

Codebook\_2016\_SHED.txt

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CODEBOOK FOR 2016 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING  
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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 with you in your household?



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

D1\_b

[Self-employed] Do each of the following describe your employment situation in the past month?v

type: numeric (byte)  
 label: D1\_B  
 range: [-1, 1]  
 unique values: 3  
 units: 1  
 missing: 0/6, 610

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

D1\_c

[Temporarily laid off] Do each of the following describe your employment situation in the past month?

type: numeric (byte)  
 label: D1\_C  
 range: [-1, 1]  
 unique values: 3  
 units: 1  
 missing: 0/6, 610

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

D1\_d

[Not employed, but looking for a job] Do each of the following describe your employment situation in the past month?

type: numeric (byte)  
 label: D1\_D  
 range: [-1, 1]  
 unique values: 3  
 units: 1  
 missing: 0/6, 610

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

D1\_e

[Not employed, and not looking for a job] Do each the following describe your employment situation in the past month?

type: numeric (byte)

























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tabul ati on:	Freq.	Numeri c	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:	numeri c (byte)		
label:	D9B_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
	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:	numeri c (byte)		
label:	D9B_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
	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:	numeri c (byte)		
label:	D9B_D		
range:	[0, 1]	uni ts:	1
uni que val ues:	2	mi ssi ng .:	0/6, 610
tabul ati on:	Freq.	Numeri c	Label
	6,505	0	No
	105	1	Yes



## 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.	Numerical	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.	Numerical	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.	Numerical	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)

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 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  
 -----





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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
tabulation:	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
tabulation:	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
tabulation:	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

```





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

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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.	Numerical	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.	Numerical	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.	Numerical	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

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

R5B\_a

[Received an evicti on notice] Did each of the following contribute to your moving from your previous home in [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 landl ord told you, or a person you were stayi ng wi th, to leave] Did each of the following contribute to your moving from your previous home in [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, missed a rent payment and thought that if you di dn' t move you woul d be evi cted] Did each of the following contribute to your moving from your previous home in [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	.	





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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 ts:	1
uni que val ues:	2	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 ts:	1
uni que val ues:	2	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 ts:	1
uni que val ues:	2	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]?

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

Freq.	Numerical	Label
535	0	No
70	1	Yes
6,005	.	.

R5D\_g [Relocated to a new city]  
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
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: numeric (byte)  
 label: LABC  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 6,005/6,610  
 tabulation:
 

Freq.	Numerical	Label
508	0	No
97	1	Yes
6,005	.	.

R5D\_i [Other (Please Specify)]  
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

















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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	.	

-----  
H6Prior 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



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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: LABC

range: [0, 1]  
unique values: 2

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

tabulation:	Freq.	Numerical	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: LABC

range: [0, 1]  
unique values: 2

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

tabulation:	Freq.	Numerical	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: LABC

range: [0, 1]  
unique values: 2

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

tabulation:	Freq.	Numerical	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: LABC





tabulation:	Freq.	Numerical	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:	numerical (byte)		
label:	BK2_E		
range:	[-1, 1]	units:	1
unique values:	3	missing:	0/6,610
tabulation:	Freq.	Numerical	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:	numerical (byte)		
label:	BK5		
range:	[-1, 8]	units:	1
unique values:	9	missing:	0/6,610
tabulation:	Freq.	Numerical	Label
	21	-1	Refused
	2,612	1	Cash
	65	2	Check
	1,573	3	Credit card
	2,286	4	Debit card
	27	5	Prepaid card
	8	6	Money order
	4	7	Mobile 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:	numerical (byte)		
label:	A6		
range:	[-1, 9]	units:	1
unique values:	5	missing:	0/6,610
tabulation:	Freq.	Numerical	Label
	14	-1	Refused
	4,013	1	Very confident



## Codebook\_2016\_SHED.txt

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

Freq.	Numerical	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.	Numerical	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.	Numerical	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.	Numerical	Label
2,315	0	No
	1	Yes
	.	

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]  
unique values: 2  
units: 1  
missing: 4,114/6,610

tabulation:	Freq.	Numerical	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]  
unique values: 2  
units: 1  
missing: 4,114/6,610

tabulation:	Freq.	Numerical	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]  
unique values: 2  
units: 1  
missing: 4,114/6,610

tabulation:	Freq.	Numerical	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









Label : LABG  
 range: [0, 1]  
 unique values: 2  
 uni ts: 1  
 mi ssi ng . : 5, 827/6, 610

tabul ati on:	Freq.	Numeri c	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: numer i c (byte)  
 Label : LABG  
 range: [0, 1]  
 unique values: 2  
 uni ts: 1  
 mi ssi ng . : 5, 827/6, 610

tabul ati on:	Freq.	Numeri c	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: numer i c (byte)  
 Label : LABG  
 range: [0, 1]  
 unique values: 2  
 uni ts: 1  
 mi ssi ng . : 5, 827/6, 610

tabul ati on:	Freq.	Numeri c	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: numer i c (byte)  
 Label : C1  
 range: [-1, 8]  
 unique values: 7  
 uni ts: 1  
 mi ssi ng . : 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	19	-1	Refused
	705	1	Poor
	655	2	Fai r
	993	3	Good
	1, 415	4	Very good















## 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:	numeri c (byte)		
label:	ED11_D		
range:	[-1, 1]		uni ts: 1
uni que 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:	numeri c (byte)		
label:	ED11_E		
range:	[-1, 1]		uni ts: 1
uni que 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:	numeri c (byte)		
label:	ED12_A		
range:	[-1, 5]		uni ts: 1
uni que 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]	units: 1
unique values:	6	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]	units: 1
unique values:	6	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  
college and what school to attend?

-----  
type: numeric (byte)  
label: ED12\_G  
range: [-1, 5] units: 1  
unique values: 6 missing : 5, 179/6, 610  
tabulation: Freq. Numeric 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: numeric (byte)  
label: ED12\_H  
range: [-1, 5] units: 1  
unique values: 6 missing : 5, 179/6, 610  
tabulation: Freq. Numeric 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: numeric (byte)  
label: LABH  
range: [0, 1] units: 1  
unique values: 2 missing : 6, 441/6, 610  
tabulation: Freq. Numeric 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?  
-----

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

Freq.	Numerical	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.	Numerical	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.	Numerical	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.	Numerical	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:  numeric (byte)
      label:  LABH
      range:  [0, 1]
unique values:  2
      units:  1
      missi 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:  numeric (byte)
      label:  LABH
      range:  [0, 1]
unique values:  2
      units:  1
      missi 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:  numeric (byte)
      label:  LABH
      range:  [0, 1]
unique values:  2
      units:  1
      missi 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:  numeric (byte)
      label:  LABH
      range:  [0, 1]
unique values:  2
      units:  1
      missi 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









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











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 pension?  
-----

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  
specify)] Do you currently have each of  
the following types of  
retirement savings or pension?  
-----

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), Thrift, or other defined  
contribution retirement plan, would you  
contribute 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	.	



```

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

```

## Codebook\_2016\_SHED.txt

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)		
label:	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	Label
	46	-1	Refused
	811	1	Not important
	660	2	Somewhat important
	585	3	Very important
	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)		
label:	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	Label
	51	-1	Refused
	1,551	1	Not important
	215	2	Somewhat important
	285	3	Very important
	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)		
label:	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	Label
	7	-1	Refused
	214	0	No
	1,881	1	Yes



















## Codebook\_2016\_SHED.txt

type: numeric (byte)  
 label: LABJ  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 4, 618/6, 610  
 tabulation:

Freq.	Numerical	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.	Numerical	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.	Numerical	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.	Numerical	Label
1,591	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?





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 you 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 you 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 you 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 you 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
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 you 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
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.	Numerical	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.	Numerical	Label
24	-1	Refused



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	.	.







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the following types of health insurance or health coverage plans?

---

type: numeric (byte)  
 label: E4\_H  
 range: [-1, 1]  
 unique values: 3  
 units: 1  
 missing: 0/6, 610

tabulation:	Freq.	Numerical	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]  
 unique values: 3  
 units: 1  
 missing: 0/6, 610

tabulation:	Freq.	Numerical	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]  
 unique values: 3  
 units: 1  
 missing: 0/6, 610

tabulation:	Freq.	Numerical	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]  
 unique values: 3  
 units: 1  
 missing: 0/6, 610





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]                      units: 1  
unique values: 3                      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]                      units: 1  
unique values: 3                      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]                      units: 1  
unique values: 3                      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?







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.	Numerical	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.	Numerical	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.	Numerical	Label
	1	-1	Refused
	19	1	None
	20	2	A little strain
	28	3	Moderate strain
	42	4	Substantial strain
	6, 500	.	



```

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.	Numerical	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: numerical (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: numerical (byte)  
label: PPCM0062  
range: [-2, 4] units: 1  
unique values: 6 missing : 0/6,610  
tabulation:

Freq.	Numerical	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: numerical (byte)  
label: PPCM0160  
range: [-2, 29] units: 1  
unique values: 31 missing : 0/6,610  
examples: -2 Not asked  
          -2 Not asked  
          6 Community and Social Services  
          19 Sales Representative





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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: numeric (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: numeric (byte)  
 label: PPEDUC

range: [1, 14] uni ts: 1  
 uni que val ues: 14 mi ssi ng .: 0/6, 610

exampl es: 9 HIGH SCHOOL GRADUATE - hi gh school DI PLOMA or the  
 > equi val ent (GED)  
 10 Some col lege, no degree  
 11 Associ ate degree  
 12 Bachel ors degree

-----  
 ppeducat Educati on (Categori cal )  
 -----

type: numeric (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 lege
	2,237	4	Bachel or' s degree or hi gher

-----  
 ppethm Race / Ethni ci ty  
 -----

## Codebook\_2016\_SHED.txt

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

Freq.	Numerical	Label
4,905	1	White, Non-Hispanic
610	2	Black, Non-Hispanic
214	3	Other, Non-Hispanic
690	4	Hispanic
191	5	2+ Races, Non-Hispanic

-----  
 ppgender Gender  
 -----

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

Freq.	Numerical	Label
3,276	1	Male
3,334	2	Female

-----  
 pphhhead Household Head  
 -----

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

Freq.	Numerical	Label
1,034	0	No
5,576	1	Yes

-----  
 pphsize Household Size  
 -----

type: numeric (byte)  
 label: PPHSIZE, but 10 nonmissing values are not labeled  
 range: [1, 10]  
 unique values: 10  
 units: 1  
 missing: 0/6, 610  
 examples:

- 1
- 2
- 2
- 3

-----  
 pphouse Housing Type  
 -----

type: numeric (byte)  
 label: PPHOUSE











-----  
year Year  
-----

type: numeric (float)  
label: Year

range: [2016] units: 1  
unique values: 1 missing .: 0/6,610

tabulation: Freq.      Numeric  
                  6610      2016

-----  
weight Sample Weights: All Respondents  
-----

type: numeric (float)

range: [.07108424, 6.0276465] units: .0001  
unique values: 3,748 missing .: 0/6,610

mean: 1  
std. dev: .898371

percentiles:            10%            25%            50%            75%            90%  
                  .256371      .447933      .753279      1.23181      1.96917

-----  
weight\_pop Population Weights: All Respondents  
-----

type: numeric (float)

range: [2620.0037, 222165.36] units: .0001  
unique values: 3,749 missing .: 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