: ED6_a

range: [-1,1]          units: 1
unique values: 3       missing .: 8,538/11,316

tabulation: Freq.    Numeric  Label

```

	2018 SHED
121	-1 Refused
1,568	0 No
1,089	1 Yes
8,538	.

---

ED6\_b [Attended a different school] If you could go back and make your education decisions again, would you have done any of these things:

---

```

type: numeric (double)
label: ED6_b

range: [-1,1]          units: 1
unique values: 3        missing .: 8,538/11,316

tabulation: Freq.   Numeric   Label
              151       -1   Refused
              1,727      0    No
              900        1   Yes
              8,538      .

```

---

ED6\_c [Completed less education] If you could go back and make your education decisions again, would you have done any of these things:

---

```

type: numeric (double)
label: ED6_c

range: [-1,1]          units: 1
unique values: 3        missing .: 8,538/11,316

tabulation: Freq.   Numeric   Label
              195       -1   Refused
              2,468      0    No
              115        1   Yes
              8,538      .

```

---

ED6\_d [Completed more education] If you could go back and make your education decisions again, would you have done any of these things:

---

```

type: numeric (double)
label: ED6_d

```

2018 SHED

range: [-1,1] units: 1  
unique values: 3 missing .: 8,538/11,316

tabulation:	Freq.	Numeric	Label
	73	-1	Refused
	695	0	No
	2,010	1	Yes
	8,538	.	

ED6\_e

[Chosen not to attend college] If you could go back and make your education decisions again, would have done any of these things:

type: numeric (double)  
label: ED6\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 8,538/11,316

tabulation:	Freq.	Numeric	Label
	176	-1	Refused
	2,322	0	No
	280	1	Yes
	8,538	.	

ED10

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

type: numeric (double)  
label: ED10

range: [-1,5] units: 1  
unique values: 6 missing .: 5,880/11,316

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	2,240	1	Financial benefits are much larger
	1,149	2	Financial benefits are somewhat larger
	1,120	3	About the same financial benefits and financial costs
	461	4	Financial costs are somewhat larger
	409	5	Financial costs are much larger
	5,880	.	

2018 SHED

ED11\_a

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

```

type: numeric (double)
label: ED11_a

range: [-1,1]          units: 1
unique values: 3        missing .: 5,880/11,316

tabulation: Freq.  Numeric  Label
              67      -1    Refused
              3,423    0     No
              1,946    1     Yes
              5,880    .

```

ED11\_b

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

```

type: numeric (double)
label: ED11_b

range: [-1,1]          units: 1
unique values: 3        missing .: 5,880/11,316

tabulation: Freq.  Numeric  Label
              95      -1    Refused
             4,145    0     No
             1,196    1     Yes
             5,880    .

```

ED11\_c

[Completed less education] If you could go back and make decisions regarding your education again, would you have done any of these things:

```

type: numeric (double)
label: ED11_c

```



2018 SHED

range: [-1,1] units: 1  
unique values: 3 missing .: 5,880/11,316

tabulation:	Freq.	Numeric	Label
	142	-1	Refused
	5,062	0	No
	232	1	Yes
	5,880	.	

ED11\_d

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

type: numeric (double)  
label: ED11\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 5,880/11,316

tabulation:	Freq.	Numeric	Label
	75	-1	Refused
	3,100	0	No
	2,261	1	Yes
	5,880	.	

ED11\_e

[Chosen not to attend college] If you could go back and make decisions regarding your education again, would have done any of these things:

type: numeric (double)  
label: ED11\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 5,880/11,316

tabulation:	Freq.	Numeric	Label
	152	-1	Refused
	5,055	0	No
	229	1	Yes
	5,880	.	

ED0C

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

---

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

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

tabulation:	Freq.	Numeric	Label
	41	1	Definitely will return and complete program
	51	2	Probably will return and complete program
	79	3	Not sure
	25	4	Probably will not return and

	2018 SHED
	complete program
50	5 Definitely will not return and
	complete program
11,070	.

---

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

---

type:	numeric (double)	
label:	ED13_a	
range:	[0,1]	units: 1
unique values:	2	missing .: 8,982/11,316
tabulation:	Freq.	Numeric Label
	1,555	0 No
	779	1 Yes
	8,982	.

---

ED13_b	[Had to take care of child(ren)] Which of the following are reasons why you did not attend college?
--------	---

---

type:	numeric (double)	
label:	ED13_b	
range:	[0,1]	units: 1
unique values:	2	missing .: 8,982/11,316
tabulation:	Freq.	Numeric Label
	2,047	0 No
	287	1 Yes
	8,982	.

---

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

---

type:	numeric (double)	
label:	ED13_c	
range:	[0,1]	units: 1
unique values:	2	missing .: 8,982/11,316

2018 SHED

tabulation:	Freq.	Numeric	Label
	2,242	0	No
	92	1	Yes
	8,982	.	

ED13\_d

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

```

type: numeric (double)
label: ED13_d

range: [0,1]
unique values: 2

units: 1
missing .: 8,982/11,316

```

tabulation:	Freq.	Numeric	Label
	1,617	0	No
	717	1	Yes
	8,982	.	

ED13\_e

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

```

type: numeric (double)
label: ED13_e

range: [0,1]
unique values: 2

units: 1
missing .: 8,982/11,316

```

tabulation:	Freq.	Numeric	Label
	1,499	0	No
	835	1	Yes
	8,982	.	

ED13\_f

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

```

type: numeric (double)
label: ED13_f

range: [0,1]
unique values: 2

units: 1
missing .: 8,982/11,316

```

2018 SHED

tabulation:	Freq.	Numeric	Label
	1,367	0	No
	967	1	Yes
	8,982	.	

ED13\_g

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

```

type: numeric (double)
label: ED13_g

range: [0,1]
unique values: 2

units: 1
missing .: 8,982/11,316

```

tabulation:	Freq.	Numeric	Label
	2,316	0	No
	18	1	Yes
	8,982	.	

ED13\_h

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

```

type: numeric (double)
label: ED13_h

range: [0,1]
unique values: 2

units: 1
missing .: 8,982/11,316

```

tabulation:	Freq.	Numeric	Label
	1,985	0	No
	349	1	Yes
	8,982	.	

ED13\_i

[Illness or health issues] Which of the following are reasons why you did not attend college?

```

type: numeric (double)
label: ED13_i

range: [0,1]

units: 1

```

2018 SHED  
unique values: 2 missing .: 8,982/11,316

tabulation:	Freq.	Numeric	Label
	2,250	0	No
	84	1	Yes
	8,982	.	

-----  
ED13\_j

[Other (please specify):] Which of the following are reasons why you did not attend college?  
-----

type: numeric (double)  
label: ED13\_j

range: [0,1] units: 1  
unique values: 2 missing .: 8,982/11,316

tabulation:	Freq.	Numeric	Label
	2,251	0	No
	83	1	Yes
	8,982	.	

-----  
ED13\_Refused

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

type: numeric (double)  
label: ED13\_Refused

range: [0,1] units: 1  
unique values: 2 missing .: 8,982/11,316

tabulation:	Freq.	Numeric	Label
	2,292	0	No
	42	1	Yes
	8,982	.	

-----  
ED14\_a

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

type: numeric (double)  
label: ED14\_a

2018 SHED

range: [0,1] units: 1  
unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	447	0	No
	252	1	Yes
	10,617	.	

ED14\_b

[Had to take care of child(ren)] Which of the following are reasons why you did not complete your college degree?

type: numeric (double)  
label: ED14\_b

range: [0,1] units: 1  
unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	542	0	No
	157	1	Yes
	10,617	.	

ED14\_c

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

type: numeric (double)  
label: ED14\_c

range: [0,1] units: 1  
unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	653	0	No
	46	1	Yes
	10,617	.	

ED14\_d

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

type: numeric (double)

2018 SHED

label: ED14\_d  
 range: [0,1] units: 1  
 unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	385	0	No
	314	1	Yes
	10,617	.	

ED14\_e [Wanted to work] Which of the following are reasons why you did not complete your college degree?

type: numeric (double)  
 label: ED14\_e  
 range: [0,1] units: 1  
 unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	540	0	No
	159	1	Yes
	10,617	.	

ED14\_f [Simply not interested in continuing in college] Which of the following are reasons why you did not complete your college degree?

type: numeric (double)  
 label: ED14\_f  
 range: [0,1] units: 1  
 unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	573	0	No
	126	1	Yes
	10,617	.	

ED14\_g [Low grades] Which of the following are reasons why you did not complete your college degree?



2018 SHED

type: numeric (double)  
label: ED14\_g

range: [0,1] units: 1  
unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	628	0	No
	71	1	Yes
	10,617	.	

ED14\_h

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

type: numeric (double)  
label: ED14\_h

range: [0,1] units: 1  
unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	576	0	No
	123	1	Yes
	10,617	.	

ED14\_i

[Illness or health issues] Which of the following are reasons why you did not complete your college degree?

type: numeric (double)  
label: ED14\_i

range: [0,1] units: 1  
unique values: 2 missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	584	0	No
	115	1	Yes
	10,617	.	

ED14\_j

[Other (please specify):] Which of the

2018 SHED

following are reasons why you did not complete  
your college degree?

type: numeric (double)

label: ED14\_j

range: [0,1]

unique values: 2

units: 1

missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	652	0	No
	47	1	Yes
	10,617	.	

ED14\_Refused

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

type: numeric (double)

label: ED14\_Refused

range: [0,1]

unique values: 2

units: 1

missing .: 10,617/11,316

tabulation:	Freq.	Numeric	Label
	684	0	No
	15	1	Yes
	10,617	.	

SL1

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

type: numeric (double)

label: SL1

range: [-1,1]

unique values: 3

units: 1

missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	74	-1	Refused
	9,602	0	No
	1,640	1	Yes

2018 SHED

SL2\_a

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

```

type: numeric (double)
label: SL2_a

range: [-1,1]          units: 1
unique values: 3        missing .: 9,676/11,316

tabulation: Freq.   Numeric   Label
              5         -1   Refused
              97         0    No
            1,538         1   Yes
            9,676         .

```

SL2\_b

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

```

type: numeric (double)
label: SL2_b

range: [-1,1]          units: 1
unique values: 3        missing .: 9,676/11,316

tabulation: Freq.   Numeric   Label
              61         -1   Refused
            1,483         0    No
              96         1   Yes
            9,676         .

```

SL2\_c

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

```

type: numeric (double)
label: SL2_c

range: [-1,1]          units: 1
unique values: 3        missing .: 9,676/11,316

tabulation: Freq.   Numeric   Label
              51         -1   Refused

```

	2018 SHED
1,189	0 No
400	1 Yes
9,676	.

---

SL2\_d [Other loan] Think about the money you currently owe for your own education. Is the money you owe for that education a:

---

```

      type: numeric (double)
      label: SL2_d

      range: [-1,1]          units: 1
unique values: 3             missing .: 9,676/11,316

      tabulation: Freq.   Numeric   Label
                   82      -1      Refused
                   1,369    0       No
                   189     1       Yes
                   9,676    .

```

---

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

---

```

      type: numeric (double)
      label: SL3

      range: [-2,11]        units: 1
unique values: 13           missing .: 9,676/11,316

      examples: 1
                2
                3
                4

```

---

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

---

```

      type: numeric (double)
      label: SL4

```

2018 SHED

range: [-2,10] units: 1  
unique values: 12 missing .: 9,676/11,316

examples: 1  
2  
3  
4

SL6

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

type: numeric (double)  
label: SL6

range: [-1,1] units: 1  
unique values: 3 missing .: 9,676/11,316

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	1,269	0	No
	363	1	Yes
	9,676	.	

SL7

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

type: numeric (double)  
label: SL7

range: [-1,1] units: 1  
unique values: 3 missing .: 1,640/11,316

tabulation:	Freq.	Numeric	Label
	49	-1	Refused
	7,764	0	No
	1,863	1	Yes
	1,640	.	

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

.....

.....

.....

.....

.....

	2018 SHED
1,238	0 No
2,183	1 Yes
7,813	.

---

SL8\_d [Professional degree (e.g. MBA, MD, JD)]  
 Still thinking about the money you borrowed to  
 pay for your own education, did you borrow  
 money for each of the following educational  
 programs:

---

type: numeric (double)  
 label: SL8\_d

range: [-1,1] units: 1  
 unique values: 3 missing .: 7,813/11,316

tabulation:	Freq.	Numeric	Label
	120	-1	Refused
	3,080	0	No
	303	1	Yes
	7,813	.	

---

SL8\_e [Masters degree or Doctoral Degree] Still  
 thinking about the money you borrowed to pay  
 for your own education, did you borrow money  
 for each of the following educational programs:

---

type: numeric (double)  
 label: SL8\_e

range: [-1,1] units: 1  
 unique values: 3 missing .: 7,813/11,316

tabulation:	Freq.	Numeric	Label
	114	-1	Refused
	2,804	0	No
	585	1	Yes
	7,813	.	

---

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

---

type: numeric (double)

2018 SHED

label: SL10

range: [-1,1] units: 1  
unique values: 3 missing .: 4,509/11,316

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	6,443	0	No
	322	1	Yes
	4,509	.	

SL11

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

type: numeric (double)  
label: SL11

range: [-1,999] units: 1  
unique values: 4 missing .: 1,421/11,316

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	7,408	0	No
	543	1	Yes
	1,917	999	Do not have children or grandchildren
	1,421	.	

SL12\_a

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

type: numeric (double)  
label: SL12\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 10,773/11,316

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	82	0	No
	450	1	Yes
	10,773	.	

SL12\_b

[Home equity loan] Is the money you owe for



2018 SHED

your child or grandchild's education a:

```

type: numeric (double)
label: SL12_b

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

units: 1
missing .: 10,773/11,316

tabulation: Freq.   Numeric   Label
              39         -1   Refused
              449          0    No
              55          1    Yes
            10,773          .
  
```

SL12\_c

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

```

type: numeric (double)
label: SL12_c

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

units: 1
missing .: 10,773/11,316

tabulation: Freq.   Numeric   Label
              46         -1   Refused
             430          0    No
              67          1    Yes
            10,773          .
  
```

SL12\_d

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

```

type: numeric (double)
label: SL12_d

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

units: 1
missing .: 10,773/11,316

tabulation: Freq.   Numeric   Label
              50         -1   Refused
             445          0    No
              48          1    Yes
            10,773          .
  
```

2018 SHED

D1I

Do you consider yourself to be retired?

type: numeric (double)  
label: D1I

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	45	-1	Refused
	7,261	0	No
	4,010	1	Yes

K0

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

type: numeric (double)  
label: K0

range: [-2,1] units: 1  
unique values: 4 missing .: 4,010/11,316

tabulation:	Freq.	Numeric	Label
	1,329	-2	Don't know
	49	-1	Refused
	3,356	0	No
	2,572	1	Yes
	4,010	.	

K2\_a

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

type: numeric (double)  
label: K2\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 4,010/11,316

tabulation:	Freq.	Numeric	Label
	111	-1	Refused
	3,272	0	No
	3,923	1	Yes

2018 SHED

4,010

.

K2\_b

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

type: numeric (double)

label: K2\_b

range: [-1,1]

units: 1

unique values: 3

missing .: 4,010/11,316

tabulation:	Freq.	Numeric	Label
	151	-1	Refused
	5,382	0	No
	1,773	1	Yes
	4,010	.	

K2\_c

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

type: numeric (double)

label: K2\_c

range: [-1,1]

units: 1

unique values: 3

missing .: 4,010/11,316

tabulation:	Freq.	Numeric	Label
	168	-1	Refused
	4,638	0	No
	2,500	1	Yes
	4,010	.	

K2\_d

[Savings outside a retirement account] Do you currently have each of the following retirement savings?

type: numeric (double)

label: K2\_d

range: [-1,1]

units: 1

unique values: 3

missing .: 4,010/11,316

		2018 SHED	
tabulation:	Freq.	Numeric	Label
	158	-1	Refused
	4,011	0	No
	3,137	1	Yes
	4,010	.	

-----

K2\_e [Real estate or land that will provide income  
in retirement] Do you currently have each of  
the following retirement savings?

-----

type: numeric (double)  
label: K2\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 4,010/11,316

tabulation:	Freq.	Numeric	Label
	187	-1	Refused
	6,040	0	No
	1,079	1	Yes
	4,010	.	

-----

K2\_f [Ownership of a business] Do you currently  
have each of the following types of retirement  
savings?

-----

type: numeric (double)  
label: K2\_f

range: [-1,1] units: 1  
unique values: 3 missing .: 4,010/11,316

tabulation:	Freq.	Numeric	Label
	199	-1	Refused
	6,567	0	No
	540	1	Yes
	4,010	.	

-----

K2\_g [Other retirement savings (please specify):]  
Do you currently have each of the following  
retirement savings?

-----

type: numeric (double)

2018 SHED

label: K2\_g  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 4,010/11,316

tabulation:	Freq.	Numeric	Label
	824	-1	Refused
	6,425	0	No
	57	1	Yes
	4,010	.	

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

type: numeric (double)  
 label: K20  
 range: [-2,8] units: 1  
 unique values: 10 missing .: 6,252/11,316

examples: 3 \$25,000 to \$49,999  
 7 \$500,000 to \$999,999  
 .  
 .

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

type: numeric (double)  
 label: DC4  
 range: [-1,4] units: 1  
 unique values: 5 missing .: 6,252/11,316

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	693	1	Very comfortable
	1,362	2	Mostly comfortable
	1,706	3	Slightly comfortable
	1,286	4	Not comfortable
	6,252	.	

-----  
 K5A In the past 12 months, have you borrowed money from or cashed out (permanently withdrawn)  
 -----

2018 SHED  
money from any of your retirement savings accounts?

---

type: numeric (double)  
label: K5A  
range: [-1,4] units: 1  
unique values: 5 missing .: 4,010/11,316

tabulation:	Freq.	Numeric	Label
	62	-1	Refused
	320	1	Yes, borrowed money
	304	2	Yes, cashed out
	56	3	Yes, both
	6,564	4	No
	4,010	.	

---

K8A At what age did you retire?

---

type: numeric (double)  
label: K8A, but 67 nonmissing values are not labeled  
range: [-2,88] units: 1  
unique values: 69 missing .: 7,306/11,316

examples: 62  
.  
.  
.

---

K9\_a [Poor health] How important were each of the following in your decision to retire at the age that you did?

---

type: numeric (double)  
label: K9\_a  
range: [-1,3] units: 1  
unique values: 4 missing .: 7,306/11,316

tabulation:	Freq.	Numeric	Label
	77	-1	Refused
	2,482	1	Not important
	549	2	Somewhat important
	902	3	Very important

2018 SHED

7,306

.

K9\_b

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

type: numeric (double)

label: K9\_b

range: [-1,3]

units: 1

unique values: 4

missing .: 7,306/11,316

tabulation:	Freq.	Numeric	Label
	113	-1	Refused
	1,703	1	Not important
	1,220	2	Somewhat important
	974	3	Very important
	7,306	.	

K9\_c

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

type: numeric (double)

label: K9\_c

range: [-1,3]

units: 1

unique values: 4

missing .: 7,306/11,316

tabulation:	Freq.	Numeric	Label
	119	-1	Refused
	2,828	1	Not important
	746	2	Somewhat important
	317	3	Very important
	7,306	.	

K9\_d

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

type: numeric (double)

label: K9\_d

2018 SHED

range: [-1,3] units: 1  
unique values: 4 missing .: 7,306/11,316

tabulation:	Freq.	Numeric	Label
	109	-1	Refused
	2,650	1	Not important
	642	2	Somewhat important
	609	3	Very important
	7,306	.	

K9\_e

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

type: numeric (double)  
label: K9\_e

range: [-1,3] units: 1  
unique values: 4 missing .: 7,306/11,316

tabulation:	Freq.	Numeric	Label
	111	-1	Refused
	1,854	1	Not important
	1,065	2	Somewhat important
	980	3	Very important
	7,306	.	

K9\_f

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

type: numeric (double)  
label: K9\_f

range: [-1,3] units: 1  
unique values: 4 missing .: 7,306/11,316

tabulation:	Freq.	Numeric	Label
	109	-1	Refused
	2,978	1	Not important
	402	2	Somewhat important
	521	3	Very important
	7,306	.	



2018 SHED

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 (double)  
label: I0\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	145	-1	Refused
	4,055	0	No
	7,116	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 (double)  
label: I0\_b

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	197	-1	Refused
	9,238	0	No
	1,881	1	Yes

I0\_c [Other paid activities (do not include Ipsos surveys)] In the past 12 months, did you [and/or your spouse/partner] receive any income from the following sources:

type: numeric (double)  
label: I0\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	220	-1	Refused

2018 SHED

9,863	0	No
1,233	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 (double)  
label: I0\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	197	-1	Refused
	7,482	0	No
	3,637	1	Yes

---

I0\_e [Social Security (including old age, SSI and DI)] In the past 12 months, did you [and/or your spouse/partner] receive any income from the following sources:

---

type: numeric (double)  
label: I0\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	152	-1	Refused
	6,995	0	No
	4,169	1	Yes

---

I0\_f [Unemployment income] In the past 12 months, did you [and/or your spouse/partner] receive any income from the following sources:

---

type: numeric (double)  
label: I0\_f

range: [-1,1] units: 1

2018 SHED

unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	224	-1	Refused
	10,785	0	No
	307	1	Yes

I0\_g

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

type: numeric (double)  
label: I0\_g

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	185	-1	Refused
	8,486	0	No
	2,645	1	Yes

I0\_h

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

type: numeric (double)  
label: I0\_h

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	404	-1	Refused
	9,732	0	No
	1,180	1	Yes

I0A

Did you receive any income from  
any source in the past 12 months?

type: numeric (double)  
label: I0A

2018 SHED

range: [-1,1] units: 1  
unique values: 3 missing .: 10,655/11,316

tabulation:	Freq.	Numeric	Label
	54	-1	Refused
	473	0	No
	134	1	Yes
	10,655	.	

I40

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

type: numeric (double)  
label: I40

range: [-1,10] units: 1  
unique values: 12 missing .: 0/11,316

examples:	3	\$15,000 to \$24,999
	4	\$25,000 to \$39,999
	6	\$50,000 to \$74,999
	8	\$100,000 to \$149,999

I41\_a

[Earned Income Tax Credit (EITC)] In the past 12 months, have you received any of the following?

type: numeric (double)  
label: I41\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	92	-1	Refused
	10,242	0	No
	982	1	Yes

I41\_b

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

2018 SHED

type: numeric (double)  
label: I41\_b

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	83	-1	Refused
	10,134	0	No
	1,099	1	Yes

I41\_c

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

type: numeric (double)  
label: I41\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	83	-1	Refused
	10,988	0	No
	245	1	Yes

I41\_d

[Housing assistance from government program] In the past 12 months, have you received any of the following?

type: numeric (double)  
label: I41\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	79	-1	Refused
	10,823	0	No
	414	1	Yes

I41\_e

[Free or reduced price school lunches] In the past 12 months, have you received any of the following?

2018 SHED

```

type: numeric (double)
label: I41_e

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

units: 1
missing .: 0/11,316

```

tabulation:	Freq.	Numeric	Label
	90	-1	Refused
	10,716	0	No
	510	1	Yes

I41\_f [Cash assistance from a welfare program, such as TANF] In the past 12 months, have you received any of the following?

```

type: numeric (double)
label: I41_f

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

units: 1
missing .: 0/11,316

```

tabulation:	Freq.	Numeric	Label
	91	-1	Refused
	11,114	0	No
	111	1	Yes

I9 In the past 12 months, which one of the following best describes your income?

```

type: numeric (double)
label: I9

range: [-1,3]
unique values: 4

units: 1
missing .: 0/11,316

```

tabulation:	Freq.	Numeric	Label
	100	-1	Refused
	8,241	1	Roughly the same amount each month
	2,038	2	Occasionally varies from month to month
	937	3	Varies quite often from month to month

I12 Because your income varies, have you struggled

2018 SHED  
to pay your bills in the past 12 months?

---

type: numeric (double)  
label: I12

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 8,341/11,316

tabulation: Freq.    Numeric    Label  
                 9                -1    Refused  
                 1,922               0    No  
                 1,044               1    Yes  
                 8,341               .

---

I20    In the past month, would you say that your  
total spending was:

---

type: numeric (double)  
label: I20

range: [-1,3]                      units: 1  
unique values: 4                      missing .: 0/11,316

tabulation: Freq.    Numeric    Label  
                 124                -1    Refused  
                 1,879               1    More than your income  
                 3,641               2    The same as your income  
                 5,672               3    Less than your income

---

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

---

type: numeric (double)  
label: FS10

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 0/11,316

tabulation: Freq.    Numeric    Label  
                 91                -1    Refused  
                 10,240               0    No  
                 985                1    Yes

---

2018 SHED

FS20\_a

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

-----

type: numeric (double)  
label: FS20\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	646	0	No
	331	1	Yes
	10,331	.	

FS20\_b

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

-----

type: numeric (double)  
label: FS20\_b

range: [-1,1] units: 1  
unique values: 3 missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	797	0	No
	174	1	Yes
	10,331	.	

FS20\_c

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

-----

type: numeric (double)  
label: FS20\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 10,331/11,316

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



	2018 SHED
18	-1 Refused
801	0 No
166	1 Yes
10,331	.

FS20\_d

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

type: numeric (double)  
label: FS20\_d

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	517	0	No
	457	1	Yes
	10,331	.	

FS20\_e

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

type: numeric (double)  
label: FS20\_e

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	386	0	No
	585	1	Yes
	10,331	.	

FS30\_a

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

type: numeric (double)

## 2018 SHED

label: FS30\_a

range: [-1,1]  
unique values: 3units: 1  
missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	390	0	No
	574	1	Yes
	10,331	.	

FS30\_b

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

type: numeric (double)  
label: FS30\_brange: [-1,1]  
unique values: 3units: 1  
missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	793	0	No
	163	1	Yes
	10,331	.	

FS30\_c

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

type: numeric (double)  
label: FS30\_crange: [-1,1]  
unique values: 3units: 1  
missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	759	0	No
	193	1	Yes
	10,331	.	

FS30\_d

[Friends] Who outside of your household

2018 SHED  
provides you with regular financial support or  
helps you with bill payments?

---

type: numeric (double)  
label: FS30\_d  
  
range: [-1,1] units: 1  
unique values: 3 missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	843	0	No
	103	1	Yes
	10,331	.	

---

FS30\_e [Other] Who outside of your household  
provides you with regular financial support or  
helps you with bill payments?

---

type: numeric (double)  
label: FS30\_e  
  
range: [-1,1] units: 1  
unique values: 3 missing .: 10,331/11,316

tabulation:	Freq.	Numeric	Label
	53	-1	Refused
	846	0	No
	86	1	Yes
	10,331	.	

---

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

---

type: numeric (double)  
label: FS40  
  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	112	-1	Refused
	9,459	0	No
	1,745	1	Yes

2018 SHED

EF1

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

type: numeric (double)  
label: EF1

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	92	-1	Refused
	5,247	0	No
	5,977	1	Yes

EF2

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

type: numeric (double)  
label: EF2

range: [-1,1] units: 1  
unique values: 3 missing .: 5,977/11,316

tabulation:	Freq.	Numeric	Label
	88	-1	Refused
	3,192	0	No
	2,059	1	Yes
	5,977	.	

EF3\_a

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

type: numeric (double)  
label: EF3\_a

2018 SHED

range: [0,1] units: 1  
unique values: 2 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	7,455	0	No
	3,861	1	Yes

EF3\_b

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

type: numeric (double)  
label: EF3\_b

range: [0,1] units: 1  
unique values: 2 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	9,531	0	No
	1,785	1	Yes

EF3\_c

[With the money currently in my checking/savings account or with cash] Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (double)  
label: EF3\_c

range: [0,1] units: 1  
unique values: 2 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	6,179	0	No
	5,137	1	Yes

EF3\_d

[Using money from a bank loan or line of credit] Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

2018 SHED

```

type: numeric (double)
label: EF3_d

range: [0,1]
unique values: 2

units: 1
missing .: 0/11,316

tabulation: Freq.   Numeric   Label
            10,974      0      No
            342        1      Yes

```

EF3\_e [By borrowing from a friend or family member]  
Suppose that you have an emergency expenses  
that costs \$400. Based on your current financial  
situation, how would you pay for this expense?

```

type: numeric (double)
label: EF3_e

range: [0,1]
unique values: 2

units: 1
missing .: 0/11,316

tabulation: Freq.   Numeric   Label
            10,319      0      No
            997        1      Yes

```

EF3\_f [Using a payday loan, deposit advance, or  
overdraft] Suppose that you have an emergency  
expenses that costs \$400. Based on your current  
financial situation, how would you pay for this  
expense?

```

type: numeric (double)
label: EF3_f

range: [0,1]
unique values: 2

units: 1
missing .: 0/11,316

tabulation: Freq.   Numeric   Label
            11,132      0      No
            184        1      Yes

```

EF3\_g [By selling something] Suppose that you have

2018 SHED

an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

```

      type: numeric (double)
      label: EF3_g
      range: [0,1]
      unique values: 2
      units: 1
      missing .: 0/11,316

```

```
tabulation:  Freq.   Numeric  Label
              10,662         0    No
              654          1    Yes
```

EF3\_h [I wouldn't be able to pay for the expense right now] Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

```

      type:  numeric (double)
      label:  EF3_h
      range:  [0,1]
unique values:  2
                        units:  1
                        missing .:  0/11,316

```

```
tabulation:  Freq.    Numeric  Label
              9,882         0    No
              1,434         1   Yes
```

EF3\_i [Other (please specify):] Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

```

      type:  numeric (double)
      label:  EF3_i

      range:  [0,1]
unique values:  2
                        units:  1
                        missing .:  0/11,316

```

tabulation:	Freq.	Numeric	Label
	11,260	0	No
	56	1	Yes

2018 SHED

EF3\_Refused

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

type: numeric (double)  
label: EF3\_Refused

range: [0,1] units: 1  
unique values: 2 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	9,999	0	No
	1,317	1	Yes

EF5A

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

type: numeric (double)  
label: EF5A

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	72	-1	Refused
	1,891	0	Can't pay some bills
	9,353	1	Able to pay all bills

EF5B

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

type: numeric (double)  
label: EF5B

range: [-1,1] units: 1  
unique values: 3 missing .: 1,963/11,316

tabulation:	Freq.	Numeric	Label
	43	-1	Refused
	1,351	0	Could not pay some bills



2018 SHED  
 7,959 1 Would still be able to pay all  
 bills  
 1,963 .

-----  
 EF6A\_a [Rent or mortgage] Are you expecting to be  
 unable to pay or only make a partial payment  
 on each of the following bills this month?  
 -----

type: numeric (double)  
 label: EF6A\_a  
  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 9,425/11,316  
  
 tabulation: Freq. Numeric Label  
               27 -1 Refused  
              1,446 0 No  
               418 1 Yes  
              9,425 .

-----  
 EF6A\_b [Credit card] Are you expecting to be unable  
 to pay or only make a partial payment on each  
 of the following bills this month?  
 -----

type: numeric (double)  
 label: EF6A\_b  
  
 range: [-1,1] units: 1  
 unique values: 3 missing .: 9,425/11,316  
  
 tabulation: Freq. Numeric Label  
               38 -1 Refused  
              1,007 0 No  
               846 1 Yes  
              9,425 .

-----  
 EF6A\_c [Water, gas, or electric bill] Are you  
 expecting to be unable to pay or only make a  
 partial payment on each of the following bills  
 this month?  
 -----

type: numeric (double)  
 label: EF6A\_c

2018 SHED

range: [-1,1] units: 1  
unique values: 3 missing .: 9,425/11,316

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	1,232	0	No
	629	1	Yes
	9,425	.	

EF6A\_d [Phone or cable bill] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)  
label: EF6A\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 9,425/11,316

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	1,264	0	No
	598	1	Yes
	9,425	.	

EF6A\_e [Car payment] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)  
label: EF6A\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 9,425/11,316

tabulation:	Freq.	Numeric	Label
	56	-1	Refused
	1,522	0	No
	313	1	Yes
	9,425	.	

EF6A\_f [Student loan] Are you expecting to be unable to pay or only make a partial payment on each

2018 SHED

of the following bills this month?

type: numeric (double)  
label: EF6A\_f

range: [-1,1] units: 1  
unique values: 3 missing .: 9,425/11,316

tabulation:	Freq.	Numeric	Label
	89	-1	Refused
	1,556	0	No
	246	1	Yes
	9,425	.	

EF6A\_g

[Other (please specify):] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)  
label: EF6A\_g

range: [-1,1] units: 1  
unique values: 3 missing .: 9,425/11,316

tabulation:	Freq.	Numeric	Label
	444	-1	Refused
	1,368	0	No
	79	1	Yes
	9,425	.	

EF6B\_a

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

type: numeric (double)  
label: EF6B\_a

range: [-1,1] units: 1  
unique values: 3 missing .: 9,965/11,316

tabulation:	Freq.	Numeric	Label
	66	-1	Refused

	2018 SHED
1,137	0 No
148	1 Yes
9,965	.

EF6B\_b

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

```

type: numeric (double)
label: EF6B_b

range: [-1,1]          units: 1
unique values: 3        missing .: 9,965/11,316

```

tabulation:	Freq.	Numeric	Label
	69	-1	Refused
	669	0	No
	613	1	Yes
	9,965	.	

EF6B\_c

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

```

type: numeric (double)
label: EF6B_c

range: [-1,1]          units: 1
unique values: 3        missing .: 9,965/11,316

```

tabulation:	Freq.	Numeric	Label
	55	-1	Refused
	966	0	No
	330	1	Yes
	9,965	.	

EF6B\_d

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

2018 SHED

type: numeric (double)  
label: EF6B\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 9,965/11,316

tabulation:	Freq.	Numeric	Label
	45	-1	Refused
	627	0	No
	679	1	Yes
	9,965	.	

EF6B\_e

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

type: numeric (double)  
label: EF6B\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 9,965/11,316

tabulation:	Freq.	Numeric	Label
	88	-1	Refused
	1,087	0	No
	176	1	Yes
	9,965	.	

EF6B\_f

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

type: numeric (double)  
label: EF6B\_f

range: [-1,1] units: 1  
unique values: 3 missing .: 9,965/11,316

tabulation:	Freq.	Numeric	Label
	106	-1	Refused
	931	0	No
	314	1	Yes
	9,965	.	

2018 SHED

EF6B\_g

[Other (please specify):] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)  
label: EF6B\_g  
range: [-1,1] units: 1  
unique values: 3 missing .: 9,965/11,316

tabulation:	Freq.	Numeric	Label
	386	-1	Refused
	919	0	No
	46	1	Yes
	9,965	.	

E1\_a

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

type: numeric (double)  
label: E1\_a  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	97	-1	Refused
	10,025	0	No
	1,194	1	Yes

E1\_b

[Seeing a doctor] During the past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it?

type: numeric (double)  
label: E1\_b  
range: [-1,1] units: 1

2018 SHED

unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	103	-1	Refused
	9,842	0	No
	1,371	1	Yes

E1\_c

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

type: numeric (double)  
label: E1\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	129	-1	Refused
	10,533	0	No
	654	1	Yes

E1\_d

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

type: numeric (double)  
label: E1\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	101	-1	Refused
	9,092	0	No
	2,123	1	Yes

E1\_e

[Seeing a specialist] During the past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it?

2018 SHED

type: numeric (double)  
label: E1\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	115	-1	Refused
	10,283	0	No
	918	1	Yes

E1\_f

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

type: numeric (double)  
label: E1\_f

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	150	-1	Refused
	10,325	0	No
	841	1	Yes

E2

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

type: numeric (double)  
label: E2

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	87	-1	Refused
	8,706	0	No
	2,523	1	Yes

E2A

Approximately how much did you pay out of



2018 SHED

pocket for unexpected major medical expenses  
in the past 12 months?

type: numeric (double)  
label: E2A

range: [-2,5] units: 1  
unique values: 7 missing .: 8,793/11,316

tabulation:	Freq.	Numeric	Label
	95	-2	Don't know
	4	-1	Refused
	581	1	\$1 to \$499
	569	2	\$500 to \$999
	967	3	\$1,000 to \$4,999
	230	4	\$5,000 to \$9,999
	77	5	\$10,000 or higher
	8,793	.	

E2B

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

type: numeric (double)  
label: E2B

range: [-1,1] units: 1  
unique values: 3 missing .: 8,793/11,316

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	1,565	0	No
	955	1	Yes
	8,793	.	

E4\_a

[Insurance through an employer or union] Are  
you currently covered by any of the following  
types of health insurance or health coverage  
plans?

type: numeric (double)  
label: E4\_a

range: [-1,1] units: 1

2018 SHED

unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	271	-1	Refused
	5,162	0	No
	5,883	1	Yes

E4\_b

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

type: numeric (double)  
label: E4\_b

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	404	-1	Refused
	9,438	0	No
	1,474	1	Yes

E4\_c

[Medicare for people 65 or older] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)  
label: E4\_c

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	252	-1	Refused
	7,717	0	No
	3,347	1	Yes

E4\_d

[Medicaid or other programs for those with low incomes or disability] Are you currently covered by any of the following types of health insurance or health coverage plans?

2018 SHED

type: numeric (double)  
label: E4\_d

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	448	-1	Refused
	9,413	0	No
	1,455	1	Yes

-----  
E4\_e [TRICARE or other military health care] Are you currently covered by any of the following types of health insurance or health coverage plans?  
-----

type: numeric (double)  
label: E4\_e

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	459	-1	Refused
	10,434	0	No
	423	1	Yes

-----  
E4\_f [VA or other veteran's health care] Are you currently covered by any of the following types of health insurance or health coverage plans?  
-----

type: numeric (double)  
label: E4\_f

range: [-1,1] units: 1  
unique values: 3 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	446	-1	Refused
	10,291	0	No
	579	1	Yes

-----  
E4\_g [Insurance purchased through a health insurance exchange] Are you currently covered  
-----

2018 SHED  
by any of the following types of health  
insurance or health coverage plans?

---

type: numeric (double)  
label: E4\_g

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 0/11,316

tabulation:    Freq.    Numeric    Label  
                 451         -1    Refused  
                 10,299        0    No  
                 566         1    Yes

---

E4\_h                                      [Any other] Are you currently covered by any  
   of the following types of health insurance or  
   health coverage plans?

---

type: numeric (double)  
label: E4\_h

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 0/11,316

tabulation:    Freq.    Numeric    Label  
                 764         -1    Refused  
                 10,142        0    No  
                 410         1    Yes

---

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

---

type: numeric (double)  
label: E5

range: [-1,1]                      units: 1  
unique values: 3                      missing .: 0/11,316

tabulation:    Freq.    Numeric    Label  
                 62         -1    Refused  
                 8,839        0    No  
                 2,415        1    Yes

---

2018 SHED

CH1\_a

[Your family's finances] When you were growing up, how frequently did you worry about each of the following?

---

```

      type: numeric (double)
      label: CH1_a

      range: [-1,4]          units: 1
unique values: 5             missing .: 120/11,316

      tabulation: Freq.   Numeric   Label
                   72      -1      Refused
                   4,866    1      Never worried
                   2,169    2      Rarely worried
                   2,771    3      Sometimes worried
                   1,318    4      Regularly worried
                   120      .

```

CH1\_b

[Having enough food to eat] When you were growing up, how frequently did you worry about each of the following?

---

```

      type: numeric (double)
      label: CH1_b

      range: [-1,4]          units: 1
unique values: 5             missing .: 120/11,316

      tabulation: Freq.   Numeric   Label
                   83      -1      Refused
                   7,485    1      Never worried
                   1,818    2      Rarely worried
                   1,193    3      Sometimes worried
                   617      4      Regularly worried
                   120      .

```

CH1\_c

[Crime and personal safety] When you were growing up, how frequently did you worry about each of the following?

---

```

      type: numeric (double)
      label: CH1_c

```

2018 SHED

range: [-1,4] units: 1  
unique values: 5 missing .: 120/11,316

tabulation:	Freq.	Numeric	Label
	71	-1	Refused
	6,458	1	Never worried
	2,696	2	Rarely worried
	1,422	3	Sometimes worried
	549	4	Regularly worried
	120	.	

CH1\_d [Having a stable caregiver] When you were growing up, how frequently did you worry about each of the following?

type: numeric (double)  
label: CH1\_d

range: [-1,4] units: 1  
unique values: 5 missing .: 120/11,316

tabulation:	Freq.	Numeric	Label
	89	-1	Refused
	8,338	1	Never worried
	1,456	2	Rarely worried
	861	3	Sometimes worried
	452	4	Regularly worried
	120	.	

CH2 What is the highest level of education that your mother completed?

type: numeric (double)  
label: CH2

range: [-2,7] units: 1  
unique values: 9 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	566	-2	Don't know
	178	-1	Refused
	2,001	1	Less than High School degree
	4,161	2	High school degree or GED
	1,186	3	Some college but no degree
	630	4	Certificate or technical degree
	588	5	Associate degree

2018 SHED  
1,331 6 Bachelor's degree  
675 7 Graduate degree

---

CH3 What is the highest level of education that your father completed?

---

type: numeric (double)  
label: CH3

range: [-2,7] units: 1  
unique values: 9 missing .: 0/11,316

tabulation:

Freq.	Numeric	Label
1,038	-2	Don't know
218	-1	Refused
2,342	1	Less than High School degree
3,425	2	High school degree or GED
993	3	Some college but no degree
617	4	Certificate or technical degree
390	5	Associate degree
1,313	6	Bachelor's degree
980	7	Graduate degree

---

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

---

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

range: [-1,10] units: 1  
unique values: 12 missing .: 0/11,316

examples: 1  
3  
5  
6

---

FL1 Do you think the following statement is true or false? "Housing prices in the US can never go down."

---

type: numeric (double)

```

      label:  FL1
      range:  [-2,2]
unique values: 4
                        units: 1
                        missing .: 0/11,316

```

FL2	Do you think the following statement is true or false? "Buying a single company's stock usually provides a safer return than a stock mutual fund."
-----	--

```

      range:  [-2,2]
unique values: 4
      units: 1
missing .: 0/11,316

```

FL3	Considering a long time period (for example 10 or 20 years), which asset described below normally gives the highest returns?
-----	--

```

      range:  [-2,4]
unique values: 6
      units: 1
missing .: 0/11,316

```

tabulation:	Freq.	Numeric	Label
	4,302	-2	Don't know
	95	-1	Refused
	4,977	1	Stocks
	979	2	Bonds
	318	3	Savings accounts
	645	4	Precious metals



2018 SHED

FL4

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

type: numeric (double)

label: FL4

range: [-2,3]

units: 1

unique values: 5

missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	2,828	-2	Don't know
	123	-1	Refused
	435	1	More than today
	765	2	Exactly the same
	7,165	3	Less than today

FL5

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

type: numeric (double)

label: FL5

range: [-2,3]

units: 1

unique values: 5

missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	1,859	-2	Don't know
	151	-1	Refused
	8,061	1	More than \$102
	685	2	Exactly \$102
	560	3	Less than \$102

ppcm0160

Q26: Occupation (detailed) in current or main job

type: numeric (double)

label: ppcm0160

2018 SHED

range: [-2,35] units: 1  
unique values: 36 missing .: 0/11,316

examples: -2 Not asked  
-2 Not asked  
16 Food Preparation and Serving  
29 Other (Please specify)

-----  
ind1 IND1: Industry (tight scale) in current or main job  
-----

type: numeric (double)  
label: ind1, but 2 nonmissing values are not labeled

range: [-2,27] units: 1  
unique values: 28 missing .: 1/11,316

examples: -2  
-2  
9 Information  
16 Health Care and Social Assistance

-----  
ppcm0062 Q18: Altogether, how many jobs do you have?  
-----

type: numeric (double)  
label: ppcm0062

range: [-2,4] units: 1  
unique values: 6 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	4,681	-2	Not asked
	14	-1	Refused
	5,480	1	One
	913	2	Two
	153	3	Three
	75	4	Four or more

-----  
ppcm1301 GOVEMP1: Employer type  
-----

type: numeric (double)  
label: ppcm1301

2018 SHED

range: [-2,5] units: 1  
unique values: 7 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	4,708	-2	Not asked
	22	-1	Refused
	1,121	1	Government
	3,503	2	Private-for-profit company
	862	3	Non-profit organization including tax exempt and charitable organizations
	997	4	Self-employed
	103	5	Working in the family business

-----  
ppcdate Date member completed Core adult profile survey  
-----

type: numeric (double)

range: [20061206,20181009] units: 1  
unique values: 691 missing .: 0/11,316

mean: 2.0e+07  
std. dev: 7081.83

percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

-----  
pphdate Date member completed Hispanic profile survey  
-----

type: numeric (double)

range: [20151104,20181115] units: 1  
unique values: 354 missing .: 9,929/11,316

mean: 2.0e+07  
std. dev: 6020.7

percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

-----  
pph1date Date member completed Health 1 profile survey  
-----

type: numeric (double)

2018 SHED

range: [20160826,20181115] units: 1  
unique values: 490 missing .: 224/11,316

mean: 2.0e+07  
std. dev: 3454.38

percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

-----  
ppfsdate Date member completed Financial Services profile survey  
-----

type: numeric (double)

range: [20151209,20181115] units: 1  
unique values: 682 missing .: 681/11,316

mean: 2.0e+07  
std. dev: 5536

percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

-----  
pppsdate Date member completed Public Affairs profile survey  
-----

type: numeric (double)

range: [20160716,20181102] units: 1  
unique values: 483 missing .: 282/11,316

mean: 2.0e+07  
std. dev: 3998.06

percentiles:	10%	25%	50%	75%	90%
	2.0e+07	2.0e+07	2.0e+07	2.0e+07	2.0e+07

-----  
pphi0001 Q0: What language do you usually speak at home?  
-----

type: numeric (double)  
label: pphi0001

range: [-1,6] units: 1  
unique values: 7 missing .: 9,929/11,316

2018 SHED

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	30	1	Only Spanish
	101	2	More Spanish than English
	310	3	Both Spanish and English equally
	424	4	More English than Spanish
	509	5	Only English
	7	6	Neither Spanish nor English
	9,929	.	

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

type: numeric (double)  
label: pph10001

range: [-1,5]                      units: 1  
unique values: 6                      missing .: 224/11,316

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	1,181	1	Excellent
	4,061	2	Very good
	4,003	3	Good
	1,481	4	Fair
	343	5	Poor
	224	.	

-----  
ppfs0001                      Q1: When it comes to decisions regarding your  
   household's financial activities, who makes  
   the decisions in your household?  
-----

type: numeric (double)  
label: ppfs0001

range: [-1,3]                      units: 1  
unique values: 4                      missing .: 681/11,316

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	5,420	1	I make most of the decisions
	4,195	2	Another household member and I share in the decisions
	1,002	3	Another household member makes most of the decisions



2018 SHED

range: [-1,1] units: 1  
unique values: 3 missing .: 282/11,316

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	10,392	0	No
	583	1	Yes
	282	.	

-----  
ppp10093 Q31: In the past 12 months, have you...  
[Contacted a government official]  
-----

type: numeric (double)  
label: ppp10093

range: [-1,1] units: 1  
unique values: 3 missing .: 282/11,316

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	9,333	0	No
	1,642	1	Yes
	282	.	

-----  
ppp10094 Q31: In the past 12 months, have you...  
[Volunteered or worked for a Presidential  
campaign]  
-----

type: numeric (double)  
label: ppp10094

range: [-1,1] units: 1  
unique values: 3 missing .: 282/11,316

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	10,834	0	No
	141	1	Yes
	282	.	

-----  
ppp10095 Q31: In the past 12 months, have you...  
[Volunteered or worked for another political  
candidate other than a Presidential campaign]  
-----

2018 SHED

type: numeric (double)  
label: ppp10095

range: [-1,1] units: 1  
unique values: 3 missing .: 282/11,316

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	10,650	0	No
	325	1	Yes
	282	.	

pppa1801 Q31: In the past 12 months, have you...  
[Volunteered or worked for a political party,  
issue, or cause]

type: numeric (double)  
label: pppa1801

range: [-1,1] units: 1  
unique values: 3 missing .: 2,810/11,316

tabulation:	Freq.	Numeric	Label
	49	-1	Refused
	8,203	0	No
	254	1	Yes
	2,810	.	

pppa1701 Q31: In the past 12 months, have you...  
[Served on a committee for a civic, non-profit,  
or community organization]

type: numeric (double)  
label: pppa1701

range: [-1,1] units: 1  
unique values: 3 missing .: 451/11,316

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	10,129	0	No
	677	1	Yes
	451	.	



## 2018 SHED

pppa1702

Q31: In the past 12 months, have you...  
[Written a letter or email to a newspaper/  
magazine or called a live radio TV show]

```
type:  numeric (double)
label:  pppa1702
```

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

```
units: 1
missing .: 451/11,316
```

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	10,339	0	No
	467	1	Yes
	451	.	

pppa1703

Q31: In the past 12 months, have you...  
[Shared your opinion about a town or community  
issues at a public meeting]

```
type:  numeric (double)
label:  pppa1703
```

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

```
units: 1
missing .: 451/11,316
```

tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	10,270	0	No
	536	1	Yes
	451	.	

ppp10101

Q31: In the past 12 months, have you...  
[Commented about politics on a message board  
or internet site]

```
type:  numeric (double)
label:  ppp10101
```

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

```
units: 1
missing .: 282/11,316
```

		2018 SHED	
tabulation:	Freq.	Numeric	Label
	59	-1	Refused
	9,210	0	No
	1,765	1	Yes
	282	.	

-----  
 ppp10102      Q31: In the past 12 months, have you... [Held a publicly elected office]  
 -----

```

    type: numeric (double)
    label: ppp10102

    range: [-1,1]
unique values: 3
                                units: 1
                                missing .: 282/11,316
  
```

	Freq.	Numeric	Label
	59	-1	Refused
	10,908	0	No
	67	1	Yes
	282	.	

-----  
 pppa1660                      Q31: In the past 12 months, have you... [Signed petition]  
 -----

```

    type: numeric (double)
    label: pppa1660

    range: [-1,1]
unique values: 3
                                units: 1
                                missing .: 282/11,316
  
```

	Freq.	Numeric	Label
	59	-1	Refused
	8,172	0	No
	2,803	1	Yes
	282	.	

-----  
 ppp10103                      Q31: In the past 12 months, have you... [None of these]  
 -----

```

    type: numeric (double)
    label: ppp10103

    range: [-1,1]
unique values: 3
                                units: 1
                                missing .: 282/11,316
  
```

	Freq.	Numeric	Label
--	-------	---------	-------

	2018 SHED
59	-1 Refused
4,363	0 No
6,612	1 Yes
282	.

---

devicetype2	DOV: Device Type - at the end of survey
-------------	---

---

type:	numeric (double)	
label:	DeviceType2	
range:	[1,15]	units: 1
unique values:	13	missing .: 0/11,316
examples:	3 iPhone	
	8 AndroidPhone	
	10 WinPC	
	10 WinPC	

---

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

---

type:	numeric (double)	
label:	PPAGE, but 77 nonmissing values are not labeled	
range:	[18,94]	units: 1
unique values:	77	missing .: 0/11,316
examples:	35	
	49	
	59	
	68	

---

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

---

type:	numeric (double)	
label:	ppagecat	
range:	[1,7]	units: 1
unique values:	7	missing .: 0/11,316
tabulation:	Freq.	Numeric Label
	471	1 18-24
	1,716	2 25-34
	1,609	3 35-44

	2018 SHED
1,751	4 45-54
2,592	5 55-64
2,147	6 65-74
1,030	7 75+

---

ppagect4 Age - 4 Categories

---

```

      type: numeric (double)
      label: ppagect4

      range: [1,4]          units: 1
unique values: 4          missing .: 0/11,316

      tabulation: Freq.   Numeric   Label
                  1,421       1  18-29
                  2,375       2  30-44
                  3,090       3  45-59
                  4,430       4  60+

```

---

ppeduc Education (Highest Degree Received)

---

```

      type: numeric (double)
      label: PPEDUC

      range: [1,14]        units: 1
unique values: 14        missing .: 0/11,316

      examples: 9    HIGH SCHOOL GRADUATE - high school DIPLOMA or the
                  10    equivalent (GED)
                  11    Some college, no degree
                  12    Associate degree
                  12    Bachelors degree

```

---

ppeducat Education (Categorical)

---

```

      type: numeric (double)
      label: PPEDUCAT

      range: [1,4]          units: 1
unique values: 4          missing .: 0/11,316

      tabulation: Freq.   Numeric   Label
                  536       1  Less than high school

```

2018 SHED

2,774	2	High school
3,741	3	Some college
4,265	4	Bachelor's degree or higher

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

type: numeric (double)  
label: PPETHM

range: [1,5] units: 1  
unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	7,874	1	White, Non-Hispanic
	1,208	2	Black, Non-Hispanic
	483	3	Other, Non-Hispanic
	1,382	4	Hispanic
	369	5	2+ Races, Non-Hispanic

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

type: numeric (double)  
label: PPGENDER

range: [1,2] units: 1  
unique values: 2 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	5,591	1	Male
	5,725	2	Female

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

type: numeric (double)  
label: PPHHHEAD

range: [0,1] units: 1  
unique values: 2 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	1,855	0	No
	9,461	1	Yes

2018 SHED

-----  
 pphhsize Household Size  
 -----

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

range: [1,12] units: 1  
 unique values: 11 missing .: 0/11,316

examples: 1  
 2  
 2  
 4

-----  
 pphouse Housing Type  
 -----

type: numeric (double)  
 label: PPHOUSE

range: [1,5] units: 1  
 unique values: 5 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	7,879	1	A one-family house detached from any other house
	1,006	2	A one-family house attached to one or more houses
	1,973	3	A building with 2 or more apartments
	430	4	A mobile home
	28	5	Boat, RV, van, etc.

-----  
 ppincimp Household Income  
 -----

type: numeric (double)  
 label: PPINCIMP

range: [1,21] units: 1  
 unique values: 21 missing .: 0/11,316

examples: 7 \$20,000 to \$24,999  
 11 \$40,000 to \$49,999  
 14 \$75,000 to \$84,999  
 16 \$100,000 to \$124,999

2018 SHED

-----  
 ppinccat6 HH income profile and imputed -- 6 categories  
 -----

type: numeric (double)  
 label: ppinccat6  
  
 range: [1,6] units: 1  
 unique values: 6 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	2,287	1	<\$25,000
	2,651	2	\$25-49,999
	1,627	3	\$50-74,999
	1,398	4	\$75-99,999
	1,761	5	\$100-149,999
	1,592	6	\$150,000+

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

type: numeric (double)  
 label: PPMARIT  
  
 range: [1,6] units: 1  
 unique values: 6 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	6,165	1	Married
	675	2	Widowed
	1,471	3	Divorced
	210	4	Separated
	2,153	5	Never married
	642	6	Living with partner

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

type: numeric (double)  
 label: PPMSACAT  
  
 range: [0,1] units: 1  
 unique values: 2 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	1,578	0	Non-Metro

2018 SHED  
9,738 1 Metro

-----  
ppreg4

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

type: numeric (double)  
label: PPREG4

range: [1,4] units: 1  
unique values: 4 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	2,134	1	Northeast
	2,624	2	Midwest
	3,950	3	South
	2,608	4	West

-----  
ppreg9

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

type: numeric (double)  
label: ppreg9

range: [1,9] units: 1  
unique values: 9 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	550	1	New England
	1,584	2	Mid-Atlantic
	1,793	3	East-North Central
	831	4	West-North Central
	2,213	5	South Atlantic
	579	6	East-South Central
	1,158	7	West-South Central
	874	8	Mountain
	1,734	9	Pacific

-----  
pprent

Ownership Status of Living Quarters  
-----

type: numeric (double)  
label: PPRENT

range: [1,3] units: 1  
unique values: 3 missing .: 0/11,316



2018 SHED			
tabulation:	Freq.	Numeric	Label
	8,080	1	Owned or being bought by you or someone in your household
	3,010	2	Rented for cash
	226	3	Occupied without payment of cash rent

-----  
ppstaten

State  
-----

type: numeric (double)  
label: PPSTATEN

range: [11,95]                      units: 1  
unique values: 51                      missing .: 0/11,316

examples: 31    OH  
            44    ND  
            59    FL  
            85    NM

-----  
ppt01

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

type: numeric (double)  
label: PPT01, but 10 nonmissing values are not labeled

range: [0,9]                      units: 1  
unique values: 10                      missing .: 0/11,316

examples: 0  
            0  
            0  
            0

-----  
ppt25

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

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

range: [0,5]                      units: 1  
unique values: 6                      missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	10,458	0	

2018 SHED

ppt612

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

```
label: PPT612, but 6 nonmissing values are not labeled
```

range:  $[0, 5]$

```
units: 1
```

```
missing .: 0/11,316
```

```
tabulation:  Freq.    Numeric  Label
```

9,934 0

927 1

377	2
-----	---

577	2
64	3

04	5
10	4

10	4
4	5

4 5

ppt1317

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

```
label: PPT1317, but 5 nonmissing values are not labeled
```

range:  $[0,4]$

```
units: 1
```

missing .: 0/11,316

```
tabulation:  Freq.    Numeric  Label
```

10,061 0

956 1

259	2
-----	---

35	2
36	3

4 4

4 4

ppt18ov

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

label: PPT180V, but 11 nonmissing values are not labeled

```
range: [1,12]
```

```
units: 1
```

2018 SHED

unique values: 11 missing .: 0/11,316

examples: 1  
2  
2  
3

-----  
ppwork

Current Employment Status  
-----

type: numeric (double)  
label: PPWORK

range: [1,7] units: 1  
unique values: 7 missing .: 0/11,316

tabulation:	Freq.	Numeric	Label
	5,783	1	Working - as a paid employee
	863	2	Working - self-employed
	34	3	Not working - on temporary layoff from a job
	483	4	Not working - looking for work
	2,991	5	Not working - retired
	549	6	Not working - disabled
	613	7	Not working - other

-----  
iclevel

Level of institution  
-----

type: numeric (byte)  
label: iclevel

range: [1,3] units: 1  
unique values: 3 missing .: 3,690/11,316

tabulation:	Freq.	Numeric	Label
	5,228	1	>=4 years
	2,135	2	[2, 4) years
	263	3	<2 years
	3,690	.	

-----  
control

Control of institution (IPEDS)  
-----

type: numeric (byte)  
label: control

2018 SHED

range: [1,3] units: 1  
unique values: 3 missing .: 3,682/11,316

tabulation:	Freq.	Numeric	Label
	5,166	1	Public
	1,801	2	Private not-for-profit
	667	3	Private for-profit
	3,682	.	

-----  
actcat

Selectivity: Final ACT category  
-----

type: numeric (byte)  
label: actcat

range: [1,3] units: 1  
unique values: 3 missing .: 4,273/11,316

tabulation:	Freq.	Numeric	Label
	2,916	1	Inclusive
	1,729	2	Selective
	2,398	3	More selective
	4,273	.	

-----  
ppracem Race, Census categories  
-----

type: numeric (byte)  
label: ppracem

range: [1,6] units: 1  
unique values: 6 missing .: 0/11316

tabulation:	Freq.	Numeric	Label
	9,089	1	White
	1,250	2	Black/African-American
	109	3	American Indian or Alaska Native
	413	4	Asian
	14	5	Hawaiian/Pacific Islander
	441	6	2+ Races

-----  
race\_5cat Race/Ethnicity - 5 categories  
-----

type: numeric (byte)  
label: race\_5cat

range: [1,5] units: 1  
unique values: 5 missing .: 0/11316

tabulation:	Freq.	Numeric	Label
	7,874	1	White
	1,208	2	Black
	1,382	3	Hispanic
	405	4	Asian
	447	5	Other

-----  
year Year  
-----

type: numeric (float)  
label: Year

range: [2018] units: 1  
unique values: 1 missing .: 0/11,316

tabulation:	Freq.	Numeric
	11,316	2018

-----

weightSample Weights: All Respondents

-----

type: numeric (float)

range: [.132,4.7588]units: .0001

unique values: 2,483missing .: 0/11,316

mean: 1

std. dev: .688931

percentiles:

10%	25%	50%	75%	90%
.4159	.5575	.80705	1.2193	1.8181

-----

weight\_popPopulation Weights: All Respondents

-----

type: numeric (float)

range: [2905.9309,104746.32]units: .0001

unique values: 2,683missing .: 0/11,316

mean: 22011.2

std. dev: 15164.2

percentiles:

10%	25%	50%	75%	90%
9154.13	12271.9	17764.1	26837.5	40018.6