

Codebook_2016_SHED.txt

CODEBOOK FOR 2016 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2016 Survey of Household Economics and Decisionmaking (SHED) data set.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2016 SHED were collected by GfK using their online probability based KnowledgePanel.

For a general overview of the 2015 SHED and a detailed discussion of the survey methods, see Jeff Larimore, Alex Durante, Christina Park, and Anna Tranfaglia, "Report on the Economic Well-Being of U.S. Households in 2016," Federal Reserve Board.

The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see "Appendix 1" of "Report on the Economic Well-Being of U.S. Households in 2016."

shedid

SHED ID

shedid is preserved across years for reinterviewed respondents and can serve as the unique identifier for merging

type: string

range: [201300003, 201604586] units: 1
unique values: 6,610 missing: 0/6,610

weight1b

Population weights: Reinterview respondents

type: numeric (double)

range: [13196.576, 655159.29] units: .0001
unique values: 1,835 missing: 4,586/6,610

mean: 120370
std. dev: 116654

percentiles: 10% 25% 50% 75% 90%
24113.8 44223.6 84222.2 151242 251523

weight2b

Population weights: Reinterview/Fresh respondents

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type: numeric (double)
 range: [4629.3873, 208512.71] uni ts: .0001
 unique values: 3,147 mi ssi ng .: 1,547/6,610
 mean: 48119.6
 std. dev: 36547.9
 percentiles: 10% 25% 50% 75% 90%
 12919.4 25447 39233.7 59087.4 91314.5

 wei ght3b Popul ati on wei ghts: All respondents

type: numeric (double)
 range: [2620.0037, 222165.37] uni ts: .0001
 unique values: 3,749 mi ssi ng .: 0/6,610
 mean: 36857.7
 std. dev: 33111.9
 percentiles: 10% 25% 50% 75% 90%
 9449.26 16509.8 27764.1 45401.6 72579.3

 wei ght4b Popul ati on wei ghts: Fresh respondents

type: numeric (double)
 range: [19751.601, 277298.42] uni ts: .0001
 unique values: 1,282 mi ssi ng .: 3,571/6,610
 mean: 80167.7
 std. dev: 46724.6
 percentiles: 10% 25% 50% 75% 90%
 39272.4 50462.3 66532.7 95109.2 140279

 xsfl ag Sampl e vari abl e

type: numeric (byte)
 label: XSFLAG
 range: [1, 3] uni ts: 1
 unique values: 3 mi ssi ng .: 0/6,610
 tabul ati on: Freq. Numeri c Label
 3,039 1 Fresh
 2,024 2 Re-i ntervi ew
 1,547 3 LMI oversampl e

 L0_a [My spouse or partner] Do each of the
 following types of people currently live
 wi th you i n your household?

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type: numeric (byte)
label: LO_A
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	79	-1	Refused
	2, 346	0	No
	4, 185	1	Yes

LO_b

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

type: numeric (byte)
label: LO_B
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	304	-1	Refused
	4, 821	0	No
	1, 485	1	Yes

LO_c

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

type: numeric (byte)
label: LO_C
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	358	-1	Refused
	5, 273	0	No
	979	1	Yes

LO_d

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

type: numeric (byte)
label: LO_D
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	419	-1	Refused
	5, 639	0	No

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

type: numeric (byte)
label: L0_E
range: [-1, 1] units: 1
unique values: 3 missing : 0/6, 610
tabulation: Freq. Numeric Label
420 -1 Refused
5,706 0 No
484 1 Yes

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

type: numeric (byte)
label: L0_F
range: [-1, 1] units: 1
unique values: 3 missing : 0/6, 610
tabulation: Freq. Numeric Label
446 -1 Refused
5,864 0 No
300 1 Yes

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

type: numeric (byte)
label: L0_G
range: [0, 1] units: 1
unique values: 2 missing : 0/6, 610
tabulation: Freq. Numeric Label
6,589 0 No
21 1 Yes

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

type: numeric (byte)
label: LOA

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range: [-2, 2] uni ts: 1
 uni que val ues: 4 mi ssi ng . : 5, 631/6, 610

tabul ati on:	Freq.	Numeri c	Label
	3	-2	not asked
	9	-1	Refused
	315	1	All of the adult children living with me are not in school
	652	2	One or more of the adult children who live with me are in school
	5, 631	.	

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

type: numeri c (byte)
 label: L1_A

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 4, 972/6, 610

tabul ati on:	Freq.	Numeri c	Label
	65	-1	Refused
	578	0	No
	995	1	Yes
	4, 972	.	

 L1_b [To provide financial assistance to those living with me] Are each of the following reasons why you live with these individuals?

type: numeri c (byte)
 label: L1_B

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 4, 972/6, 610

tabul ati on:	Freq.	Numeri c	Label
	87	-1	Refused
	860	0	No
	691	1	Yes
	4, 972	.	

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

type: numeri c (byte)
 label: L1_C

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 4, 972/6, 610

tabul ati on:	Freq.	Numeri c	Label
	97	-1	Refused

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1, 172	0	No
369	1	Yes
4, 972	.	

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

type: numeric (byte)
label: L1_D

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 4, 972/6, 610

tabul ati on:	Freq.	Numeri c	Label
	121	-1	Refused
	1, 420	0	No
	97	1	Yes
	4, 972	.	

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

type: numeric (byte)
label: L1_E

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 4, 972/6, 610

tabul ati on:	Freq.	Numeri c	Label
	109	-1	Refused
	1, 014	0	No
	515	1	Yes
	4, 972	.	

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

type: numeric (byte)
label: L1_F

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng . : 4, 972/6, 610

tabul ati on:	Freq.	Numeri c	Label
	1, 427	0	No
	211	1	Yes
	4, 972	.	

L2 Could you [and your spouse/and your partner] afford to live on your own in your current neighborhood if you had to?

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type: numeric (byte)
 label: L2
 range: [1, 4]
 unique values: 4
 units: 1
 missing: 4, 972/6, 610

tabulation:	Freq.	Numeri c	Label
	333	1	Defi ni tel y No
	276	2	Probabl y No
	319	3	Probabl y Yes
	710	4	Defi ni tel y Yes
	4, 972	.	

L3 Would you [and your spouse/and your partner] prefer to live on your own if you could afford to?

type: numeric (byte)
 label: L3
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 6, 002/6, 610

tabulation:	Freq.	Numeri c	Label
	1	-1	Refused
	185	0	No
	423	1	Yes
	6, 001	.	

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

type: numeric (byte)
 label: B2
 range: [-1, 4]
 unique values: 5
 units: 1
 missing: 0/6, 610

tabulation:	Freq.	Numeri c	Label
	7	-1	Refused
	621	1	Fi nding i t di ffi cul t to get by
	1, 505	2	Just getting by
	2, 616	3	Doi ng okay
	1, 862	4	Li vi ng comfortabl y

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

type: numeric (byte)
 label: B3
 range: [-1, 5]
 unique values: 6
 units: 1
 missing: 0/6, 610

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tabulation:	Freq.	Numeri c	Label
	9	-1	Refused
	215	1	Much worse off
	1,058	2	Somewhat worse off
	3,789	3	About the same
	1,215	4	Somewhat better off
	324	5	Much better off

B6

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

type: numeric (byte)
 label: B6
 range: [-1, 5]
 unique values: 6
 units: 1
 missing: 0/6, 610

tabulation:	Freq.	Numeri c	Label
	28	-1	Refused
	464	1	Much worse off
	1,127	2	Somewhat worse off
	1,618	3	About the same
	2,004	4	Somewhat better off
	1,369	5	Much better off

B6A

Thinking about your family when you were growing up (under age 17), would you say your family during that time was generally pretty well off financially, about average, poor, or did it vary?

type: numeric (byte)
 label: B6A
 range: [-1, 4]
 unique values: 5
 units: 1
 missing: 0/6, 610

tabulation:	Freq.	Numeri c	Label
	10	-1	Refused
	408	1	It varied
	1,538	2	Poor
	3,902	3	About average
	752	4	Pretty well off financially

D1_a

[Employed for someone else] Do each of the following describe your employment situation in the past month?

type: numeric (byte)
 label: D1_A
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610

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tabul ati on:	Freq.	Numeri c	Label
	236	-1	Refused
	3,187	0	No
	3,187	1	Yes

D1_b

[Sel f-employed] Do each of
the fol lowi ng descri be your empl oym ent
si tuati on i n the past month?v

type: numeri c (byte)
l abel : D1_B

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	423	-1	Refused
	5,481	0	No
	706	1	Yes

D1_c

[Temporari ly lai d off] Do each of
the fol lowi ng descri be your empl oym ent
si tuati on i n the past month?

type: numeri c (byte)
l abel : D1_C

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	467	-1	Refused
	6,055	0	No
	88	1	Yes

D1_d

[Not empl oye d, but l ooki ng for a j ob] Do
each of the fol lowi ng descri be your
empl oym ent si tuati on i n the past month?

type: numeri c (byte)
l abel : D1_D

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	460	-1	Refused
	5,759	0	No
	392	1	Yes

D1_e

[Not empl oye d, and not l ooki ng for a j ob]
Do each the fol lowi ng descri be your
empl oym ent si tuati on i n the past month?

type: numeri c (byte)

Label : D1_E
 range: [-1, 1] uni ts: 1
 unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numeri c	Label
	456	-1	Refused
	5, 501	0	No
	653	1	Yes

D1_f [Homemaker] Do each of
 the following describe your employment
 situation in the past month?

type: numeric (byte)
 Label : D1_F
 range: [-1, 1] uni ts: 1
 unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numeri c	Label
	454	-1	Refused
	5, 171	0	No
	985	1	Yes

D1_g [Student] Do each of
 the following describe your employment
 situation in the past month?

type: numeric (byte)
 Label : D1_G
 range: [-1, 1] uni ts: 1
 unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numeri c	Label
	468	-1	Refused
	5, 720	0	No
	422	1	Yes

D1_h [Disabled and not working] Do each of
 the following describe your employment
 situation in the past month?

type: numeric (byte)
 Label : D1_H
 range: [-1, 1] uni ts: 1
 unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numeri c	Label
	447	-1	Refused
	5, 530	0	No
	633	1	Yes

D1_i [Retired] Do each of

the following describe your employment situation in the past month?

type: numeric (byte)
 label: D1_I
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numeric	Label
300	-1	Refused
4,260	0	No
2,050	1	Yes

D2

In the past month, which one of the following do you consider to best describe your employment situation?

type: numeric (byte)
 label: D2
 range: [-1, 9]
 unique values: 10
 units: 1
 missing: 0/6, 610
 examples:

1	Employed for someone else
1	Employed for someone else
6	Homemaker
9	Retired

D3

Think about the main job that you had in the past month. In this job, did you:

type: numeric (byte)
 label: D3
 range: [-1, 5]
 unique values: 6
 units: 1
 missing: 2, 924/6, 610
 tabulation:

Freq.	Numeric	Label
22	-1	Refused
2,437	1	Work full-time for someone else
662	2	Work part-time for someone else
424	3	Work for yourself (self-employed) or as a sole-proprietor
36	4	Work as a partner in a partnership (e.g. partner in law firm, medical practice)
105	5	Work as a consultant/contractor
2,924	.	

D3A

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

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type: numeric (byte)
label: D3A

range: [-1, 3] uni ts: 1
uni que val ues: 4 mi ssi ng . : 3, 406/6, 610

tabul ati on:	Freq.	Numeri c	Label
	4	-1	Refused
	2, 357	1	Normally work the same hours
	276	2	Schedule varies, primarily at my request
	567	3	Schedule varies, primarily based on my employer's needs
	3, 406	.	

D3B

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

type: numeric (byte)
label: D3B

range: [-1, 6] uni ts: 1
uni que val ues: 7 mi ssi ng . : 6, 044/6, 610

tabul ati on:	Freq.	Numeri c	Label
	1	-1	Refused
	210	1	One day in advance or less (including on call)
	88	2	2 to 3 days in advance
	65	3	4 to 6 days in advance
	108	4	1 to 2 weeks in advance
	57	5	2 to 4 weeks in advance
	38	6	More than a month in advance
	6, 043	.	

D3C_a

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

type: numeric (byte)
label: D3C_A

range: [-1, 9] uni ts: 1
uni que val ues: 4 mi ssi ng . : 3, 406/6, 610

tabul ati on:	Freq.	Numeri c	Label
	7	-1	Refused
	1, 054	0	No
	2, 029	1	Yes
	114	9	Don't know
	3, 406	.	

D3C_b

[Paid vacation/personal leave] Still thinking about your main job, does your

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employer offer you each of the following
benefits (even if you do not personally
use the benefit)?

type: numeric (byte)
label: D3C_B

range: [-1, 9] units: 1
unique values: 4 missing: 3, 406/6, 610

tabulation: Freq. Numeric Label

3	-1	Refused
733	0	No
2, 401	1	Yes
67	9	Don?t know
3, 406	.	

D3C_c [Maternity or paternity leave] Still
thinking about your main job, does your
employer offer you each of the following
benefits (even if you do not personally
use the benefit)?

type: numeric (byte)
label: D3C_C

range: [-1, 9] units: 1
unique values: 4 missing: 3, 406/6, 610

tabulation: Freq. Numeric Label

19	-1	Refused
1, 073	0	No
1, 581	1	Yes
531	9	Don?t know
3, 406	.	

D3C_d [Health insurance] Still thinking about
your main job, does your employer offer
you each of the following benefits (even
if you do not personally use the benefit)?

type: numeric (byte)
label: D3C_D

range: [-1, 9] units: 1
unique values: 4 missing: 3, 406/6, 610

tabulation: Freq. Numeric Label

6	-1	Refused
743	0	No
2, 383	1	Yes
72	9	Don?t know
3, 406	.	

D3C_e [Disability insurance] Still thinking
about your main job, does your employer
offer you each of the following benefits

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(even if you do not personally use the benefit)?

type: numeric (byte)
 label: D3C_E
 range: [-1, 9]
 unique values: 4
 units: 1
 missing: 3,406/6,610

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	1,044	0	No
	1,790	1	Yes
	357	9	Don?t know
	3,406	.	

D3C_f [Life insurance] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

type: numeric (byte)
 label: D3C_F
 range: [-1, 9]
 unique values: 4
 units: 1
 missing: 3,406/6,610

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	1,041	0	No
	1,923	1	Yes
	226	9	Don?t know
	3,406	.	

D3C_g [Retirement benefits] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

type: numeric (byte)
 label: D3C_G
 range: [-1, 9]
 unique values: 4
 units: 1
 missing: 3,406/6,610

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	939	0	No
	2,086	1	Yes
	170	9	Don?t know
	3,406	.	

D3C_h [Ability to work from home] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

```

type:      numeric (byte)
label:     D3C_H
range:     [-1, 9]
unique values: 4
units:     1
missing :  3,406/6,610

tabulation:
  Freq.   Numeric  Label
      26         -1  Refused
  2,309          0    No
      735          1    Yes
      134          9  Don't know
  3,406          .

```

```

type:      numeric (byte)
label:     D3D
range:     [-1, 5]
unique values: 6
units:     1
missing :  3,406/6,610

tabulation:
  Freq.      Numeric  Label
      2         -1    Refused
  2,630         1    Direct-deposit into your bank
                                account or credit union account
      475         2    Paper check
      51         3    Deposit onto a reloadable
                                prepaid card
      34         4    Cash
      12         5    Other (Please specify):
  3,406         .

```

```

type:      numeri c (byte)
label:     D4_A
range:     [-1, 1]
unique val ues: 3
units:     1
missing :  2, 924/6, 610

tabul ati on:
  Freq.   Numeri c   Label
    156         -1   Refused
  3, 459          0     No
    71           1     Yes
  2, 924          .

```

```
type: numeric (byte)
```

Label : D4_B

range: [-1, 1]

unique values: 3

units: 1

missing : 2,924/6,610

tabulation:	Freq.	Numerical	Label
	38	-1	Refused
	3,166	0	No
	482	1	Yes
	2,924	.	

D6_a

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

type: numerical (byte)

Label : D6_A

range: [-1, 1]

unique values: 3

units: 1

missing : 3,423/6,610

tabulation:	Freq.	Numerical	Label
	10	-1	Refused
	2,727	0	No
	450	1	Yes
	3,423	.	

D6_b

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

type: numerical (byte)

Label : D6_B

range: [-1, 1]

unique values: 3

units: 1

missing : 3,423/6,610

tabulation:	Freq.	Numerical	Label
	9	-1	Refused
	1,750	0	No
	1,428	1	Yes
	3,423	.	

D6_c

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

type: numerical (byte)

Label : D6_C

range: [-1, 1]

unique values: 3

units: 1

missing : 1,260/6,610

tabulation:	Freq.	Numerical	Label
	17	-1	Refused
	4,182	0	No
	1,151	1	Yes
	1,260	.	

D6_d [Started a new job] In the past 12 months, have you done each of the following?

type: numeric (byte)
 label: D6_D
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 1, 260/6, 610

tabul ati on:	Freq.	Numeri c	Label
	26	-1	Refused
	4, 701	0	No
	623	1	Yes
	1, 260	.	

D6_e [Vol untarily left a job] In the past 12 months, have you done each of the following?

type: numeric (byte)
 label: D6_E
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 1, 260/6, 610

tabul ati on:	Freq.	Numeri c	Label
	24	-1	Refused
	4, 921	0	No
	405	1	Yes
	1, 260	.	

D6_f [Gotten laid-off or fired from a job] In the past 12 months, have you done each of the following?

type: numeric (byte)
 label: D6_F
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 1, 260/6, 610

tabul ati on:	Freq.	Numeri c	Label
	37	-1	Refused
	5, 105	0	No
	208	1	Yes
	1, 260	.	

D7 Thinking about the raise you received in the past 12 months, how did this raise compare to changes in your living expenses over the period?

type: numeric (byte)
 label: D7

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range: [-1, 3] uni ts: 1
 uni que val ues: 4 mi ssi ng . : 5, 182/6, 610

tabul ati on:	Freq.	Numeri c	Label
	1	-1	Refused
	642	1	It failed to keep up with changing living expenses
	630	2	It was in-line with changes in living expenses
	155	3	It exceeded changes in living expenses
	5, 182	.	

 D8_a [Child-care responsibilities] How much do
 each of the following impact your ability
 to work for pay or work as much as you like?

type: numeri c (byte)
 label: D8_A

range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 1, 260/6, 610

tabul ati on:	Freq.	Numeri c	Label
	23	-1	Refused
	4, 303	0	No impact
	375	1	Minor impact
	328	2	Moderate impact
	321	3	Severe impact
	1, 260	.	

 D8_b [Caretaking responsibilities for someone
 other than a child (such as a parent)]
 How much do each of the following impact
 your ability to work for pay or work as
 much as you like?

type: numeri c (byte)
 label: D8_B

range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 1, 260/6, 610

tabul ati on:	Freq.	Numeri c	Label
	21	-1	Refused
	4, 619	0	No impact
	373	1	Minor impact
	221	2	Moderate impact
	116	3	Severe impact
	1, 260	.	

 D8_c [Heal th problems of my own] How much do
 each of the following impact your ability
 to work for pay or work as much as you like?

type: numeri c (byte)

Label : D8_C
 range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 1, 260/6, 610

tabul ati on:	Freq.	Numeri c	Label
	14	-1	Refused
	3, 383	0	No impact
	865	1	Minor impact
	534	2	Moderate impact
	554	3	Severe impact
	1, 260	.	

D8_d [Di fficul ty arranging transportation to or from work] How much do each of the following impact your ability to work for pay or work as much as you like?

type: numeri c (byte)
 Label : D8_D
 range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 1, 260/6, 610

tabul ati on:	Freq.	Numeri c	Label
	17	-1	Refused
	4, 618	0	No impact
	336	1	Minor impact
	226	2	Moderate impact
	153	3	Severe impact
	1, 260	.	

D8_e [Employer?s restrictions for how many hours I work] How much do each of the following impact your ability to work for pay or work as much as you like?

type: numeri c (byte)
 Label : D8_E
 range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 3, 423/6, 610

tabul ati on:	Freq.	Numeri c	Label
	6	-1	Refused
	2, 466	0	No impact
	344	1	Minor impact
	235	2	Moderate impact
	136	3	Severe impact
	3, 423	.	

D8_f [Employer sets or schedules the times or shifts that I work] How much do each of the following impact your ability to work for pay or work as much as you like?

type: numeri c (byte)

Label : D8_F
 range: [-1, 3]
 unique values: 5
 units: 1
 missing : 3, 423/6, 610

tabulation:	Freq.	Numerical	Label
	9	-1	Refused
	2, 321	0	No impact
	447	1	Minor impact
	266	2	Moderate impact
	144	3	Severe impact
	3, 423	.	

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

type: numerical (byte)
 Label : D5
 range: [-1, 9]
 unique values: 10
 units: 1
 missing : 2, 631/6, 610

examples: 1 Employed full-time
 7 Student
 9 Retired
 .

D9A_a [Babysitting, child care services, dog walking, and/or house sitting] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numerical (byte)
 Label : D9A_A
 range: [-1, 1]
 unique values: 3
 units: 1
 missing : 0/6, 610

tabulation:	Freq.	Numerical	Label
	16	-1	Refused
	6, 314	0	No
	280	1	Yes

D9A_b [Disabled adult and/or elder care services] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numerical (byte)
 Label : D9A_B
 range: [-1, 1]
 unique values: 3
 units: 1
 missing : 0/6, 610

tabulation:	Freq.	Numerical	Label

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15	-1	Refused
6,450	0	No
145	1	Yes

D9A_c

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

type: numeric (byte)
label: D9A_C

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6,610

tabulation:	Freq.	Numeri c	Label
	16	-1	Refused
	6,175	0	No
	419	1	Yes

D9A_d

[Providing personal services to individuals, such as picking up their dry cleaning, helping people move, running errands, booking travel, etc.) In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
label: D9A_D

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6,610

tabulation:	Freq.	Numeri c	Label
	15	-1	Refused
	6,356	0	No
	239	1	Yes

D9B_a

[Completing online tasks through websites, such as Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, or YouTube. Such tasks might include editing documents, reviewing resumes, writing songs, creating graphic designs, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
label: D9B_A

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6,610

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tabulation:	Freq.	Numerical	Label
	22	-1	Refused
	6,345	0	No
	243	1	Yes

D9B_b

[Renting out property, such as your car, your place of residence, or other items you own, through websites, newspaper ads, flyers, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type:	numerical (byte)
label:	D9B_B
range:	[-1, 1]
unique values:	3
units:	1
missing :	0/6, 610

tabulation:	Freq.	Numerical	Label
	22	-1	Refused
	6,413	0	No
	175	1	Yes

D9B_c

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

type:	numerical (byte)
label:	D9B_C
range:	[-1, 1]
unique values:	3
units:	1
missing :	0/6, 610

tabulation:	Freq.	Numerical	Label
	30	-1	Refused
	5,992	0	No
	588	1	Yes

D9B_d

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

type:	numerical (byte)
label:	D9B_D
range:	[0, 1]
unique values:	2
units:	1
missing :	0/6, 610

tabulation:	Freq.	Numerical	Label
	6,505	0	No
	105	1	Yes

D9C_a [Selling goods (such as food, handcrafts, etc.) or services at flea markets, swap meets, garage sales, mobile vans/trucks, stalls/kiosks, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
label: D9C_A

range: [-1, 1] units: 1
unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numerical	Label
	22	-1	Refused
	6,296	0	No
	292	1	Yes

D9C_b [Selling used goods (such as clothes, wedding dresses, handcrafts, etc.) at consignment shops or thrift stores] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
label: D9C_B

range: [-1, 1] units: 1
unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numerical	Label
	26	-1	Refused
	6,340	0	No
	244	1	Yes

D9C_c [Any other paid activities that you have not yet mentioned (do not include taking Gfk surveys)] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
label: D9C_C

range: [0, 1] units: 1
unique values: 2 missing : 0/6, 610

tabulation:	Freq.	Numerical	Label
	6,402	0	No
	208	1	Yes

D10_a [To earn money as a primary source of income] In the past month, what are the reasons why you have engaged in occasional

paid work activities or side jobs?

type: numeric (byte)
 label: LABA
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 857/6, 610
 tabulation:

Freq.	Numerical	Label
1,361	0	No
392	1	Yes
4,857	.	

D10_b [To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

type: numeric (byte)
 label: LABA
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 857/6, 610
 tabulation:

Freq.	Numerical	Label
908	0	No
845	1	Yes
4,857	.	

D10_c [To earn extra money to help family members] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

type: numeric (byte)
 label: LABA
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 857/6, 610
 tabulation:

Freq.	Numerical	Label
1,499	0	No
254	1	Yes
4,857	.	

D10_d [To maintain existing job-related skills] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

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

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

type: numeric (byte)
label: LABA
range: [0, 1]
unique values: 2
units: 1
missing: 4, 857/6, 610
tabulation: Freq. Numeric Label
1,542 0 No
211 1 Yes
4,857 .

D10_Refused [Refused] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

type: numeric (byte)
label: LABA
range: [0, 1]
unique values: 2
units: 1
missing: 4, 857/6, 610
tabulation: Freq. Numeric Label
1,693 0 No
60 1 Yes
4,857 .

D11 In the past month, what is the main reason why you have engaged in occasional paid activities or side jobs?

type: numeric (byte)
label: D11
range: [-1, 8]
unique values: 9
units: 1
missing: 4, 917/6, 610
tabulation: Freq. Numeric Label
2 -1 Refused
296 1 To earn money as a primary source of income
705 2 To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income
140 3 To earn extra money to help family members
19 4 To maintain existing job-related skills
16 5 To acquire new job-related skills
20 6 To network/meet people
283 7 Just for fun (as a hobby)

Codebook_2016_SHED.txt
 212 8 [D10other]
 4,917 .

D12_A How much time do you usually spend per month on occasional paid work activities or side jobs, other than your primary job?

type: numeric (int)
 label: D12_A, but 72 nonmissing values are not labeled
 range: [-1, 720] units: 1
 unique values: 73 missing: 4,857/6,610
 examples: 20
 .
 .
 .

D12_B About how much of your monthly income do you [and your spouse/and your partner] get from paid work activities of side jobs?

type: numeric (byte)
 label: D12_B, but 38 nonmissing values are not labeled
 range: [-1, 100] units: 1
 unique values: 39 missing: 4,857/6,610
 examples: 10
 .
 .
 .

D13 Six months from now, do you expect to devote more, the same, or less time to occasional paid work activities or side jobs other than your main job compared to today?

type: numeric (byte)
 label: D13
 range: [-1, 3] units: 1
 unique values: 4 missing: 4,857/6,610
 tabulation: Freq. Numeric Label
 15 -1 Refused
 361 1 More
 371 2 Less
 1,006 3 About the same
 4,857 .

D14 To what extent have occasional paid work activities or side jobs helped you to offset any negative effects of unemployment, loss of working hours, loss of benefits, or frozen wages

Codebook_2016_SHED.txt
in a formal job in the last year?

type: numeric (byte)
label: D14

range: [-1, 4] units: 1
unique values: 5 missing : 4, 857/6, 610

tabulation:	Freq.	Numerical	Label
	7	-1	Refused
	155	1	Very much
	492	2	Somewhat
	505	3	Not at all
	594	4	Does not apply
4, 857		.	

D15 In the past 12 months, to what extent has the money earned from occasional paid work activities or side jobs been a significant source of income for you?

type: numeric (byte)
label: D15

range: [-1, 4] units: 1
unique values: 5 missing : 4, 857/6, 610

tabulation:	Freq.	Numerical	Label
	9	-1	Refused
	150	1	Very much
	438	2	Somewhat
	880	3	Not at all
	276	4	Does not apply
4, 857		.	

D16 In the past 12 months, to what extent has the money earned from occasional paid work activities or side jobs been a regular/significant source of income for you?

type: numeric (byte)
label: D16

range: [-1, 4] units: 1
unique values: 5 missing : 4, 857/6, 610

tabulation:	Freq.	Numerical	Label
	10	-1	Refused
	159	1	Very much
	500	2	Somewhat
	836	3	Not at all
	248	4	Does not apply
4, 857		.	

D17_a [Apprenticeship or internship] In the past month, did you do each of the following types of unpaid work

Codebook_2016_SHED.txt
for someone else?

```

type:      numeric (byte)
label:     D17_A
range:     [-1, 1]
unique values: 3
units:     1
missing :  0/6, 610

tabulation:
  Freq.    Numeric    Label
    30         -1    Refused
  6,504         0      No
    76         1      Yes

```

D17_b [Volunteer work] In the past month, did you do each of the following types of unpaid work for someone else?

```

type:      numeric (byte)
label:     D17_B
range:     [-1, 1]
unique values: 3
units:     1
missing :  0/6,610

tabulation:
  Freq.    Numeri c    Label
      38         -1    Refused
  4,867         0     No
  1,705         1     Yes

```

D17_c	[Bartering (Work done in exchange for an item or service of similar value)] In the past month, did you do each of the following types of unpaid work for someone else?
-------	--

```

type:      numeric (byte)
label:     D17_C
range:     [-1, 1]
unique values: 3
units:     1
missing :  0/6,610

tabulation:
  Freq.  Numerical  Label
    27         -1   Refused
  6,366         0    No
    217         1    Yes

```

D17_d [Other (Please specify)] In the past month, did you do each of the following types of unpaid work for someone else?

```

      type:   numeri c (byte)
      label :   D17_D

      range:   [0, 1]
      unique values: 2
      uni ts:   1
      mi ssing : 0/6, 610

```

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tabulation:	Freq.	Numeri c	Label
	6,519	0	No
	91	1	Yes

D17B_a

[To improve the local community] Which of the following are reasons that you did unpaid work for someone else in the past month?

type:	numeri c (byte)		
label :	D17B_A		
range:	[-1, 1]	uni ts:	1
uni que val ues:	3	mi ssi ng . :	4, 809/6, 610
tabul ati on:	Freq.	Numeri c	Label
	30	-1	Refused
	643	0	No
	1, 128	1	Yes
	4, 809	.	

D17B_b

[To help others or give back to society] Which of the following are reasons that you did unpaid work for someone else in the past month?

type:	numeri c (byte)		
label :	D17B_B		
range:	[-1, 1]	uni ts:	1
uni que val ues:	3	mi ssi ng . :	4, 809/6, 610
tabul ati on:	Freq.	Numeri c	Label
	23	-1	Refused
	436	0	No
	1, 342	1	Yes
	4, 809	.	

D17B_c

[To maintain existing job-related skills] Which of the following are reasons that you did unpaid work for someone else in the past month?

type:	numeri c (byte)		
label :	D17B_C		
range:	[-1, 1]	uni ts:	1
uni que val ues:	3	mi ssi ng . :	4, 809/6, 610
tabul ati on:	Freq.	Numeri c	Label
	46	-1	Refused
	1, 524	0	No
	231	1	Yes
	4, 809	.	

D17B_d

[To acquire new job-related skills] Which of the following are reasons that you did unpaid work for someone else in the past month?

```

      type:  numeric (byte)
      label:  D17B_D

      range:  [-1, 1]
      unique values:  3
      units:  1
      missing :  4, 809/6, 610

      tabulation:  Freq.    Numeric  Label
                   52         -1    Refused
                   1,549        0      No
                   200         1     Yes
                   4,809         .

```

D17B_e

[To network/meet people] Which of the following are reasons that you did unpaid work for someone else in the past month?

```

      type:  numeric (byte)
      label:  D17B_E

      range:  [-1, 1]
      unique values:  3
      units:  1
      missing :  4, 809/6, 610

      tabulation:  Freq.    Numeric  Label
                   41         -1    Refused
                   1,230        0      No
                   530         1     Yes
                   4,809         .

```

D17B_f

[Just for fun (as a hobby)] Which of the following are reasons that you did unpaid work for someone else in the past month?

```

      type:  numeric (byte)
      label:  D17B_F

      range:  [-1, 1]
      unique values:  3
      units:  1
      missing :  4, 809/6, 610

      tabulation:  Freq.    Numeric  Label
                   38         -1    Refused
                   924         0      No
                   839         1     Yes
                   4,809         .

```

D17B_g

[Other (Please specify)] Which of the following are reasons that you did unpaid work for someone else in the past month?

```

      type:  numeric (byte)
      label:  D17B_G

```

Codebook_2016_SHED. txt

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 4, 809/6, 610

tabul ati on:	Freq.	Numeri c	Label
	1, 576	0	No
	225	1	Yes
	4, 809	.	

GH1

Which one of the following best describes
 your housing arrangement where you
 currently live?

type: numeri c (byte)
 label: GH1

range: [-1, 4] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	29	-1	Refused
	2, 687	1	I [PPMARI Ti ns2] own [PPMARI Ti ns3] home with a mortgage or loan.
	1, 606	2	I [PPMARI Ti ns2] own [PPMARI Ti ns3] home free and clear (wi thout a mortgage or loan).
	1, 819	3	I [PPMARI Ti ns2] pay rent.
	469	4	I [PPMARI Ti ns2] don?t own [PPMARI Ti ns3] home or pay rent.

GH2

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

type: numeri c (int)
 label: GH2, but 75 nonmi ssi ng val ues are not label ed

range: [-1, 2016] uni ts: 1
 uni que val ues: 76 mi ssi ng . : 0/6, 610

exampl es: 1991
 2002
 2009
 2014

R1_a

[It?s cheaper to rent than own a home]
 Please select all the reasons below for why
 you rent your home rather than own your home.

type: numeri c (byte)
 label: LABB

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 4, 791/6, 610

tabul ati on:	Freq.	Numeri c	Label
	1, 344	0	No

Codebook_2016_SHED. txt
 475 1 Yes
 4,791 .

R1_b [Owning a home is a bigger financial risk] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
 label: LABB
 range: [0, 1] units: 1
 unique values: 2 missing : 4,791/6,610
 tabulation: Freq. Numeric Label
 1,403 0 No
 416 1 Yes
 4,791 .

R1_c [It's more convenient to rent (for example you can move easily)] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
 label: LABB
 range: [0, 1] units: 1
 unique values: 2 missing : 4,791/6,610
 tabulation: Freq. Numeric Label
 1,303 0 No
 516 1 Yes
 4,791 .

R1_d [I plan on moving in the near future] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
 label: LABB
 range: [0, 1] units: 1
 unique values: 2 missing : 4,791/6,610
 tabulation: Freq. Numeric Label
 1,387 0 No
 432 1 Yes
 4,791 .

R1_e [I can't qualify for a mortgage to buy a home] Please select all the reasons below for why you rent your home rather than own your home.

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Label : LABB
 range: [0, 1]
 unique values: 2
 units: 1
 missing : 4,791/6,610

tabulation:	Freq.	Numerical	Label
	1,212	0	No
	607	1	Yes
	4,791	.	

R1_f [I can't afford the down payment to buy a home] Please select all the reasons below for why you rent your home rather than own your home.

type: numerical (byte)
 Label : LABB
 range: [0, 1]
 unique values: 2
 units: 1
 missing : 4,791/6,610

tabulation:	Freq.	Numerical	Label
	859	0	No
	960	1	Yes
	4,791	.	

R1_g [I simply prefer to rent] Please select all the reasons below for why you rent your home rather than own your home.

type: numerical (byte)
 Label : LABB
 range: [0, 1]
 unique values: 2
 units: 1
 missing : 4,791/6,610

tabulation:	Freq.	Numerical	Label
	1,437	0	No
	382	1	Yes
	4,791	.	

R1_h [I'm currently looking to buy a home] Please select all the reasons below for why you rent your home rather than own your home.

type: numerical (byte)
 Label : LABB
 range: [0, 1]
 unique values: 2
 units: 1
 missing : 4,791/6,610

tabulation:	Freq.	Numerical	Label
	1,617	0	No
	202	1	Yes
	4,791	.	

R1_i [Other (Please specify)] Please select

Codebook_2016_SHED.txt

all the reasons below for why you rent
your home rather than own your home.

```

type:   numeric (byte)
label:  LABB

range:   [0, 1]
unique values: 2

units: 1
missing : 4, 791/6, 610

tabulation: Freq.   Numeric   Label
              1, 626         0    No
                193         1    Yes
              4, 791         .

```

R1_Refused

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

```

type:   numeric (byte)
label:  LABB

range:   [0, 1]
unique values: 2

units: 1
missing : 4, 791/6, 610

tabulation: Freq.   Numeric   Label
              1, 815         0    No
                 4         1    Yes
              4, 791         .

```

R4

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

```

type:   numeric (byte)
label:  R4

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

units: 1
missing : 5, 938/6, 610

tabulation: Freq.   Numeric   Label
              1         -1    Refused
             598          0    No
              26          1    Yes, and I still own that home
              47          2    Yes, and I sold that home
             5, 938         .

```

R5A

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

```

type:   numeric (byte)
label:  R5A

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

units: 1
missing : 6, 011/6, 610

```

Codebook_2016_SHED. txt

tabul ati on:	Freq.	Numeri c	Label
	2	-1	Refused
	563	0	No
	34	1	Yes
	6, 011	.	

R5B_a [Received an evi cti on notice] Di d each of the fol lowi ng contri bute to your movi ng from your previ ous home i n [GH2 response]?

type: numeri c (byte)
label : R5B_A

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 6, 045/6, 610

tabul ati on:	Freq.	Numeri c	Label
	2	-1	Refused
	559	0	No
	4	1	Yes
	6, 045	.	

R5B_b [Your l andl ord told you, or a person you were stayi ng wi th, to l eave] Di d each of the fol lowi ng contri bute to your movi ng from your previ ous home i n [GH2 response]?

type: numeri c (byte)
label : R5B_B

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 6, 045/6, 610

tabul ati on:	Freq.	Numeri c	Label
	551	0	No
	14	1	Yes
	6, 045	.	

R5B_c [You, or a person you were stayi ng wi th, mi ssed a rent payme nt and thought that i f you di dn' t move you woul d be evi cted] Di d each of the fol lowi ng contri bute to your movi ng from your previ ous home i n [GH2 response]?

type: numeri c (byte)
label : R5B_C

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 6, 045/6, 610

tabul ati on:	Freq.	Numeri c	Label
	1	-1	Refused
	557	0	No
	7	1	Yes
	6, 045	.	

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

type: numeric (byte)
 label: R5B_D
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 6, 045/6, 610

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	557	0	No
	6	1	Yes
	6, 045	.	

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

type: numeric (byte)
 label: R5C_A
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 6, 537/6, 610

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	70	0	No
	2	1	Yes
	6, 537	.	

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

type: numeric (byte)
 label: R5C_B
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 537/6, 610

tabulation:	Freq.	Numeric	Label
	71	0	No
	2	1	Yes
	6, 537	.	

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

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type: numeric (byte)
 label: R5C_C
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 6, 537/6, 610

tabulation:	Freq.	Numerical	Label
	1	-1	Refused
	70	0	No
	2	1	Yes
	6, 537	.	

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

type: numeric (byte)
 label: R5C_D
 range: [-1, 0]
 unique values: 2
 units: 1
 missing: 6, 537/6, 610

tabulation:	Freq.	Numerical	Label
	1	-1	Refused
	72	0	No
	6, 537	.	

R5D_a [Rent increased at previous home or apartment] Please select all of the reasons that you moved to your home in [GH2 response]?

type: numeric (byte)
 label: LABC
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 005/6, 610

tabulation:	Freq.	Numerical	Label
	516	0	No
	89	1	Yes
	6, 005	.	

R5D_b [Landlord would not fix things at previous home or apartment] Please select all of the reasons that you moved to your home in [GH2 response]?

type: numeric (byte)
 label: LABC
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 005/6, 610

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tabul ati on:	Freq.	Numeri c	Label
	536	0	No
	69	1	Yes
	6, 005	.	

R5D_c [To save money] Please select all of the reasons that you moved to your home in [GH2 response]?

type: numeri c (byte)
 label: LABC

range: [0, 1]
 uni que val ues: 2

uni ts: 1
 mi ssi ng . : 6, 005/6, 610

tabul ati on:	Freq.	Numeri c	Label
	470	0	No
	135	1	Yes
	6, 005	.	

R5D_d [Better quality or larger home] Please select all of the reasons that you moved to your home in [GH2 response]?

type: numeri c (byte)
 label: LABC

range: [0, 1]
 uni que val ues: 2

uni ts: 1
 mi ssi ng . : 6, 005/6, 610

tabul ati on:	Freq.	Numeri c	Label
	450	0	No
	155	1	Yes
	6, 005	.	

R5D_e [Closer to work or school] Please select all of the reasons that you moved to your home in [GH2 response]?

type: numeri c (byte)
 label: LABC

range: [0, 1]
 uni que val ues: 2

uni ts: 1
 mi ssi ng . : 6, 005/6, 610

tabul ati on:	Freq.	Numeri c	Label
	485	0	No
	120	1	Yes
	6, 005	.	

R5D_f [Better quality neighborhood or schools] Please select all of the reasons that you moved to your home in [GH2 response]?

```

      type:  numer i c (byte)
      label :  LAB C
      range:  [0, 1]
      uni que val ues:  2
                        uni ts:  1
                        mi ssi ng . :  6, 005/6, 610
      tabul ati on:  Freq.    Numer i c    Label
                     535      0      No
                     70      1      Yes
                     6, 005      .

```

```

R5D_g
[Relocated to a new ci ty]
Please select all of the
reasons that you moved to your home in
[GH2 response]?

```

```

      type:  numer i c (byte)
      label :  LAB C
      range:  [0, 1]
      uni que val ues:  2
                        uni ts:  1
                        mi ssi ng . :  6, 005/6, 610
      tabul ati on:  Freq.    Numer i c    Label
                     419      0      No
                     186      1      Yes
                     6, 005      .

```

```

R5D_h
[Change in family status (e.g. marriage,
divorce, children)] Please select all of the
reasons that you moved to your home in
[GH2 response]?

```

```

      type:  numer i c (byte)
      label :  LAB C
      range:  [0, 1]
      uni que val ues:  2
                        uni ts:  1
                        mi ssi ng . :  6, 005/6, 610
      tabul ati on:  Freq.    Numer i c    Label
                     508      0      No
                     97      1      Yes
                     6, 005      .

```

```

R5D_i
[Other (Pl ease Speci fy)]
Please select all of the
reasons that you moved to your home in
[GH2 response]?

```

```

      type:  numer i c (byte)
      label :  LAB C
      range:  [0, 1]
      uni que val ues:  2
                        uni ts:  1
                        mi ssi ng . :  6, 005/6, 610
      tabul ati on:  Freq.    Numer i c    Label

```


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488	0	No
117	1	Yes
6,005	.	

R5D_Refused

[Refused] Please select all of the reasons that you moved to your home in [GH2 response]?

type:	numeric (byte)		
label:	LABC		
range:	[0, 1]	units:	1
unique values:	2	missing :	6,005/6,610
tabulation:	Freq.	Numeri c	Label
	598	0	No
	7	1	Yes
	6,005	.	

R6_a

[Documentation of employment or income]
When you rented your current home, were each of the following part of the rental application process?

type:	numeric (byte)		
label:	R6_A		
range:	[-1, 9]	units:	1
unique values:	4	missing :	6,033/6,610
tabulation:	Freq.	Numeri c	Label
	1	-1	Refused
	154	0	No
	396	1	Yes
	26	9	Don?t know
	6,033	.	

R6_b

[Payment of a security deposit]
When you rented your current home, were each of the following part of the rental application process?

type:	numeric (byte)		
label:	R6_B		
range:	[-1, 9]	units:	1
unique values:	4	missing :	6,033/6,610
tabulation:	Freq.	Numeri c	Label
	1	-1	Refused
	97	0	No
	463	1	Yes
	16	9	Don?t know
	6,033	.	

R6_c

[Payment of an application fee]
When you rented your current home, were each of the following part of the rental application process?

type: numeric (byte)
label: R6_C

range: [-1, 9] units: 1
unique values: 4 missing: 6, 033/6, 610

tabulation: Freq. Numeric Label

3	-1	Refused
248	0	No
297	1	Yes
29	9	Don't know
6, 033	.	

R6_d

[Request for references]
When you rented your current home, were each of the following part of the rental application process?

type: numeric (byte)
label: R6_D

range: [-1, 9] units: 1
unique values: 4 missing: 6, 033/6, 610

tabulation: Freq. Numeric Label

4	-1	Refused
258	0	No
281	1	Yes
34	9	Don't know
6, 033	.	

R6_e

[Request to run a credit check]
When you rented your current home, were each of the following part of the rental application process?

type: numeric (byte)
label: R6_E

range: [-1, 9] units: 1
unique values: 4 missing: 6, 033/6, 610

tabulation: Freq. Numeric Label

4	-1	Refused
211	0	No
314	1	Yes
48	9	Don't know
6, 033	.	

R6_f

[Request to run a criminal background check] When you rented your current home, were each of the following part of the

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rental application process?

type: numeric (byte)
label: R6_F
range: [-1, 9]
unique values: 4
units: 1
missing: 6,033/6,610

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	218	0	No
	268	1	Yes
	87	9	Don't know
	6,033	.	

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

type: numeric (byte)
label: R7
range: [-1, 1]
unique values: 3
units: 1
missing: 4,791/6,610

tabulation:	Freq.	Numerical	Label
	5	-1	Refused
	840	0	No
	974	1	Yes
	4,791	.	

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

type: numeric (byte)
label: R8
range: [-1, 1]
unique values: 3
units: 1
missing: 5,636/6,610

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	83	0	No
	887	1	Yes
	5,636	.	

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

type: numeric (byte)
label: R8A

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range: [0, 3] uni ts: 1
 uni que val ues: 4 mi ssi ng . : 5, 723/6, 610

tabul ati on:	Freq.	Numeri c	Label
	418	0	None
	189	1	A l i t t l e d i f f i c u l t y
	148	2	M o d e r a t e d i f f i c u l t y
	132	3	S u b s t a n t i a l d i f f i c u l t y
	5, 723	.	

R8B

What is the main reason that you did you not contact your landlord about the problem with your house or apartment that needed to be fixed?

type: numeri c (byte)
 label: R8B

range: [-1, 5] uni ts: 1
 uni que val ues: 6 mi ssi ng . : 6, 528/6, 610

tabul ati on:	Freq.	Numeri c	Label
	1	-1	Refused
	7	1	Expected that they would not be willing to fix
	7	2	The problem didn?t bother me that much
	28	3	It was easier for me to fix without their assistance
	16	4	I did not want to cause trouble with the landlord
	24	5	Other (Please speci fy):
	6, 527	.	

R9

Do you [and/or your spouse / and/or your partner] expect to purchase a home in the next 5 years?

type: numeri c (byte)
 label: R9

range: [-1, 8] uni ts: 1
 uni que val ues: 6 mi ssi ng . : 4, 322/6, 610

tabul ati on:	Freq.	Numeri c	Label
	2	-1	Refused
	632	1	Defi ni tel y No
	402	2	Probabl y No
	445	3	Probabl y Yes
	296	4	Defi ni tel y Yes
	511	8	Don?t know
	4, 322	.	

R10_a

[Will have saved enough for a down-payment] Are each of the follo wing reasons that you expect to buy a home in the next 5 years?

```

      type:  numeric (byte)
      label:  R10_A

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

      units:  1
      missing :  5, 869/6, 610

      tabulation:  Freq.    Numeric    Label
                   20      -1      Refused
                   188      0      No
                   533      1      Yes
                   5, 869      .

```

R10_b [Will be more certain about job]
Are each of the following
reasons that you expect to buy a home in
the next 5 years?

```

      type:  numeric (byte)
      label:  R10_B

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

      units:  1
      missing :  5, 869/6, 610

      tabulation:  Freq.    Numeric    Label
                   28      -1      Refused
                   279      0      No
                   434      1      Yes
                   5, 869      .

```

R10_c [Will be more certain about location or
where to live] Are each of the following
reasons that you expect to buy a home in
the next 5 years?

```

      type:  numeric (byte)
      label:  R10_C

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

      units:  1
      missing :  5, 869/6, 610

      tabulation:  Freq.    Numeric    Label
                   15      -1      Refused
                   182      0      No
                   544      1      Yes
                   5, 869      .

```

R10_d [Will have a higher income]
Are each of the following
reasons that you expect to buy a home in
the next 5 years?

```

      type:  numeric (byte)
      label:  R10_D

      range:  [-1, 1]

```

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uni que val ues: 3 mi ssi ng . : 5, 869/6, 610

tabul ati on:	Freq.	Numeri c	Label
	23	-1	Refused
	217	0	No
	501	1	Yes
	5, 869	.	

R10_e

[Change in family circumstances (e.g. marriage, divorce, children)']
Are each of the following reasons that you expect to buy a home in the next 5 years?

type: numeri c (byte)
label: R10_E

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 5, 869/6, 610

tabul ati on:	Freq.	Numeri c	Label
	40	-1	Refused
	422	0	No
	279	1	Yes
	5, 869	.	

R10_f

[Other (Please specify)]
Are each of the following reasons that you expect to buy a home in the next 5 years?

type: numeri c (byte)
label: R10_F

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 5, 869/6, 610

tabul ati on:	Freq.	Numeri c	Label
	157	-1	Refused
	548	0	No
	36	1	Yes
	5, 869	.	

R3

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

type: numeri c (long)
label: R3, but 435 nonmi ssi ng val ues are not l abel ed

range: [-1, 888888] uni ts: 1
uni que val ues: 437 mi ssi ng . : 4, 791/6, 610

exampl es: 1080
.
.

 H0_a [It's cheaper to own than rent a home]
 Please select all the reasons below for why
 your own home rather than rent.

type: numeric (byte)
 label: LABD
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2, 317/6, 610
 tabulation: Freq. Numeric Label
 2, 263 0 No
 2, 030 1 Yes
 2, 317 .

 H0_b [Owning a home is a good financial
 investment] Please select all the reasons
 below for why your own home rather than rent.

type: numeric (byte)
 label: LABD
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2, 317/6, 610
 tabulation: Freq. Numeric Label
 1, 211 0 No
 3, 082 1 Yes
 2, 317 .

 H0_c [Certainty about monthly payments]
 Please select all the reasons below for why
 your own home rather than rent.

type: numeric (byte)
 label: LABD
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2, 317/6, 610
 tabulation: Freq. Numeric Label
 3, 266 0 No
 1, 027 1 Yes
 2, 317 .

 H0_d [Building equity with payments]
 Please select all the reasons below for why
 your own home rather than rent.

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

uni que val ues: 2 mi ssi ng . : 2, 317/6, 610

tabul ati on:	Freq.	Numeri c	Label
	2, 506	0	No
	1, 787	1	Yes
	2, 317	.	

HO_e

[Don?t like to move] Please select all the reasons below for why your own home rather than rent.

type: numeri c (byte)
label : LABD

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 2, 317/6, 610

tabul ati on:	Freq.	Numeri c	Label
	3, 041	0	No
	1, 252	1	Yes
	2, 317	.	

HO_f

[Less rules / able to customi ze house] Please select all the reasons below for why your own home rather than rent.

type: numeri c (byte)
label : LABD

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 2, 317/6, 610

tabul ati on:	Freq.	Numeri c	Label
	2, 337	0	No
	1, 956	1	Yes
	2, 317	.	

HO_g

[Simply prefer to own] Please select all the reasons below for why your own home rather than rent.

type: numeri c (byte)
label : LABD

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 2, 317/6, 610

tabul ati on:	Freq.	Numeri c	Label
	1, 231	0	No
	3, 062	1	Yes
	2, 317	.	

HO_h

[Other (Please speci fy)] Please select all the reasons below for why your own home rather than rent.

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type: numeric (byte)
 label: LABD
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2, 317/6, 610
 tabulation:

Freq.	Numerical	Label
4,097	0	No
196	1	Yes
2,317	.	

H0_Refused

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

type: numeric (byte)
 label: LABD
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 2, 317/6, 610
 tabulation:

Freq.	Numerical	Label
4,285	0	No
8	1	Yes
2,317	.	

H6

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

type: numeric (byte)
 label: H6
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 2, 317/6, 610
 tabulation:

Freq.	Numerical	Label
5	-1	Refused
1,708	0	No
2,580	1	Yes
2,317	.	

H7_a

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

type: numeric (byte)
 label: LABE
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 299/6, 610
 tabulation:

Freq.	Numerical	Label
183	0	No

128 1 Yes
6, 299 .

H7_b

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

type: numeric (byte)
label: LABLE
range: [0, 1]
unique values: 2
units: 1
missing: 6, 299/6, 610

tabulation:	Freq.	Numerical	Label
	123	0	No
	188	1	Yes
	6, 299	.	

H7_c

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

type: numeric (byte)
label: LABLE
range: [0, 1]
unique values: 2
units: 1
missing: 6, 299/6, 610

tabulation:	Freq.	Numerical	Label
	255	0	No
	56	1	Yes
	6, 299	.	

H7_d

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

type: numeric (byte)
label: LABLE
range: [0, 1]
unique values: 2
units: 1
missing: 6, 299/6, 610

tabulation:	Freq.	Numerical	Label
	304	0	No
	7	1	Yes
	6, 299	.	

H7_e

[Financial assistance from a government program or non-profit organization] In

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addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home.

type: numeric (byte)
label: LABLE

range: [0, 1]
unique values: 2

units: 1
missing: 6, 299/6, 610

tabulation: Freq. Numeric Label
 301 0 No
 10 1 Yes
 6, 299 .

H7_f

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

type: numeric (byte)
label: LABLE

range: [0, 1]
unique values: 2

units: 1
missing: 6, 299/6, 610

tabulation: Freq. Numeric Label
 289 0 No
 22 1 Yes
 6, 299 .

H7_g

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

type: numeric (byte)
label: LABLE

range: [0, 1]
unique values: 2

units: 1
missing: 6, 299/6, 610

tabulation: Freq. Numeric Label
 288 0 No
 23 1 Yes
 6, 299 .

H7_Refused

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

type: numeric (byte)
label: LABLE

Codebook_2016_SHED. txt

range:	[0, 0]	uni ts:	1
uni que val ues:	1	mi ssi ng . :	6, 299/6, 610
tabul ati on:	Freq.	Numeri c	Label
	311	0	No
	6, 299	.	

M2

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

type:	numeri c (byte)		
l abel :	M2		
range:	[-1, 1]		
uni que val ues:	3		
uni ts:	1		
mi ssi ng . :	3, 923/6, 610		
tabul ati on:	Freq.	Numeri c	Label
	11	-1	Refused
	2, 599	0	No
	77	1	Yes
	3, 923	.	

M4

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

type:	numeri c (l ong)
l abel :	M4, but 772 nonmi ssi ng val ues are not l abel ed
range:	[-1, 888888]
uni que val ues:	774
uni ts:	1
mi ssi ng . :	3, 923/6, 610
exampl es:	1100
	888888Don' t know
	.
	.

BK1

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

type:	numeri c (byte)		
l abel :	BK1		
range:	[-1, 1]		
uni que val ues:	3		
uni ts:	1		
mi ssi ng . :	0/6, 610		
tabul ati on:	Freq.	Numeri c	Label
	36	-1	Refused
	400	0	No
	6, 174	1	Yes

BK2_a

[used a money order] In the past 12

months, have you [and/or your spouse /
and/or your partner]

type: numeric (byte)
label: BK2_A

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	17	-1	Refused
	5, 483	0	No
	1, 110	1	Yes

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

type: numeric (byte)
label: BK2_B

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	20	-1	Refused
	6, 167	0	No
	423	1	Yes

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

type: numeric (byte)
label: BK2_C

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	20	-1	Refused
	6, 498	0	No
	92	1	Yes

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

type: numeric (byte)
label: BK2_D

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6, 610

Codebook_2016_SHED. txt

tabul ati on:	Freq.	Numeri c	Label
	18	-1	Refused
	6,304	0	No
	288	1	Yes

BK2_e

[sent money to a relative or friend (not a business) living outside of the U.S. using a service other than a bank] In the past 12 months, have you [and/or your spouse / and/or your partner]

type: numeri c (byte)
label: BK2_E

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 0/6,610

tabul ati on:	Freq.	Numeri c	Label
	21	-1	Refused
	6,306	0	No
	283	1	Yes

BK5

Suppose that you were making a \$10 purchase at a local store. How would you most commonly expect to pay for this purchase?

type: numeri c (byte)
label: BK5

range: [-1, 8] uni ts: 1
uni que val ues: 9 mi ssi ng .: 0/6,610

tabul ati on:	Freq.	Numeri c	Label
	21	-1	Refused
	2,612	1	Cash
	65	2	Check
	1,573	3	Credi t card
	2,286	4	Debi t card
	27	5	Prepai d card
	8	6	Money order
	4	7	Mobi le app
	14	8	Other

A6

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

type: numeri c (byte)
label: A6

range: [-1, 9] uni ts: 1
uni que val ues: 5 mi ssi ng .: 0/6,610

tabul ati on:	Freq.	Numeri c	Label
	14	-1	Refused
	4,013	1	Very confi dent

Codebook_2016_SHED. txt

1, 176	2	Somewhat confident
1, 039	3	Not confident
368	9	Don't know

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

type: numeric (byte)
 label: A0
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	4, 085	0	No
	2, 496	1	Yes

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

type: numeric (byte)
 label: LABF
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 114/6, 610

tabulation:	Freq.	Numeric	Label
	2, 304	0	No
	192	1	Yes
	4, 114	.	

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

type: numeric (byte)
 label: LABF
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 114/6, 610

tabulation:	Freq.	Numeric	Label
	2, 260	0	No
	236	1	Yes
	4, 114	.	

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

Codebook_2016_SHED. txt

type: numeric (byte)
label: LABF
range: [0, 1]
unique values: 2
units: 1
missing: 4, 114/6, 610
tabulation: Freq. Numeric Label
2, 348 0 No
148 1 Yes
4, 114 .

AOA_d

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

type: numeric (byte)
label: LABF
range: [0, 1]
unique values: 2
units: 1
missing: 4, 114/6, 610
tabulation: Freq. Numeric Label
879 0 No
1, 617 1 Yes
4, 114 .

AOA_e

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

type: numeric (byte)
label: LABF
range: [0, 1]
unique values: 2
units: 1
missing: 4, 114/6, 610
tabulation: Freq. Numeric Label
1, 872 0 No
624 1 Yes
4, 114 .

AOA_f

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

type: numeric (byte)
label: LABF
range: [0, 1]
unique values: 2
units: 1
missing: 4, 114/6, 610
tabulation: Freq. Numeric Label
2, 315 0 No
Page 56

181 1 Yes
4, 114 .

AOA_g

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

type: numeric (byte)
label: LABF

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng . : 4, 114/6, 610

tabul ati on:	Freq.	Numeri c	Label
2, 248	0	No	
248	1	Yes	
4, 114	.		

AOA_h

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

type: numeric (byte)
label: LABF

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng . : 4, 114/6, 610

tabul ati on:	Freq.	Numeri c	Label
2, 425	0	No	
71	1	Yes	
4, 114	.		

AOA_i

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

type: numeric (byte)
label: LABF

range: [0, 1] uni ts: 1
unique values: 2 mi ssi ng . : 4, 114/6, 610

tabul ati on:	Freq.	Numeri c	Label
2, 367	0	No	
129	1	Yes	
4, 114	.		

AOA_Refused

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

Codebook_2016_SHED.txt
for in the past 12 months

type: numeric (byte)
label: LABF

range: [0, 1]
unique values: 2

units: 1
missing: 4, 114/6, 610

tabulation:	Freq.	Numerical	Label
	2, 478	0	No
	18	1	Yes
	4, 114	.	

A0B

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

type: numeric (byte)
label: A0B

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

units: 1
missing: 2, 525/6, 610

tabulation:	Freq.	Numerical	Label
	14	-1	Refused
	3, 652	0	No
	419	1	Yes
	2, 525	.	

A1_a

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

type: numeric (byte)
label: A1_A

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

units: 1
missing: 4, 085/6, 610

tabulation:	Freq.	Numerical	Label
	11	-1	Refused
	1, 927	0	No
	587	1	Yes
	4, 085	.	

A1_b

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

type: numeric (byte)
label: A1_B

range: [-1, 1] units: 1
unique values: 3 missing : 4, 085/6, 610

tabulation:	Freq.	Numeri c	Label
	22	-1	Refused
	2, 107	0	No
	396	1	Yes
	4, 085	.	

A1_c

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

type: numeric (byte)
label: A1_C

range: [-1, 1] units: 1
unique values: 3 missing : 4, 085/6, 610

tabulation:	Freq.	Numeri c	Label
	34	-1	Refused
	2, 082	0	No
	409	1	Yes
	4, 085	.	

A2

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

type: numeric (byte)
label: A2

range: [-1, 1] units: 1
unique values: 3 missing : 6, 191/6, 610

tabulation:	Freq.	Numeri c	Label
	1	-1	Refused
	156	0	No
	262	1	Yes
	6, 191	.	

A3_a

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

type: numeric (byte)
label: LABG

Codebook_2016_SHED. txt

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 5, 827/6, 610

tabul ati on:	Freq.	Numeri c	Label
	750	0	No
	33	1	Yes
	5, 827	.	

A3_b [Refinance of a home mortgage] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeri c (byte)
 label : LABG

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 5, 827/6, 610

tabul ati on:	Freq.	Numeri c	Label
	751	0	No
	32	1	Yes
	5, 827	.	

A3_c [Home equity loan or line of credit] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeri c (byte)
 label : LABG

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 5, 827/6, 610

tabul ati on:	Freq.	Numeri c	Label
	756	0	No
	27	1	Yes
	5, 827	.	

A3_d [Credit card] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeri c (byte)
 label : LABG

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 5, 827/6, 610

tabul ati on:	Freq.	Numeri c	Label
	242	0	No
	541	1	Yes
	5, 827	.	

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

type: numeric (byte)
 label: LABG
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5,827/6,610
 tabulation: Freq. Numeric Label
 673 0 No
 110 1 Yes
 5,827 .

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

type: numeric (byte)
 label: LABG
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5,827/6,610
 tabulation: Freq. Numeric Label
 759 0 No
 24 1 Yes
 5,827 .

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

type: numeric (byte)
 label: LABG
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5,827/6,610
 tabulation: Freq. Numeric Label
 702 0 No
 81 1 Yes
 5,827 .

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

type: numeric (byte)
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Codebook_2016_SHED. txt

Label : LABG

range: [0, 1]

unique values: 2

units: 1

missing : 5, 827/6, 610

tabulation: Freq. Numerical Label

762	0	No
21	1	Yes
5, 827	.	

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

type: numerical (byte)

Label : LABG

range: [0, 1]

unique values: 2

units: 1

missing : 5, 827/6, 610

tabulation: Freq. Numerical Label

758	0	No
25	1	Yes
5, 827	.	

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

type: numerical (byte)

Label : LABG

range: [0, 1]

unique values: 2

units: 1

missing : 5, 827/6, 610

tabulation: Freq. Numerical Label

769	0	No
14	1	Yes
5, 827	.	

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

type: numerical (byte)

Label : C1

range: [-1, 8]

unique values: 7

units: 1

missing : 0/6, 610

tabulation: Freq. Numerical Label

19	-1	Refused
705	1	Poor
655	2	Fair
993	3	Good
1, 415	4	Very good

Codebook_2016_SHED.txt
 2,434 5 Excellent
 389 8 Don't know my score or how to rate it

 C2A Do you have at least one credit card?

type: numeric (byte)
 label: C2A
 range: [-1, 1] units: 1
 unique values: 3 missing: 0/6, 610
 tabulation: Freq. Numeric Label
 18 -1 Refused
 1,222 0 No
 5,370 1 Yes

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

type: numeric (byte)
 label: C3
 range: [-1, 1] units: 1
 unique values: 3 missing: 1,222/6, 610
 tabulation: Freq. Numeric Label
 21 -1 Refused
 2,841 0 No
 2,526 1 Yes
 1,222 .

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

type: numeric (byte)
 label: C3A
 range: [-1, 3] units: 1
 unique values: 4 missing: 4,063/6, 610
 tabulation: Freq. Numeric Label
 14 -1 Refused
 793 1 Less debt now
 1,036 2 About the same
 704 3 More debt now
 4,063 .

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

type: numeric (byte)
 label: C3B

Codebook_2016_SHED. txt

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 3, 769/6, 610

tabul ati on:	Freq.	Numeri c	Label
	6	-1	Refused
	2, 324	0	No
	511	1	Yes
	3, 769	.	

C4A

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

type: numeri c (byte)
 label: C4A

range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 1, 222/6, 610

tabul ati on:	Freq.	Numeri c	Label
	22	-1	Refused
	2, 492	0	Never carri ed an unpai d bal ance (always pay i n full)
	326	1	Once
	1, 067	2	Some of the time
	1, 481	3	Most or all of the time
	1, 222	.	

C4B

In the past 12 months, how frequently
 have you pai d only the mi ni mum pay ment on
 one or more of your credit cards?

type: numeri c (byte)
 label: C4B

range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 3, 714/6, 610

tabul ati on:	Freq.	Numeri c	Label
	20	-1	Refused
	1, 257	0	Never
	219	1	Once
	903	2	Some of the time
	497	3	Most or all of the time
	3, 714	.	

ED0

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

type: numeri c (byte)
 label: ED0

range: [1, 9] uni ts: 1
 uni que val ues: 9 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label

Codebook_2016_SHED.txt

258	1	Less than High School degree
1,811	2	High school degree or GED
1,313	3	Some college but no degree (including currently enrolled in college)
378	4	Certificate or technical degree
598	5	Associate degree
1,309	6	Bachelor?s degree
629	7	Master?s degree
179	8	Professional degree (e.g. MBA, MD, JD)
135	9	Doctoral Degree

ED0A

Are you currently enrolled in any school, college, or other post-high school education program that will to a degree?

type: numeric (byte)
label: ED0A
range: [-1, 1]
unique values: 3
units: 1
missing: 265/6, 610

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	5,934	0	No
	394	1	Yes
	265	.	

ED0B

What type of degree program are you currently enrolled in?

type: numeric (byte)
label: ED0B
range: [-1, 6]
unique values: 7
units: 1
missing: 6, 216/6, 610

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	25	1	Certificate or technical degree
	89	2	Associate degree
	174	3	Bachelor?s degree
	56	4	Master?s degree
	17	5	Professional degree (e.g. MBA, MD, JD)
	31	6	Doctoral Degree
	6,216	.	

ED0C

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

type: numeric (byte)
label: ED0C
range: [-1, 1]
units: 1

Codebook_2016_SHED. txt
 unique values: 3 missing : 4,747/6,610

tabulation:	Freq.	Numeri c	Label
	8	-1	Refused
	1,782	0	No
	73	1	Yes
	4,747	.	

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

type: numeri c (byte)
 label: ED1

range: [-1, 13] units: 1
 unique values: 14 missing : 2,068/6,610

examples: 5 Computer/i nformation sciences
 8 Business/management
 11 Vocational /techni cal training
 .

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

type: numeri c (byte)
 label: ED5

range: [-1, 5] units: 1
 unique values: 6 missing : 4,920/6,610

tabulation:	Freq.	Numeri c	Label
	65	-1	Refused
	285	1	Fi nanci al benefi ts are much larger
	256	2	Fi nanci al benefi ts are somewhat larger
	647	3	About the same fi nanci al benefi ts and fi nanci al costs
	172	4	Fi nanci al costs are somewhat larger
	265	5	Fi nanci al costs are much larger
	4,920	.	

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

type: numeri c (byte)
 label: ED6_A

Codebook_2016_SHED. txt

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 5, 128/6, 610

tabul ati on:	Freq.	Numeri c	Label
	57	-1	Refused
	913	0	No
	512	1	Yes
	5, 128	.	

ED6_b

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

type: numeri c (byte)
 label : ED6_B

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 5, 128/6, 610

tabul ati on:	Freq.	Numeri c	Label
	72	-1	Refused
	993	0	No
	417	1	Yes
	5, 128	.	

ED6_c

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

type: numeri c (byte)
 label : ED6_C

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 5, 128/6, 610

tabul ati on:	Freq.	Numeri c	Label
	88	-1	Refused
	1, 308	0	No
	86	1	Yes
	5, 128	.	

ED6_d

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

type: numeri c (byte)
 label : ED6_D

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

uni que val ues:	3	Codebook_2016_SHED. txt	mi ssi ng . :	5, 128/6, 610
------------------	---	-------------------------	---------------	---------------

tabul ati on:	Freq.	Numeri c	Label
	38	-1	Refused
	451	0	No
	993	1	Yes
	5, 128	.	

ED6_e

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

```

type:   numeric (byte)
label:  ED6_E

```

```

range:      [-1, 1]
unique values: 3
units:      1
missing:    5, 128/6, 610

```

tabul ati on:	Freq.	Numeri c	Label
75	-1	Refused	
1, 233	0	No	
174	1	Yes	
5, 128	.		

ED7A

In what state is the school that you received your located?

```

type: numeric (byte)
label: ED7A

```

```

range:      [-1, 99]
uni que val ues: 53
uni ts:     1
mi ssi ng . : 4, 630/6, 610

```

examples: 64 Mi ssi ssi ppi
.
.
.

ED10

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

```

type:  numer i c (byte)
label:  ED10

```

```

range:      [-1, 5]
uni que val ues: 6
uni ts:     1
mi ssi ng . : 3, 761/6, 610

```

tabulation:	Freq.	Numeri c	Label
	16	-1	Refused
	1,104	1	Financial benefits are much larger
	712	2	Financial benefits are somewhat larger

Codebook_2016_SHED.txt

582	3	About the same financial benefits and financial costs
232	4	Financial costs are somewhat larger
203	5	Financial costs are much larger
3,761	.	

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

type: numeric (byte)
 label: ED11_A

range: [-1, 1] units: 1
 unique values: 3 missing : 3,761/6,610

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	1,769	0	No
	1,050	1	Yes
	3,761	.	

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

type: numeric (byte)
 label: ED11_B

range: [-1, 1] units: 1
 unique values: 3 missing : 3,761/6,610

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	2,199	0	No
	612	1	Yes
	3,761	.	

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

type: numeric (byte)
 label: ED11_C

range: [-1, 1] units: 1
 unique values: 3 missing : 3,761/6,610

Codebook_2016_SHED. txt

tabulation:	Freq.	Numeri c	Label
	62	-1	Refused
	2, 652	0	No
	135	1	Yes
	3, 761	.	

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

type: numeric (byte)
label: ED11_D

range: [-1, 1] uni ts: 1
unique val ues: 3 mi ssi ng . : 3, 761/6, 610

tabulation:	Freq.	Numeri c	Label
	35	-1	Refused
	1, 645	0	No
	1, 169	1	Yes
	3, 761	.	

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

type: numeric (byte)
label: ED11_E

range: [-1, 1] uni ts: 1
unique val ues: 3 mi ssi ng . : 3, 761/6, 610

tabulation:	Freq.	Numeri c	Label
	62	-1	Refused
	2, 681	0	No
	106	1	Yes
	3, 761	.	

ED12_a [Parents] How important was the advice or opinion of each of the following types of people when your were deciding to attend college and what school to attend?

type: numeric (byte)
label: ED12_A

range: [-1, 5] uni ts: 1
unique val ues: 6 mi ssi ng . : 5, 179/6, 610

tabulation:	Freq.	Numeri c	Label
-------------	-------	----------	-------

```

Codebook_2016_SHED.txt
      8      -1 Refused
     230      1 No advice from person
     128      2 Not important
     199      3 Slightly important
     279      4 Moderately important
     587      5 Very important
    5, 179      .

```

ED12_b [Siblings, aunts, uncles, or other relatives] How important was the advice or opinion of each of the following types of people when you were deciding to attend college and what school to attend?

```

      type: numeric (byte)
      label: ED12_B

      range: [-1, 5]
unique values: 6
      units: 1
missing : 5, 179/6, 610

      tabulation: Freq.  Numeric  Label
                   13      -1 Refused
                   349      1 No advice from person
                   298      2 Not important
                   271      3 Slightly important
                   286      4 Moderately important
                   214      5 Very important
                   5, 179      .

```

ED12_c [Friends] How important was the advice or opinion of each of the following types of people when you were deciding to attend college and what school to attend?

```

      type: numeric (byte)
      label: ED12_C

      range: [-1, 5]
unique values: 6
      units: 1
missing : 5, 179/6, 610

      tabulation: Freq.  Numeric  Label
                   11      -1 Refused
                   273      1 No advice from person
                   310      2 Not important
                   355      3 Slightly important
                   310      4 Moderately important
                   172      5 Very important
                   5, 179      .

```

ED12_d [High school teachers or counselors] How important was the advice or opinion of each of the following types of people when you were deciding to attend college and what school to attend?

```

      type: numeric (byte)
      label: ED12_D

```

Codebook_2016_SHED. txt

range: [-1, 5] uni ts: 1
uni que val ues: 6 mi ssi ng . : 5, 179/6, 610

tabul ati on:	Freq.	Numeri c	Label
	11	-1	Refused
	370	1	No advice from person
	279	2	Not important
	283	3	Slightly important
	320	4	Moderately important
	168	5	Very important
	5, 179	.	

ED12_e [Faculty or representatives of a college]
How important was the advice or
opinion of each of the following types of
people when your were deciding to attend
college and what school to attend?

type: numeric (byte)
label: ED12_E

range: [-1, 5] uni ts: 1
uni que val ues: 6 mi ssi ng . : 5, 179/6, 610

tabul ati on:	Freq.	Numeri c	Label
	10	-1	Refused
	399	1	No advice from person
	304	2	Not important
	301	3	Slightly important
	275	4	Moderately important
	142	5	Very important
	5, 179	.	

ED12_f [Employer] How important was the advice or
opinion of each of the following types of
people when your were deciding to attend
college and what school to attend?

type: numeric (byte)
label: ED12_F

range: [-1, 5] uni ts: 1
uni que val ues: 6 mi ssi ng . : 5, 179/6, 610

tabul ati on:	Freq.	Numeri c	Label
	13	-1	Refused
	636	1	No advice from person
	312	2	Not important
	182	3	Slightly important
	186	4	Moderately important
	102	5	Very important
	5, 179	.	

ED12_g [Religious Leader] How important was the
advice or opinion of each of the
following types of people when your
were deciding to attend

```

      type:  numer ic (byte)
      label:  ED12_G

      range:  [-1, 5]
      unique values:  6
                        units:  1
                        missing :  5, 179/6, 610

      tabulation:  Freq.  Numer ic  Label
                   13      -1      Refused
                   733      1      No advice from person
                   326      2      Not important
                   142      3      Slightly important
                   132      4      Moderately important
                    85      5      Very important
                   5, 179      .

```

ED12_h [Other (Please specify)] How important was the advice or opinion of each of the following types of people when you were deciding to attend college and what school to attend?

```

      type:  numer ic (byte)
      label:  ED12_H

      range:  [-1, 5]
      unique values:  6
                        units:  1
                        missing :  5, 179/6, 610

      tabulation:  Freq.  Numer ic  Label
                   281      -1      Refused
                   772      1      No advice from person
                   212      2      Not important
                    49      3      Slightly important
                    68      4      Moderately important
                    49      5      Very important
                   5, 179      .

```

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

```

      type:  numer ic (byte)
      label:  LABH

      range:  [0, 1]
      unique values:  2
                        units:  1
                        missing :  6, 441/6, 610

      tabulation:  Freq.  Numer ic  Label
                   97      0      No
                    72      1      Yes
                   6, 441      .

```

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

Codebook_2016_SHED. txt

type: numeric (byte)
 label: LABH
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 441/6, 610
 tabulation:

Freq.	Numeric	Label
137	0	No
32	1	Yes
6, 441	.	

ED13_c

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

type: numeric (byte)
 label: LABH
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 441/6, 610
 tabulation:

Freq.	Numeric	Label
155	0	No
14	1	Yes
6, 441	.	

ED13_d

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

type: numeric (byte)
 label: LABH
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 441/6, 610
 tabulation:

Freq.	Numeric	Label
105	0	No
64	1	Yes
6, 441	.	

ED13_e

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

type: numeric (byte)
 label: LABH
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 441/6, 610
 tabulation:

Freq.	Numeric	Label
125	0	No
44	1	Yes
6, 441	.	

ED13_f

[Simply was not interested in college] Which of the following

are reasons why you did not attend college?

```

      type:  numer ic (byte)
      label:  LABH

      range:  [0, 1]
unique values: 2                               uni ts:  1
                                                mi ssi ng .:  6, 441/6, 610

      tabul ati on:  Freq.    Numeri c    Label
                     124      0      No
                     45      1      Yes
                     6, 441      .

```

ED13_g

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

```

      type:  numer ic (byte)
      label:  LABH

      range:  [0, 1]
unique values: 2                               uni ts:  1
                                                mi ssi ng .:  6, 441/6, 610

      tabul ati on:  Freq.    Numeri c    Label
                     165      0      No
                      4      1      Yes
                     6, 441      .

```

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:  numer ic (byte)
      label:  LABH

      range:  [0, 1]
unique values: 2                               uni ts:  1
                                                mi ssi ng .:  6, 441/6, 610

      tabul ati on:  Freq.    Numeri c    Label
                     138      0      No
                      31      1      Yes
                     6, 441      .

```

ED13_i

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

```

      type:  numer ic (byte)
      label:  LABH

      range:  [0, 1]
unique values: 2                               uni ts:  1
                                                mi ssi ng .:  6, 441/6, 610

      tabul ati on:  Freq.    Numeri c    Label
                     148      0      No
                      21      1      Yes
                     6, 441      .

```

ED13_Refused

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

type: numeric (byte)
 label: LABH
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 441/6, 610
 tabulation:

Freq.	Numerical	Label
166	0	No
3	1	Yes
6, 441	.	

ED14_a

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

type: numeric (byte)
 label: LABI
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 364/6, 610
 tabulation:

Freq.	Numerical	Label
143	0	No
103	1	Yes
6, 364	.	

ED14_b

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

type: numeric (byte)
 label: LABI
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 6, 364/6, 610
 tabulation:

Freq.	Numerical	Label
203	0	No
43	1	Yes
6, 364	.	

ED14_c

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

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

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

type: numeri c (byte)
label: SL1
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 0/6, 610
tabul ati on: Freq. Numeri c Label
31 -1 Refused
5, 660 0 No
919 1 Yes

SL2_a [Student Loan] Think about the money you
currently owe for your own education.
Is the money you owe for that educati on a:

type: numeri c (byte)
label: SL2_A
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 5, 691/6, 610
tabul ati on: Freq. Numeri c Label
2 -1 Refused
46 0 No
871 1 Yes
5, 691 .

SL2_b [Home Equi ty Loan] Think about the money you
currently owe for your own education.
Is the money you owe for that educati on a:

type: numeri c (byte)
label: SL2_B
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 5, 691/6, 610
tabul ati on: Freq. Numeri c Label
56 -1 Refused
830 0 No
33 1 Yes
5, 691 .

SL2_c [Credi t Card] Think about the money you
currently owe for your own education.
Is the money you owe for that educati on a:

Label : SL2_C
 range: [-1, 1]
 unique values: 3
 units: 1
 missing : 5,691/6,610

tabulation:	Freq.	Numerical	Label
	50	-1	Refused
	677	0	No
	192	1	Yes
	5,691	.	

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

type: numerical (byte)
 Label : SL2_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing : 5,691/6,610

tabulation:	Freq.	Numerical	Label
	883	0	No
	36	1	Yes
	5,691	.	

SL3_a [Student Loan] Thinking specifically
 about the money that you owe for your own
 education, please tell us the amount that you
 currently owe on each of these loans

type: numerical (long)
 range: [0, 800000]
 unique values: 188
 units: 1
 missing : 5,714/6,610

mean: 31673.7
 std. dev: 48819.1

percentiles:	10%	25%	50%	75%	90%
	1000	5000	16000	40000	78000

SL3_b [Home Equity Loan] Thinking specifically
 about the money that you owe for your own
 education, please tell us the amount that you
 currently owe on each of these loans

type: numerical (long)
 range: [0, 142000]
 unique values: 21
 units: 1
 missing : 5,714/6,610

mean: 1128.94
 std. dev: 10250.4

percentiles: Codebook_2016_SHED. txt
 10% 25% 50% 75% 90%
 0 0 0 0 0

SL3_c [Credit Card] Thinking specifically about the money that you owe for your own education, please tell us the amount that you currently owe on each of these loans

type: numeric (long)
 range: [0, 50000] units: 1
 unique values: 63 missing: 5, 714/6, 610
 mean: 1307.49
 std. dev: 4703.01
 percentiles: 10% 25% 50% 75% 90%
 0 0 0 0 3000

SL3_TOTAL [Total] Thinking specifically about the money that you owe for your own education, please tell us the amount that you currently owe on each of these loans

type: numeric (long)
 range: [0, 800000] units: 1
 unique values: 257 missing: 5, 714/6, 610
 mean: 35289.7
 std. dev: 53159.1
 percentiles: 10% 25% 50% 75% 90%
 2000 6200 20000 45000 90000

SL4A Does anyone else (such as a parent) help you pay these loans from your own education?

type: numeric (byte)
 label: SL4A
 range: [-1, 1] units: 1
 unique values: 3 missing: 5, 691/6, 610
 tabulation: Freq. Numeric Label
 1 -1 Refused
 809 0 No
 109 1 Yes
 5, 691 .

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

Codebook_2016_SHED. txt

type: numeric (int)
 label: SL4, but 190 nonmissing values are not labeled
 range: [-2, 20000] units: 1
 unique values: 191 missing : 5,691/6,610
 examples: .
 .
 .
 .

SL5

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

type: numeric (byte)
 label: SL5
 range: [-1, 1] units: 1
 unique values: 3 missing : 5,691/6,610
 tabulation:

Freq.	Numeric	Label
8	-1	Refused
545	0	No
365	1	Yes
5,691	.	

SL6

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

type: numeric (byte)
 label: SL6
 range: [-1, 1] units: 1
 unique values: 3 missing : 5,691/6,610
 tabulation:

Freq.	Numeric	Label
8	-1	Refused
712	0	No
199	1	Yes
5,691	.	

SL7

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

type: numeric (byte)
 label: SL7
 range: [-1, 1] units: 1
 unique values: 3 missing : 919/6,610
 tabulation:

Freq.	Numeric	Label
30	-1	Refused
4,684	0	No

977 1 Yes
919 .

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

type: numeric (byte)
label: SL8_A
range: [-1, 1] units: 1
unique values: 3 missing: 4, 714/6, 610

tabulation:	Freq.	Numeric	Label
	44	-1	Refused
	1, 548	0	No
	304	1	Yes
	4, 714	.	

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

type: numeric (byte)
label: SL8_B
range: [-1, 1] units: 1
unique values: 3 missing: 4, 714/6, 610

tabulation:	Freq.	Numeric	Label
	51	-1	Refused
	1, 431	0	No
	414	1	Yes
	4, 714	.	

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

type: numeric (byte)
label: SL8_C
range: [-1, 1] units: 1
unique values: 3 missing: 4, 714/6, 610

tabulation:	Freq.	Numeric	Label
	32	-1	Refused
	722	0	No
	1, 142	1	Yes
	4, 714	.	

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 (including any
loans which you have completely repaid)?

type: numeric (byte)
label: SL8_D
range: [-1, 1] units: 1
unique values: 3 missing: 4, 714/6, 610

tabulation:	Freq.	Numerical	Label
	64	-1	Refused
	1,678	0	No
	154	1	Yes
	4,714	.	

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

type: numeric (byte)
label: SL8_E
range: [-1, 1] units: 1
unique values: 3 missing: 4, 714/6, 610

tabulation:	Freq.	Numerical	Label
	58	-1	Refused
	1,511	0	No
	327	1	Yes
	4,714	.	

SL9 Did you complete the most recent
educational program for which you
borrowed money?

type: numeric (byte)
label: SL9
range: [-1, 2] units: 1
unique values: 4 missing: 4, 714/6, 610

tabulation:	Freq.	Numerical	Label
	8	-1	Refused
	383	0	No
	1,333	1	Yes
	172	2	Still enrolled in the program
	4,714	.	

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

Codebook_2016_SHED. txt

type: numeric (byte)
 label: SL10
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 2, 631/6, 610

tabulation:	Freq.	Numerical	Label
	21	-1	Refused
	3, 767	0	No
	191	1	Yes
	2, 631	.	

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

type: numeric (int)
 label: SL11
 range: [-1, 999]
 unique values: 4
 units: 1
 missing: 812/6, 610

tabulation:	Freq.	Numerical	Label
	22	-1	Refused
	4, 303	0	No
	323	1	Yes
	1, 150	999	Do not have children or grandchildren
	812	.	

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

type: numeric (byte)
 label: SL12_A
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 6, 287/6, 610

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	41	0	No
	278	1	Yes
	6, 287	.	

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

type: numeric (byte)
 label: SL12_B
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 6, 287/6, 610

tabulation:	Freq.	Numerical	Label
	44	-1	Refused
	242	0	No

37 1 Yes
6,287 .

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

type: numeric (byte)
label: SL12_C
range: [-1, 1] units: 1
unique values: 3 missing: 6,287/6,610
tabulation: Freq. Numeric Label
40 -1 Refused
232 0 No
51 1 Yes
6,287 .

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

type: numeric (byte)
label: SL12_D
range: [0, 1] units: 1
unique values: 2 missing: 6,287/6,610
tabulation: Freq. Numeric Label
299 0 No
24 1 Yes
6,287 .

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

type: numeric (byte)
label: K2_A
range: [-1, 1] units: 1
unique values: 3 missing: 2,102/6,610
tabulation: Freq. Numeric Label
39 -1 Refused
2,274 0 No
2,195 1 Yes
2,102 .

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

Codebook_2016_SHED. txt

type: numeric (byte)
label: K2_B

range: [-1, 1] units: 1
unique values: 3 missing: 2, 102/6, 610

tabulation:	Freq.	Numeric	Label
	61	-1	Refused
	3,335	0	No
	1,112	1	Yes
	2,102	.	

K2_c

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

type: numeric (byte)
label: K2_C

range: [-1, 1] units: 1
unique values: 3 missing: 2, 102/6, 610

tabulation:	Freq.	Numeric	Label
	90	-1	Refused
	3,018	0	No
	1,400	1	Yes
	2,102	.	

K2_d

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

type: numeric (byte)
label: K2_D

range: [-1, 1] units: 1
unique values: 3 missing: 2, 102/6, 610

tabulation:	Freq.	Numeric	Label
	62	-1	Refused
	2,433	0	No
	2,013	1	Yes
	2,102	.	

K2_e

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

type: numeric (byte)
label: K2_E

range: [-1, 1] units: 1
unique values: 3 missing: 2, 102/6, 610

Codebook_2016_SHED. txt

tabul ati on:	Freq.	Numeri c	Label
	67	-1	Refused
	3,785	0	No
	656	1	Yes
	2,102	.	

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

type: numeri c (byte)
label : K2_F

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng . : 2,102/6,610

tabul ati on:	Freq.	Numeri c	Label
	88	-1	Refused
	4,091	0	No
	329	1	Yes
	2,102	.	

K2_g [Other retirement savings (Please
speci fy)] Do you currently have each of
the following types of
retirement savings or pensi on?

type: numeri c (byte)
label : K2_G

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 2,102/6,610

tabul ati on:	Freq.	Numeri c	Label
	4,330	0	No
	178	1	Yes
	2,102	.	

DC1 Does your employer offer a 401(k),
403(b), Thri ft, or other defined
contri buti on retirement plan, woul d you
contri bute to the plan?

type: numeri c (byte)
label : DC1, but 1 nonmi ssi ng val ue i s not l abel ed

range: [-1, 8] uni ts: 1
uni que val ues: 4 mi ssi ng . : 5,480/6,610

tabul ati on:	Freq.	Numeri c	Label
	10	-1	Refused
	567	0	
	349	1	Yes
	204	8	Don?t know
	5,480	.	

DC3

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

type: numeric (byte)
label: DC3

range: [1, 8] units: 1
unique values: 5 missing: 5, 839/6, 610

tabulation:	Freq.	Numeric	Label
	45	1	Definitely No
	81	2	Probably No
	285	3	Probably Yes
	198	4	Definitely Yes
	162	8	Don't know
	5, 839	.	

DC4

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

type: numeric (byte)
label: DC4

range: [-1, 4] units: 1
unique values: 5 missing: 3, 645/6, 610

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	424	1	Very comfortable
	923	2	Mostly comfortable
	988	3	Slightly comfortable
	629	4	Not comfortable
	3, 645	.	

K5A

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

type: numeric (byte)
label: K5A

range: [-1, 3] units: 1
unique values: 5 missing: 2, 102/6, 610

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	4, 038	0	No
	187	1	Yes, borrowed money
	232	2	Yes, cashed out
	34	3	Yes, both
	2, 102	.	

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

```

      type:  numeric (int)
      label:  K8A, but 56 nonmissing values are not labeled
      range:  [-1, 999]
unique values: 58
      units:  1
      missing.: 4, 509/6, 610
      examples: 63
                .
                .
                .

```

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

```

      type:  numeric (byte)
      label:  K9_A
      range:  [-1, 3]
unique values: 4
      units:  1
      missing.: 4, 508/6, 610
      tabulation:
      Freq.   Numeric  Label
           37        -1  Refused
      1,447         1  Not important
           278         2  Somewhat important
           340         3  Very important
      4,508         .

```

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 (byte)
      label:  K9_B
      range:  [-1, 3]
unique values: 4
      units:  1
      missing.: 4, 508/6, 610
      tabulation:
      Freq.   Numeric  Label
           53        -1  Refused
           809         1  Not important
           733         2  Somewhat important
           507         3  Very important
      4,508         .

```

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 (byte)
      label:  K9_C
      range:  [-1, 3]
unique values: 4
      units:  1
      missing.: 4, 508/6, 610

```

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tabul ati on:	Freq.	Numeri c	Label
	63	-1	Refused
	1, 475	1	Not important
	410	2	Somewhat important
	154	3	Very important
	4, 508	.	

K9_d

[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:	numeri c (byte)	
l abel :	K9_D	
range:	[-1, 3]	uni ts: 1
uni que val ues:	4	mi ssi ng . : 4, 508/6, 610
tabul ati on:	Freq.	Numeri c
	46	-1
	811	1
	660	2
	585	3
	4, 508	.

K9_e

[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:	numeri c (byte)	
l abel :	K9_E	
range:	[-1, 3]	uni ts: 1
uni que val ues:	4	mi ssi ng . : 4, 508/6, 610
tabul ati on:	Freq.	Numeri c
	51	-1
	1, 551	1
	215	2
	285	3
	4, 508	.

K10_a

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

type:	numeri c (byte)	
l abel :	K10_A	
range:	[-1, 1]	uni ts: 1
uni que val ues:	3	mi ssi ng . : 4, 508/6, 610
tabul ati on:	Freq.	Numeri c
	7	-1
	214	0
	1, 881	1

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

type: numeric (byte)
label: K10_B
range: [-1, 1] units: 1
unique values: 3 missing: 4, 508/6, 610
tabulation: Freq. Numeric Label
66 -1 Refused
1, 825 0 No
211 1 Yes
4, 508 .

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

type: numeric (byte)
label: K10_C
range: [-1, 1] units: 1
unique values: 3 missing: 5, 270/6, 610
tabulation: Freq. Numeric Label
40 -1 Refused
996 0 No
304 1 Yes
5, 270 .

K10_d [Pension with a defined benefit from work] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)
label: K10_D
range: [-1, 1] units: 1
unique values: 3 missing: 4, 508/6, 610
tabulation: Freq. Numeric Label
28 -1 Refused
736 0 No
1, 338 1 Yes
4, 508 .

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

Codebook_2016_SHED. txt

type: numeric (byte)
 label: K10_E
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4, 508/6, 610
 tabulation:

Freq.	Numeric	Label
49	-1	Refused
1, 229	0	No
824	1	Yes
4, 508	.	

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

type: numeric (byte)
 label: K10_F
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4, 508/6, 610
 tabulation:

Freq.	Numeric	Label
52	-1	Refused
1, 100	0	No
950	1	Yes
4, 508	.	

K10_g [Savings outside a retirement account] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)
 label: K10_G
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4, 508/6, 610
 tabulation:

Freq.	Numeric	Label
42	-1	Refused
921	0	No
1, 139	1	Yes
4, 508	.	

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

type: numeric (byte)
 label: K10_H
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4, 508/6, 610

Codebook_2016_SHED. txt

tabul ati on:	Freq.	Numeri c	Label
	56	-1	Refused
	1, 782	0	No
	264	1	Yes
	4, 508	.	

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

type: numeri c (byte)
 label: K10_I
 range: [-1, 1]
 uni que val ues: 3
 uni ts: 1
 mi ssi ng .: 4, 508/6, 610

tabul ati on:	Freq.	Numeri c	Label
	62	-1	Refused
	1, 948	0	No
	92	1	Yes
	4, 508	.	

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

type: numeri c (byte)
 label: K10_J
 range: [-1, 1]
 uni que val ues: 3
 uni ts: 1
 mi ssi ng .: 4, 508/6, 610

tabul ati on:	Freq.	Numeri c	Label
	62	-1	Refused
	1, 984	0	No
	56	1	Yes
	4, 508	.	

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

type: numeri c (byte)
 label: K10_K
 range: [-1, 1]
 uni que val ues: 3
 uni ts: 1
 mi ssi ng .: 4, 508/6, 610

tabul ati on:	Freq.	Numeri c	Label
	57	-1	Refused
	1, 610	0	No
	435	1	Yes
	4, 508	.	

I0_a

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

type: numeric (byte)
 label: I0_A
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6,610
 tabulation:

Freq.	Numeric	Label
48	-1	Refused
2,539	0	No
4,023	1	Yes

I0_b

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

type: numeric (byte)
 label: I0_B
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6,610
 tabulation:

Freq.	Numeric	Label
81	-1	Refused
5,561	0	No
968	1	Yes

I0_c

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

type: numeric (byte)
 label: I0_C
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6,610
 tabulation:

Freq.	Numeric	Label
81	-1	Refused
5,713	0	No
816	1	Yes

I0_d

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

type: numeric (byte)

Label : IO_D
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	76	-1	Refused
	4, 565	0	No
	1, 969	1	Yes

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

type: numeri c (byte)
 Label : IO_E
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	63	-1	Refused
	4, 173	0	No
	2, 374	1	Yes

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

type: numeri c (byte)
 Label : IO_F
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	107	-1	Refused
	6, 182	0	No
	321	1	Yes

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

type: numeri c (byte)
 Label : IO_G
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	93	-1	Refused
	6, 331	0	No
	186	1	Yes

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

type: numeric (byte)
 label: I0_H
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 0/6, 610
 tabul ati on: Freq. Numeri c Label
 85 -1 Refused
 4, 936 0 No
 1, 589 1 Yes

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

type: numeric (byte)
 label: I0_I
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 0/6, 610
 tabul ati on: Freq. Numeri c Label
 163 -1 Refused
 5, 616 0 No
 831 1 Yes

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

type: numeric (byte)
 label: I0A
 range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng . : 6, 218/6, 610
 tabul ati on: Freq. Numeri c Label
 21 -1 Refused
 290 0 No
 81 1 Yes
 6, 218 .

 I4A 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 (byte)
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Label: I4A, but 1 nonmissing value is not labeled

range: [-1, 10] units: 1
unique values: 12 missing: 0/6, 610

examples: 3 \$15,000 to \$24,999
 4 \$25,000 to \$39,999
 6 \$50,000 to \$74,999
 7 \$75,000 to \$99,999

I1 In the past 12 months, would you say that
 your [and your spouse's/and your partner]
 total spending was:

type: numeric (byte)
Label: I1

range: [-1, 3] units: 1
unique values: 4 missing: 290/6, 610

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	3,080	1	Less than your income
	2,134	2	The same as your income
	1,093	3	More than your income
	290	.	

I3_a [Spend out of your savings] In the past
 12 months, did you [and your spouse/and your
 partner] do each of the following to cover
 spending that exceeded your income?

type: numeric (byte)
Label: I3_A

range: [-1, 1] units: 1
unique values: 3 missing: 5, 517/6, 610

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	411	0	No
	673	1	Yes
	5, 517	.	

I3_b [Borrow / take-on debt] In the past
 12 months, did you [and your spouse/and
 your partner] do each of the following
 to cover spending that exceeded
 your income?

type: numeric (byte)
Label: I3_B

range: [-1, 1] units: 1
unique values: 3 missing: 5, 517/6, 610

tabulation:	Freq.	Numeric	Label

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20	-1	Refused
538	0	No
535	1	Yes
5,517	.	

I3_c

[Rely on family or friends] In the past 12 months, did you [and your spouse/and your partner] do each of the following to cover spending that exceeded your income?

type: numeric (byte)
label: I3_C

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 5,517/6,610

tabul ati on:	Freq.	Numeri c	Label
	24	-1	Refused
	674	0	No
	395	1	Yes
	5,517	.	

I3_d

[Other (Please describe)] In the past 12 months, did you [and your spouse/and your partner] do each of the following to cover spending that exceeded your income?

type: numeric (byte)
label: I3_D

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 5,517/6,610

tabul ati on:	Freq.	Numeri c	Label
	134	-1	Refused
	907	0	No
	52	1	Yes
	5,517	.	

I9

In the past 12 months, which one of the following best describes how your income changes from month to month, if at all?

type: numeric (byte)
label: I9

range: [-1, 3] uni ts: 1
unique values: 4 mi ssi ng .: 0/6,610

tabul ati on:	Freq.	Numeri c	Label
	41	-1	Refused
	4,577	1	Roughly the same amount each month
	1,374	2	Roughly the same most months,

618 but some unusually high or low
months during the year
3 Often varies quite a bit from
one month to the next

I10_a [Bonuses] Please indicate whether each of
the following is a reason that your income
changed from month to month in the past year?

type: numeric (byte)
label: LABJ
range: [0, 1]
unique values: 2
units: 1
missing: 4, 618/6, 610

tabulation:	Freq.	Numeric	Label
	1,755	0	No
	237	1	Yes
	4,618	.	

I10_b [Commissions] Please indicate whether each of
the following is a reason that your income
changed from month to month in the past year?

type: numeric (byte)
label: LABJ
range: [0, 1]
unique values: 2
units: 1
missing: 4, 618/6, 610

tabulation:	Freq.	Numeric	Label
	1,857	0	No
	135	1	Yes
	4,618	.	

I10_c [Seasonal employment] Please indicate whether each of
the following is a reason that your income
changed from month to month in the past year?

type: numeric (byte)
label: LABJ
range: [0, 1]
unique values: 2
units: 1
missing: 4, 618/6, 610

tabulation:	Freq.	Numeric	Label
	1,741	0	No
	251	1	Yes
	4,618	.	

I10_d [Irregular work schedule (i.e. your work
hours change from week to week)] Please
indicate whether each of
the following is a reason that your income
changed from month to month in the past year?

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type: numeric (byte)
 label: LABJ
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 618/6, 610
 tabulation: Freq. Numeric Label
 1, 163 0 No
 829 1 Yes
 4, 618 .

I10_e

[Periods of unemployment]
 Please indicate whether each of
 the following is a reason that your income
 changed from month to month in the past year?

type: numeric (byte)
 label: LABJ
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 618/6, 610
 tabulation: Freq. Numeric Label
 1, 696 0 No
 296 1 Yes
 4, 618 .

I10_f

[Investment Income]
 Please indicate whether each of
 the following is a reason that your income
 changed from month to month in the past year?

type: numeric (byte)
 label: LABJ
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 618/6, 610
 tabulation: Freq. Numeric Label
 1, 784 0 No
 208 1 Yes
 4, 618 .

I10_g

[Other (Please specify)]
 Please indicate whether each of
 the following is a reason that your income
 changed from month to month in the past year?

type: numeric (byte)
 label: LABJ
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4, 618/6, 610
 tabulation: Freq. Numeric Label
 1, 591 0 No
 1 Yes

401 1 Yes
4,618 .

I10_Refused [Refused] Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

type: numeric (byte)
label: LABJ
range: [0, 1]
unique values: 2
units: 1
missing: 4,618/6,610

tabulation:	Freq.	Numerical	Label
	1,879	0	No
	113	1	Yes
	4,618	.	

I12 In the past 12 months, did you [and your spouse/and your partner] have any months where you struggled to pay your bills because your income was lower than normal?

type: numeric (byte)
label: I12
range: [-1, 1]
unique values: 3
units: 1
missing: 4,618/6,610

tabulation:	Freq.	Numerical	Label
	9	-1	Refused
	1,130	0	No
	853	1	Yes
	4,618	.	

OL1_a [Groceries or personal care items] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
label: OL1_A
range: [-1, 1]
unique values: 3
units: 1
missing: 0/6,610

tabulation:	Freq.	Numerical	Label
	33	-1	Refused
	4,639	0	No
	1,938	1	Yes

OL1_b [Clothing] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
label: OL1_B

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	37	-1	Refused
	3, 170	0	No
	3, 403	1	Yes

OL1_c [Furni ture or household goods] In the
past 12 months, have you purchased each of the
fol lowi ng types of goods onl ine:

type: numeric (byte)
label: OL1_C

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	38	-1	Refused
	4, 992	0	No
	1, 580	1	Yes

OL1_d [Electroni cs or appl iances] In the
past 12 months, have you purchased each of the
fol lowi ng types of goods onl ine:

type: numeric (byte)
label: OL1_D

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	34	-1	Refused
	4, 383	0	No
	2, 193	1	Yes

OL1_e [Books, musi c, or DVDs] In the
past 12 months, have you purchased each of the
fol lowi ng types of goods onl ine:

type: numeric (byte)
label: OL1_E

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	41	-1	Refused
	3, 663	0	No
	2, 906	1	Yes

OL1_f

[Travel-related items (plane tickets, hotel rooms)] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
 label: OL1_F
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
31	-1	Refused
3,724	0	No
2,855	1	Yes

OL1_g

[Tickets to live events, like sporting events, concerts, or movies] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
 label: OL1_G
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
40	-1	Refused
4,553	0	No
2,017	1	Yes

OL1_h

[Food delivery or carryout] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
 label: OL1_H
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
38	-1	Refused
4,484	0	No
2,088	1	Yes

OL1_i

[Other (Please specify)] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
 label: OL1_I
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/6, 610

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tabulation:	Freq.	Numeri c	Label
	6,373	0	No
	237	1	Yes

OL2_a

[Groceries or personal care items] For each type of good that you purchased online in the past 12 months, what was the primary reason that you madethese purchases online rather than in a local store?

type:	numeri c (byte)		
label:	OL2_A		
range:	[-1, 5]	units:	1
unique values:	6	missing :	4,672/6,610
tabulation:	Freq.	Numeri c	Label
	51	-1	Refused
	867	1	Conveni ence
	573	2	Better price
	44	3	Better quality
	281	4	Not available in local stores
	122	5	Other reason
	4,672	.	

OL2_b

[Clothing] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type:	numeri c (byte)		
label:	OL2_B		
range:	[-1, 5]	units:	1
unique values:	6	missing :	3,207/6,610
tabulation:	Freq.	Numeri c	Label
	53	-1	Refused
	1,527	1	Conveni ence
	959	2	Better price
	73	3	Better quality
	661	4	Not available in local stores
	130	5	Other reason
	3,207	.	

OL2_c

[Furni ture or household goods] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type:	numeri c (byte)
label:	OL2_C

Codebook_2016_SHED. txt

range: [-1, 5] uni ts: 1
 uni que val ues: 6 mi ssi ng . : 5, 030/6, 610

tabul ati on:	Freq.	Numeri c	Label
	25	-1	Refused
	640	1	Conveni ence
	600	2	Better price
	37	3	Better qual ity
	214	4	Not avail able in local stores
	64	5	Other reason
	5, 030	.	

OL2_d [Electronics or appliances] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type: numeri c (byte)
 label: OL2_D

range: [-1, 5] uni ts: 1
 uni que val ues: 6 mi ssi ng . : 4, 417/6, 610

tabul ati on:	Freq.	Numeri c	Label
	19	-1	Refused
	797	1	Conveni ence
	1, 093	2	Better price
	39	3	Better qual ity
	188	4	Not avail able in local stores
	57	5	Other reason
	4, 417	.	

OL2_e [Books, music, or DVDs] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type: numeri c (byte)
 label: OL2_E

range: [-1, 5] uni ts: 1
 uni que val ues: 6 mi ssi ng . : 3, 704/6, 610

tabul ati on:	Freq.	Numeri c	Label
	21	-1	Refused
	1, 412	1	Conveni ence
	966	2	Better price
	37	3	Better qual ity
	387	4	Not avail able in local stores
	83	5	Other reason
	3, 704	.	

OL2_f [Travel-related items (plane tickets, hotel rooms)] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than

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in a local store?

type: numeric (byte)
label: OL2_F

range: [-1, 5] units: 1
unique values: 6 missing : 3, 755/6, 610

tabulation:	Freq.	Numeri c	Label
	14	-1	Refused
	1, 705	1	Convenience
	825	2	Better price
	15	3	Better quality
	237	4	Not available in local stores
	59	5	Other reason
	3, 755	.	

OL2_g [Tickets to live events, like sporting events, concerts, or movies]
For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type: numeric (byte)
label: OL2_G

range: [-1, 5] units: 1
unique values: 6 missing : 4, 593/6, 610

tabulation:	Freq.	Numeri c	Label
	13	-1	Refused
	1, 420	1	Convenience
	260	2	Better price
	25	3	Better quality
	249	4	Not available in local stores
	50	5	Other reason
	4, 593	.	

OL2_h [Food delivery or carryout]
For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type: numeric (byte)
label: OL2_H

range: [-1, 5] units: 1
unique values: 6 missing : 4, 522/6, 610

tabulation:	Freq.	Numeri c	Label
	33	-1	Refused
	1, 718	1	Convenience
	191	2	Better price
	30	3	Better quality
	23	4	Not available in local stores
	93	5	Other reason

OL2_i [OL1other] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type: numeric (byte)
label: OL2_i
range: [-1, 5] units: 1
unique values: 6 missing: 6, 392/6, 610

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	61	1	Convenience
	71	2	Better price
	7	3	Better quality
	61	4	Not available in local stores
	11	5	Other reason
	6, 392	.	

OL3_a [Bought used, second-hand, or handmade goods on websites like Ebay, Craigslist, or Etsy] In the past 12 months have you done each of the following:

type: numeric (byte)
label: OL3_A
range: [-1, 1] units: 1
unique values: 3 missing: 0/6, 610

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	5, 049	0	No
	1, 530	1	Yes

OL3_b [Used a ride-hailing service like Uber or Lyft?] In the past 12 months have you done each of the following:

type: numeric (byte)
label: OL3_B
range: [-1, 1] units: 1
unique values: 3 missing: 0/6, 610

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	5, 782	0	No
	794	1	Yes

OL3_c [Stayed overnight in a private residence that you booked online using a service like

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Airbnb, VRBO, or HomeAway] In the past 12 months have you done each of the following:

type: numeric (byte)
label: OL3_C

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6, 610

tabul ati on: Freq. Numeri c Label
 30 -1 Refused
 6, 131 0 No
 449 1 Yes

OL3_d [Hired someone online to do a task for you remotely through a service such as Mechanical Turk or Fiverr] In the past 12 months have you done each of the following:

type: numeric (byte)
label: OL3_D

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6, 610

tabul ati on: Freq. Numeri c Label
 32 -1 Refused
 6, 509 0 No
 69 1 Yes

OL3_e [Hired someone online to do an in-person task such as child-care or housecleaning through a service such as Handy, Care.com, or TaskRabbit] In the past 12 months have you done each of the following:

type: numeric (byte)
label: OL3_E

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 0/6, 610

tabul ati on: Freq. Numeri c Label
 31 -1 Refused
 6, 464 0 No
 115 1 Yes

OL3_f [Ordered delivery of prepared meals through services such as GrubHub, Caviar, Instacart, or UberEats] In the past 12 months have you done each of the following:

type: numeric (byte)
label: OL3_F

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range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	30	-1	Refused
	6, 295	0	No
	285	1	Yes

OL3_g

[Bought streaming online media or entertainment content, through services such as Netflix or Amazon Prime]
 In the past 12 months have you done each of the following:

type: numeric (byte)
 label: OL3_G

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	30	-1	Refused
	4, 388	0	No
	2, 192	1	Yes

OL4_a

[Read product reviews or get product information] In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online?

type: numeric (byte)
 label: OL4_A

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	26	-1	Refused
	1, 887	0	No
	4, 697	1	Yes

OL4_b

[Compare prices and the availability of products, either across online sites or listed for sale in brick-and-mortar stores]
 In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online?

type: numeric (byte)
 label: OL4_B

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	27	-1	Refused
	2, 262	0	No

OL4_c [Interacted with a customer service representative for a product you purchased] In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online?

type: numeric (byte)
label: OL4_C
range: [-1, 1] units: 1
unique values: 3 missing: 0/6,610
tabulation: Freq. Numeric Label
25 -1 Refused
4,549 0 No
2,036 1 Yes

OL4_d [Taken a class or educational program] In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online?

type: numeric (byte)
label: OL4_D
range: [-1, 1] units: 1
unique values: 3 missing: 0/6,610
tabulation: Freq. Numeric Label
34 -1 Refused
5,816 0 No
760 1 Yes

OL4_e [Made reservations online, such as at a restaurant, salon, or doctor's office] In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online?

type: numeric (byte)
label: OL4_E
range: [-1, 1] units: 1
unique values: 3 missing: 0/6,610
tabulation: Freq. Numeric Label
34 -1 Refused
4,785 0 No
1,791 1 Yes

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

type: numeric (byte)
 label: EF1
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
25	-1	Refused
3, 278	0	No
3, 307	1	Yes

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

type: numeric (byte)
 label: EF2
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 3, 307/6, 610
 tabulation:

Freq.	Numerical	Label
30	-1	Refused
1, 896	0	No
1, 377	1	Yes
3, 307	.	

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

type: numeric (byte)
 label: LABK
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
3, 987	0	No
2, 623	1	Yes

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

type: numeric (byte)
 label: LABK

range:	[0, 1]	units:	1
unique values:	2	missing :	0/6, 610
tabulation:	Freq.	Numerical	Label
	5, 256	0	No
	1, 354	1	Yes

```

type:      numeric (byte)
label:     LABK
range:     [0, 1]
unique values: 2
units:     1
missing :  0/6,610

tabulation:
  Freq.   Numeri c   Label
  3,806         0     No
  2,804         1     Yes

```

```

type:      numeric (byte)
label:     LABK
range:     [0, 1]
unique values: 2
units:     1
missing :  0/6,610

tabulation:
  Freq.    Numeric  Label
  6,374      0      No
  236        1      Yes

```

```

type:      numeric (byte)
label:     LABK
range:     [0, 1]
unique values: 2
units:     1
missing :  0/6,610

tabulation:
  Freq.    Numeric  Label
  5,831      0      No
  779        1      Yes

```

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

type: numeric (byte)
 label: LABK
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/6, 610
 tabulation: Freq. Numeric Label
 6,478 0 No
 132 1 Yes

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

type: numeric (byte)
 label: LABK
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/6, 610
 tabulation: Freq. Numeric Label
 6,075 0 No
 535 1 Yes

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

type: numeric (byte)
 label: LABK
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/6, 610
 tabulation: Freq. Numeric Label
 5,734 0 No
 876 1 Yes

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

```

      type:  numeric (byte)
      label:  LABK

      range:  [0, 1]
      unique values: 2
                        units: 1
                        missing : 0/6, 610

      tabulation:  Freq.    Numeri c  Label
                   6, 510      0      No
                   100         1      Yes

```

```

EF3_Refused      [Refused] Suppose that you
                  have any emergency expense that costs $400. Based
                  on your current financial situation, how would pay
                  for this expense? If you would use more than one method
                  to cover this expense, please select all that apply

```

```

      type:  numeric (byte)
      label:  LABK

      range:  [0, 1]
      unique values: 2
                        units: 1
                        missing : 0/6, 610

      tabulation:  Freq.    Numeri c  Label
                   6, 562      0      No
                   48         1      Yes

```

```

EF5A      Do you expect to be able to pay all of your bills in full this month?

```

```

      type:  numeric (byte)
      label:  EF5A

      range:  [-1, 1]
      unique values: 3
                        units: 1
                        missing : 0/6, 610

      tabulation:  Freq.    Numeri c  Label
                   42      -1      Refused
                   1, 517    0      I cannot pay some bills or will
                                only make a partial payment on
                                them
                   5, 051    1      I will be able to pay all of my
                                bills in full

```

```

EF5B      How would a $400 emergency expense that
           you had to pay impact your ability to pay
           your other bills this month?

```

```

      type:  numeric (byte)
      label:  EF5B

      range:  [-1, 1]
      unique values: 3
                        units: 1
                        missing : 1, 559/6, 610

      tabulation:  Freq.    Numeri c  Label
                   24      -1      Refused

```

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836	0	I could not pay some other bills or would only make a partial payment on some of them
4,191	1	I would still be able to pay all of my other bills in full
1,559	.	

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

type: numeric (byte)
label: E1_A

range: [-1, 1] units: 1
unique values: 3 missing: 1/6, 610

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	5,827	0	No
	753	1	Yes
	1	.	

E1_b [To see a doctor] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
label: E1_B

range: [-1, 1] units: 1
unique values: 3 missing: 1/6, 610

tabulation:	Freq.	Numeric	Label
	40	-1	Refused
	5,764	0	No
	805	1	Yes
	1	.	

E1_c [Mental health care or counseling] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
label: E1_C

range: [-1, 1] units: 1
unique values: 3 missing: 1/6, 610

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	6,244	0	No
	329	1	Yes

1 .

 E1_d [Dental care (including skipping check-ups or routine cleaning)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
 label: E1_D
 range: [-1, 1] units: 1
 unique values: 3 missing : 1/6, 610

tabulation:	Freq.	Numerical	Label
	28	-1	Refused
	5,296	0	No
	1,285	1	Yes
	1	.	

 E1_e [To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.) During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
 label: E1_E
 range: [-1, 1] units: 1
 unique values: 3 missing : 1/6, 610

tabulation:	Freq.	Numerical	Label
	31	-1	Refused
	6,042	0	No
	536	1	Yes
	1	.	

 E1_f [Follow-up care (e.g. skipping physical therapy sessions recommended by a doctor) During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
 label: E1_F
 range: [-1, 1] units: 1
 unique values: 3 missing : 1/6, 610

tabulation:	Freq.	Numerical	Label
	41	-1	Refused
	6,144	0	No
	424	1	Yes
	1	.	

E2

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

type: numeric (byte)
 label: E2
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
42	-1	Refused
4,938	0	No
1,630	1	Yes

E2A

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

type: numeric (long)
 label: E2A, but 224 nonmissing values are not labeled
 range: [-1, 150000]
 unique values: 225
 units: 1
 missing: 4,980/6,610
 examples: 3000
 .
 .
 .

E2B

Do you currently have an unpaid balance or owe any debt related to the unexpected major medical expenses that you had in the past 12 months?

type: numeric (byte)
 label: E2B
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4,980/6,610
 tabulation:

Freq.	Numerical	Label
5	-1	Refused
952	0	No
673	1	Yes
4,980	.	

E4_a

[Insurance through a current or former employer or union (of yourself or a family member)] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)
 label: E4_A

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range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	111	-1	Refused
	3, 011	0	No
	3, 488	1	Yes

 E4_b [Insurance purchased directly from an insurance company (by yourself or a family member)] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeri c (byte)
 label: E4_B

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	207	-1	Refused
	5, 514	0	No
	889	1	Yes

 E4_c [Medicare, for people 65 or older, or people with certain disabilities] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeri c (byte)
 label: E4_C

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	153	-1	Refused
	4, 404	0	No
	2, 053	1	Yes

 E4_d [Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeri c (byte)
 label: E4_D

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
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210	-1	Refused
5,475	0	No
925	1	Yes

E4_e

[TRICARE or other military health care]
Are you currently covered by any of
the following types of health insurance or
health coverage plans?

type: numeric (byte)
label: E4_E

range: [-1, 1] units: 1
unique values: 3 missing: 0/6,610

tabulation:	Freq.	Numeric	Label
	218	-1	Refused
	6,125	0	No
	267	1	Yes

E4_f

[VA (including those who have ever used
or enrolled for VA health care)]
Are you currently covered by any of
the following types of health insurance or
health coverage plans?

type: numeric (byte)
label: E4_F

range: [-1, 1] units: 1
unique values: 3 missing: 0/6,610

tabulation:	Freq.	Numeric	Label
	211	-1	Refused
	6,005	0	No
	394	1	Yes

E4_g

[Indian Health Service]
Are you currently covered by any of
the following types of health insurance or
health coverage plans?

type: numeric (byte)
label: E4_G

range: [-1, 1] units: 1
unique values: 3 missing: 0/6,610

tabulation:	Freq.	Numeric	Label
	237	-1	Refused
	6,324	0	No
	49	1	Yes

E4_h

[Insurance purchased through a health
insurance exchange]
Are you currently covered by any of

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the following types of health insurance or
health coverage plans?

type: numeric (byte)
label: E4_H

range: [-1, 1] units: 1
unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numeric	Label
	224	-1	Refused
	6,068	0	No
	318	1	Yes

E4_i [Any other type of health insurance or
health coverage plan]
Are you currently covered by any of
the following types of health insurance or
health coverage plans?

type: numeric (byte)
label: E4_I

range: [-1, 1] units: 1
unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numeric	Label
	232	-1	Refused
	6,015	0	No
	363	1	Yes

E6_a Do you have serious difficulty hearing or
serious difficulty seeing even with glasses
(including being blind or deaf)

type: numeric (byte)
label: E6_A

range: [-1, 1] units: 1
unique values: 3 missing : 0/6, 610

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	6,063	0	No
	516	1	Yes

E6_b Because of a physical, mental, or
emotional condition, do you have serious
difficulty concentrating, remembering, or
making decisions

type: numeric (byte)
label: E6_B

range: [-1, 1] units: 1
unique values: 3 missing : 0/6, 610

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tabulation:	Freq.	Numeri c	Label
	24	-1	Refused
	6,041	0	No
	545	1	Yes

 E6_c Do you have serious difficulty walking or climbing stairs?

type: numeric (byte)
 label: E6_C

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 0/6, 610

tabulation:	Freq.	Numeri c	Label
	34	-1	Refused
	5,786	0	No
	790	1	Yes

 E7 Do you currently have a health problem or disability which prevents you from working or which limits the kind or amount of work that you can do?

type: numeric (byte)
 label: E7

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 633/6, 610

tabulation:	Freq.	Numeri c	Label
	33	-1	Refused
	5,001	0	No
	943	1	Yes
	633	.	

 X2_a [I lost a job] Have you and your family living with you experienced each of the following events in the past 12 months?

type: numeric (byte)
 label: X2_A

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 0/6, 610

tabulation:	Freq.	Numeri c	Label
	33	-1	Refused
	6,191	0	No
	386	1	Yes

 X2_b [I had my work hours and/or pay reduced] Have you and your family living with you experienced each of the following events in the past 12 months?

```

type:   numeri c (byte)
label:  X2_B

```

```

range:      [-1, 1]
unique values: 3
units:      1
missing:    0/6,610

```

tabul ati on:	Freq.	Numeri c	Label
	38	-1	Refused
	6,060	0	No
	512	1	Yes

X2_c

[My spouse/partner lost a job]
Have you and your family
living with you experienced each of the
following events in the past 12 months?

```

type:   numeri c (byte)
label:  X2_C

```

```

range:      [-1, 1]
unique values: 3
units:      1
missing:    0/6,610

```

tabul ati on:	Freq.	Numeri c	Label
	39	-1	Refused
	6,354	0	No
	217	1	Yes

X2_d

[My spouse/partner had their work hours and/or pay reduced] Have you and your family living with you experienced each of the following events in the past 12 months?

```

type:   numeri c (byte)
label:  X2_D

```

```

range:      [-1, 1]
unique values: 3
units:      1
missing:    0/6,610

```

tabul ati on:	Freq.	Numeri c	Label
	38	-1	Refused
	6, 278	0	No
	294	1	Yes

x2_e

[Told by landlord that I had to move out]
Have you and your family
living with you experienced each of the
following events in the past 12 months?

```

type:  numer i c (byte)
label:  X2_E

```

```

range:      [-1, 1]
unique values: 3
units:      1
missing:    0/6, 610

```

```

tabulation:  Freq.    Numeric  Label
              31         -1  Refused
              Page 123

```

6, 491	0	No
88	1	Yes

X2_f

[Received a foreclosure or eviction notice] Have you and your family living with you experienced each of the following events in the past 12 months?

```

type:  numeric (byte)
label:  X2_F

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

units:  1
missing :  0/6, 610

tabulation:  Freq.  Numeric  Label
               32      -1     Refused
               6, 486    0      No
               92      1      Yes

```

X2_g

[A business I owned had financial difficulty] Have you and your family living with you experienced each of the following events in the past 12 months?

```

type:  numeric (byte)
label:  X2_G

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

units:  1
missing :  0/6, 610

tabulation:  Freq.  Numeric  Label
               37      -1     Refused
               6, 457    0      No
               116     1      Yes

```

X2_h

[I had a significant health problem] Have you and your family living with you experienced each of the following events in the past 12 months?

```

type:  numeric (byte)
label:  X2_H

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

units:  1
missing :  0/6, 610

tabulation:  Freq.  Numeric  Label
               33      -1     Refused
               5, 652    0      No
               925     1      Yes

```

X2_i

[A family member had significant health problem] Have you and your family living with you experienced each of the following events in the past 12 months?

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type: numeric (byte)
 label: X2_I
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
33	-1	Refused
5,765	0	No
812	1	Yes

X2_j

[Divorce] Have you and your family
 living with you experienced each of the
 following events in the past 12 months?

type: numeric (byte)
 label: X2_J
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
51	-1	Refused
6,449	0	No
110	1	Yes

X2_k

[Death of primary breadwinner]
 Have you and your family
 living with you experienced each of the
 following events in the past 12 months?

type: numeric (byte)
 label: X2_K
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
42	-1	Refused
6,505	0	No
63	1	Yes

X3_a

[I lost a job] How much financial strain
 did each of the events that you experienced
 cause for you and your family?

type: numeric (byte)
 label: X3_A
 range: [-1, 4]
 unique values: 5
 units: 1
 missing: 6, 224/6, 610
 tabulation:

Freq.	Numerical	Label
3	-1	Refused
39	1	None
75	2	A little strain

Codebook_2016_SHED. txt

102 3 Moderate strain
 167 4 Substantial strain
 6,224 .

X3_b

[I had my work hours and/or pay reduced]
 How much financial strain
 did each of the events that you experienced
 cause for you and your family?

type: numeric (byte)
 label: X3_B

range: [-1, 4] units: 1
 unique values: 5 missing : 6,098/6,610

tabulation:	Freq.	Numerical	Label
	1	-1	Refused
	38	1	None
	142	2	A little strain
	169	3	Moderate strain
	162	4	Substantial strain
	6,098	.	

X3_c

[My spouse/partner lost a job]
 How much financial strain
 did each of the events that you experienced
 cause for you and your family?

type: numeric (byte)
 label: X3_C

range: [1, 4] units: 1
 unique values: 4 missing : 6,393/6,610

tabulation:	Freq.	Numerical	Label
	21	1	None
	48	2	A little strain
	57	3	Moderate strain
	91	4	Substantial strain
	6,393	.	

X3_d

[My spouse/partner had their work hours
 and/or pay reduced] How much financial strain
 did each of the events that you experienced
 cause for you and your family?

type: numeric (byte)
 label: X3_D

range: [-1, 4] units: 1
 unique values: 5 missing : 6,316/6,610

tabulation:	Freq.	Numerical	Label
	1	-1	Refused
	16	1	None
	87	2	A little strain
	116	3	Moderate strain

Codebook_2016_SHED.txt
74 4 Substantial strain
6,316 .

X3_e [Told by landlord that I had to move out]
How much financial strain
did each of the events that you experienced
cause for you and your family?

type: numeric (byte)
label: X3_E
range: [-1, 4] units: 1
unique values: 5 missing: 6,522/6,610
tabulation: Freq. Numeric Label
1 -1 Refused
11 1 None
13 2 A little strain
21 3 Moderate strain
42 4 Substantial strain
6,522 .

X3_f [Received a foreclosure or eviction
notice] How much financial strain
did each of the events that you experienced
cause for you and your family?

type: numeric (byte)
label: X3_F
range: [1, 4] units: 1
unique values: 4 missing: 6,518/6,610
tabulation: Freq. Numeric Label
8 1 None
14 2 A little strain
25 3 Moderate strain
45 4 Substantial strain
6,518 .

X3_g [A business I owned had financial
difficulty] How much financial strain
did each of the events that you experienced
cause for you and your family?

type: numeric (byte)
label: X3_G
range: [1, 4] units: 1
unique values: 4 missing: 6,494/6,610
tabulation: Freq. Numeric Label
11 1 None
20 2 A little strain
37 3 Moderate strain
48 4 Substantial strain
6,494 .

X3_h [I had a significant health problem]
How much financial strain
did each of the events that you experienced
cause for you and your family?

type: numeric (byte)
label: X3_H
range: [-1, 4] units: 1
unique values: 5 missing: 5, 685/6, 610

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	174	1	None
	229	2	A little strain
	260	3	Moderate strain
	260	4	Substantial strain
	5, 685	.	

X3_i [A family member had significant health
problem] How much financial strain
did each of the events that you experienced
cause for you and your family?

type: numeric (byte)
label: X3_I
range: [-1, 4] units: 1
unique values: 5 missing: 5, 798/6, 610

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	162	1	None
	217	2	A little strain
	251	3	Moderate strain
	180	4	Substantial strain
	5, 798	.	

X3_j [Divorce] How much financial strain
did each of the events that you experienced
cause for you and your family?

type: numeric (byte)
label: X3_J
range: [-1, 4] units: 1
unique values: 5 missing: 6, 500/6, 610

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	19	1	None
	20	2	A little strain
	28	3	Moderate strain
	42	4	Substantial strain
	6, 500	.	

X3_k [Death of primary breadwinner]
How much financial strain
did each of the events that you experienced
cause for you and your family?

type: numeric (byte)
label: X3_K
range: [-1, 4] units: 1
unique values: 5 missing: 6, 547/6, 610

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	9	1	None
	10	2	A little strain
	13	3	Moderate strain
	30	4	Substantial strain
	6, 547	.	

CH1_a [Your family's finances] When you were
growing up (under age 17), how frequently
did you worry about each of the following?

type: numeric (byte)
label: CH1_A
range: [-1, 4] units: 1
unique values: 5 missing: 0/6, 610

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	2, 927	1	Never worried
	1, 414	2	Rarely worried
	1, 543	3	Sometimes worried
	699	4	Regularly worried

CH1_b [Having enough food to eat] When you were
growing up (under age 17), how frequently
did you worry about each of the following?

type: numeric (byte)
label: CH1_B
range: [-1, 4] units: 1
unique values: 5 missing: 0/6, 610

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	4, 462	1	Never worried
	1, 064	2	Rarely worried
	729	3	Sometimes worried
	328	4	Regularly worried

CH1_c [Crime and personal safety] When you were
growing up (under age 17), how frequently
did you worry about each of the following?

```

type:  numeric (byte)
label:  CH1_C

range:  [-1, 4]
unique values:  5

units:  1
missing :  0/6, 610

tabulation:  Freq.    Numeric  Label
              28        -1    Refused
              4,097       1    Never worried
              1,529       2    Rarely worried
              694        3    Sometimes worried
              262        4    Regularly worried

```

CH1_d [Having a stable caregiver] When you were growing up (under age 17), how frequently did you worry about each of the following?

```

type:  numeric (byte)
label:  CH1_D

range:  [-1, 4]
unique values:  5

units:  1
missing :  0/6, 610

tabulation:  Freq.    Numeric  Label
              35        -1    Refused
              5,006       1    Never worried
              855        2    Rarely worried
              471        3    Sometimes worried
              243        4    Regularly worried

```

CH2 What is the highest level of education that your mother completed?

```

type:  numeric (byte)
label:  CH2

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

units:  1
missing :  0/6, 610

tabulation:  Freq.    Numeric  Label
              15        -1    Refused
              1,197       1    Less than High School degree
              2,624       2    High school degree or GED
              727        3    Some college but no degree
              359        4    Certificate or technical degree
              296        5    Associate degree
              669        6    Bachelor's degree
              351        7    Graduate degree
              372        8    Don't know

```

CH3 What is the highest level of education that your father completed?

```

type:  numeric (byte)
label:  CH3

range:  [-1, 8]

units:  1

```

Codebook_2016_SHED. txt
 unique values: 9 missing : 0/6,610

tabulation:	Freq.	Numeri c	Label
	48	-1	Refused
	1,487	1	Less than High School degree
	2,062	2	High school degree or GED
	588	3	Some college but no degree
	301	4	Certificate or technical degree
	203	5	Associate degree
	730	6	Bachelor?s degree
	522	7	Graduate degree
	669	8	Don?t know

 IND2 IND2: Industry (detailed) in current or main job

type: numeri c (long)
 label: IND2, but 1 nonmissing value is not labeled
 range: [-2,938000] units: 1
 unique values: 127 missing : 0/6,610
 examples: -2 Not asked
 -2 Not asked
 451000Sporting Goods, Hobby, Book, and Music Stores
 611000Educational Services

 ppcm0062 Q18: Al together, how many jobs do you have?

type: numeri c (byte)
 label: PPCM0062
 range: [-2,4] units: 1
 unique values: 6 missing : 0/6,610
 tabulation:

Freq.	Numeri c	Label
2,884	-2	Not asked
14	-1	Refused
3,120	1	One
475	2	Two
73	3	Three
44	4	Four or more

 ppcm0160 Q26: Occupation (detailed) in current or main job

type: numeri c (byte)
 label: PPCM0160
 range: [-2,29] units: 1
 unique values: 31 missing : 0/6,610
 examples: -2 Not asked
 -2 Not asked
 6 Communi ty and Soci al Servi ces
 19 Sales Representati ve

ppfs0596

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

type: numeric (byte)
label: PPFS0596

range: [-2, 12] uni ts: 1
uni que val ues: 14 mi ssi ng .: 199/6, 610

exampl es: 1 Under \$5, 000
 3 \$10, 000 - \$24, 999
 7 \$75, 000 - \$99, 999
 9 \$250, 000 - \$499, 999

ppfs0001

Q1: When it comes to decisions regarding
your household's financial activities,
who makes them?

type: numeric (byte)
label: PPFS0001

range: [-1, 3] uni ts: 1
uni que val ues: 4 mi ssi ng .: 199/6, 610

tabul ati on:	Freq.	Numeri c	Label
	6	-1	Refused
	3, 224	1	I make most of the deci si ons
	2, 619	2	Another household member and I share in the deci si ons
	562	3	Another household member makes most of the deci si ons
	199	.	

pph10001

Q1: In general , would you say your physi cal heal th i s. . . ?

type: numeric (byte)
label: PPH10001

range: [-1, 5] uni ts: 1
uni que val ues: 6 mi ssi ng .: 189/6, 610

tabul ati on:	Freq.	Numeri c	Label
	28	-1	Refused
	687	1	Excel l ent
	2, 407	2	Very good
	2, 276	3	Good
	834	4	Fai r
	189	5	Poor
	189	.	

pph1date

Date member completed Health 1 survey

type: numeric (long)

range: [20140628, 20161021] uni ts: 1
uni que val ues: 290 mi ssi ng .: 189/6, 610

Codebook_2016_SHED. txt

```

mean: 2.0e+07
std. dev: 3658.43

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 survey

```

      type:   numeric (long)
range: [20131219, 20161020]    uni ts:   1
unique values: 375             mi ssi ng : 199/6,610

      mean:    2.0e+07
std. dev: 4623.36

percentiles:       10%        25%         50%         75%          90%
                  2.0e+07     2.0e+07     2.0e+07     2.0e+07     2.0e+07

```

ppcmdate Date member completed Core survey

```

      type:    numeric (long)
      range:   [20060131, 20161010]
unique values: 605
      units:   1
missing :     0/6, 610

      mean:    2. 0e+07
      std. dev: 7029. 4

percentiles:
           10%       25%       50%       75%       90%
          2. 0e+07   2. 0e+07   2. 0e+07   2. 0e+07   2. 0e+07

```

ppage

Age

type:	numeric (byte)	
label:	PPAGE, but 76 nonmissing values are not labeled	
range:	[18, 93]	units: 1
unique values:	76	missing : 0/6,610
examples:	35	
	50	
	59	
	68	

ppagecat

```

      type:   numeri c (byte)
      label:  PPAGECAT
      range:  [1, 7]
unique val ues: 7
      uni ts: 1
      mi ssi ng : 0/6, 610

```

Codebook_2016_SHED. txt

tabul ati on:	Freq.	Numeri c	Label
	307	1	18-24
	953	2	25-34
	891	3	35-44
	1,069	4	45-54
	1,562	5	55-64
	1,287	6	65-74
	541	7	75+

 ppagect4 Age - 4 Categori es

type: numeri c (byte)
 label : PPAGECT4

range: [1, 4] uni ts: 1
 uni que val ues: 4 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	812	1	18-29
	1,339	2	30-44
	1,843	3	45-59
	2,616	4	60+

 ppeduc Educati on (Hi ghest Degree Recei ved)

type: numeri c (byte)
 label : PPEDUC

range: [1, 14] uni ts: 1
 uni que val ues: 14 mi ssi ng . : 0/6, 610

exampl es: 9 HI GH SCHOOL GRADUATE - hi gh school DI PLOMA or the
 > equi val ent (GED)

10 Some col l ege, no degree
 11 Associ ate degree
 12 Bachel ors degree

 ppeducat Educati on (Categori cal)

type: numeri c (byte)
 label : PPEDUCAT

range: [1, 4] uni ts: 1
 uni que val ues: 4 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	324	1	Less than hi gh school
	1,887	2	Hi gh school
	2,162	3	Some col l ege
	2,237	4	Bachel or's degree or hi gher

 ppethm Race / Ethni ci ty

```

Codebook_2016_SHED. txt
range: [1, 5] uni ts: 1
uni que val ues: 5 mi ssi ng .: 0/6, 610

tabul ati on: Freq. Numeri c Label
4, 582 1 A one-family house detached from
any other house
560 2 A one-family house attached to
one or more houses
1, 179 3 A building with 2 or more
apartments
275 4 A mobile home
14 5 Boat, RV, van, etc.

```

type:	numeric (byte)		
label:	P P I N C I M P		
range:	[1, 21]	units:	1
unique values:	21	missing :	0/6, 610
examples:	7	\$20, 000	to \$24, 999
	10	\$35, 000	to \$39, 999
	13	\$60, 000	to \$74, 999
	16	\$100, 000	to \$124, 999

```

type:      numeri c (byte)
label :    PPMARI T

range:     [1, 6]
unique val ues: 6

uni ts:    1
mi ssi ng : 0/6, 610

tabul ati on:
Freq.      Numeri c      Label
3, 656      1      Marri ed
      384      2      Wi dowed
      863      3      Di vorced
      104      4      Separated
1, 280      5      Never marri ed
      323      6      Li vi ng wi th partner

```

```

type:      numeric (byte)
label:     PPMSACAT

range:     [0, 1]
unique values: 2
units:     1
missing :  0/6,610

tabulation:
  Freq.      Numeric  Label
    938         0  Non-Metro
  5,672         1   Metro

```


Codebook_2016_SHED. txt

type: numeric (byte)
 label: PPREG4
 range: [1, 4]
 unique values: 4
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
1,197	1	Northeast
1,587	2	Midwest
2,317	3	South
1,509	4	West

 ppreg9 Region 9 - Based on State of Residence

type: numeric (byte)
 label: PPREG9
 range: [1, 9]
 unique values: 9
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
316	1	New England
881	2	Mid-Atlantic
1,059	3	East-North Central
528	4	West-North Central
1,323	5	South Atlantic
327	6	East-South Central
667	7	West-South Central
498	8	Mountain
1,011	9	Pacific

 pprent Ownership Status of Living Quarters

type: numeric (byte)
 label: PPRENT
 range: [1, 3]
 unique values: 3
 units: 1
 missing: 0/6, 610
 tabulation:

Freq.	Numerical	Label
4,653	1	Owned or being bought by you or someone in your household
1,752	2	Rented for cash
205	3	Occupied without payment of cash rent

 ppstaten State

type: numeric (byte)
 label: PPSTATEN
 range: [11, 95]
 unique values: 51
 units: 1
 missing: 0/6, 610
 examples: 31 oh
 45 sd

PPT01 Presence of Household Members - Children 0-1

type: numeric (byte)
label: PPT01, but 4 nonmissing values are not labeled

range: [0, 9] uni ts: 1
unique values: 4 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	6, 413	0	
	181	1	
	15	2	
	1	9	

PPT25 Presence of Household Members - Children 2-5

type: numeric (byte)
label: PPT25, but 4 nonmissing values are not labeled

range: [0, 3] uni ts: 1
unique values: 4 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	6, 117	0	
	396	1	
	88	2	
	9	3	

PPT612 Presence of Household Members - Children 6-12

type: numeric (byte)
label: PPT612, but 7 nonmissing values are not labeled

range: [0, 6] uni ts: 1
unique values: 7 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	5, 829	0	
	504	1	
	224	2	
	43	3	
	8	4	
	1	5	
	1	6	

PPT1317 Presence of Household Members - Children 13-17

type: numeric (byte)
label: PPT1317, but 5 nonmissing values are not labeled

range: [0, 4] uni ts: 1
unique values: 5 mi ssi ng . : 0/6, 610

Codebook_2016_SHED. txt

tabulation:	Freq.	Numeri c	Label
	5,888	0	
	558	1	
	146	2	
	16	3	
	2	4	

PPT180V Presence of Household Members - Adults 18+

type: numeric (byte)
 label: PPT180V, but 10 nonmissing values are not labeled
 range: [1, 10] units: 1
 unique values: 10 missing : 0/6,610
 examples: 1
 2
 2
 2

ppwork Current Employment Status

type: numeric (byte)
 label: PPWORK
 range: [1, 7] units: 1
 unique values: 7 missing : 0/6,610
 tabulation:

Freq.	Numeri c	Label
3,191	1	Working - as a paid employee
536	2	Working - self-employed
28	3	Not working - on temporary layoff from a job
297	4	Not working - looking for work
1,790	5	Not working - retired
372	6	Not working - disabled
396	7	Not working - other

educ_prev_reported Education level reported in 2014 and 2015

type: numeric (float)
 range: [0, 1] units: 1
 unique values: 2 missing : 0/6,610
 tabulation:

Freq.	Value
4,781	0
1,829	1

ppracem Race, Census categories

type: numeric (byte)
label: ppracem

range: [1,6] units: 1
unique values: 6 missing .: 0/6610

tabulation: Freq.	Numeric	Label
5,497	1	White
628	2	Black/African-American
64	3	American Indian or Alaska Native
175	4	Asian
7	5	Hawaiian/Pacific Islander
239	6	2+ Races

race_5cat Race/Ethnicity - 5 categories

type: numeric (byte)
label: race_5cat

range: [1,5] units: 1
unique values: 5 missing .: 0/6610

tabulation: Freq.	Numeric	Label
4,904	1	White
610	2	Black
690	3	Hispanic
169	4	Asian
237	5	Other

yearYear

type: numeric (float)
label: Year

range: [2016]units: 1
unique values: 1missing .: 0/6,610

tabulation: Freq.	Numeric
6610	2016

weightSample Weights: All Respondents

type: numeric (float)

range: [.07108424, 6.0276465]units: .0001
unique values: 3,748missing .: 0/6,610

mean: 1
std. dev: .898371

percentiles:	10%	25%	50%	75%	90%
	.256371	.447933	.753279	1.23181	1.96917

weight_popPopulation Weights: All Respondents

type: numeric (float)

range: [2620.0037, 222165.36]units: .0001
unique values: 3,749missing .: 0/6,610

mean: 36857.7a
std. dev: 33111.9

percentiles:	10%	25%	50%	75%	90%
	9449.26	16509.8	27764.1	45401.6	72579.3