

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."

CaseID

Case ID

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

```

type:  numeric (int)
range:  [2, 31023]
unique values:  6, 610
mean:  20757.1
std. dev:  8782.3
units:  1
missing:  0/6, 610

percentiles:  10%    25%    50%    75%    90%
               2620   16851  23812  26510  29172.5

```

weight1b

Population weights: Reinterview respondents

```

type:  numeric (double)
range:  [13196.576, 655159.29]
unique values:  1, 835
mean:  120370
std. dev:  116654
units:  .0001
missing:  4, 586/6, 610

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

```

weight2b

Population weights: Reinterview/Fresh respondents

Codebook_2016_SHED. txt

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: numer ic (byte)
 label: L0_E

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

 tabul ati on: Freq. Numer ic 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: numer ic (byte)
 label: L0_F

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

 tabul ati on: Freq. Numer ic Label
 446 -1 Refused
 5,864 0 No
 300 1 Yes

L0_g [Other indi vidual s (Please speci fy)]
Do each of the following types of people currently live with you in your household?

 type: numer ic (byte)
 label: L0_G

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

 tabul ati on: Freq. Numer ic 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: numer ic (byte)
 label: LOA

Codebook_2016_SHED. txt

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)
 l abel : 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)
 l abel : 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)
 l abel : 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

Codebook_2016_SHED.txt

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]		
unique values:	3	units:	1
		missing :	4,972/6,610
tabulation:	Freq.	Numeric	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]		
unique values:	3	units:	1
		missing :	4,972/6,610
tabulation:	Freq.	Numeric	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]		
unique values:	2	units:	1
		missing :	4,972/6,610
tabulation:	Freq.	Numeric	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?

Codebook_2016_SHED.txt

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

tabulation:	Freq.	Numerical	Label
	333	1	Definitely No
	276	2	Probably No
	319	3	Probably Yes
	710	4	Definitely 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.	Numerical	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.	Numerical	Label
	7	-1	Refused
	621	1	Finding it difficult to get by
	1, 505	2	Just getting by
	2, 616	3	Doing okay
	1, 862	4	Living comfortably

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

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

Codebook_2016_SHED.txt

tabulation:	Freq.	Numerical	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.	Numerical	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.	Numerical	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

```


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)

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

tabulation:	Freq.	Numerical	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: numerical (byte)
Label: D1_F
range: [-1, 1]
unique values: 3
units: 1
missing: 0/6,610

tabulation:	Freq.	Numerical	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: numerical (byte)
Label: D1_G
range: [-1, 1]
unique values: 3
units: 1
missing: 0/6,610

tabulation:	Freq.	Numerical	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: numerical (byte)
Label: D1_H
range: [-1, 1]
unique values: 3
units: 1
missing: 0/6,610

tabulation:	Freq.	Numerical	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.	Numerical	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.	Numerical	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] units: 1
unique values: 4 missing : 3, 406/6, 610

tabulation:	Freq.	Numeric	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] units: 1
unique values: 7 missing : 6, 044/6, 610

tabulation:	Freq.	Numeric	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] units: 1
unique values: 4 missing : 3, 406/6, 610

tabulation:	Freq.	Numeric	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

Codebook_2016_SHED.txt

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] uni ts: 1
unique values: 4 mi ssi ng . : 3, 406/6, 610

tabul ati on: Freq. Numeri c 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] uni ts: 1
unique values: 4 mi ssi ng . : 3, 406/6, 610

tabul ati on: Freq. Numeri c 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] uni ts: 1
unique values: 4 mi ssi ng . : 3, 406/6, 610

tabul ati on: Freq. Numeri c 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

Codebook_2016_SHED.txt
 (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.	Numerical	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.	Numerical	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.	Numerical	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.	Numerical	Label
26	-1	Refused
2,309	0	No
735	1	Yes
134	9	Don't know
3,406	.	.

D3D Still thinking about your main job, how does your employer normally pay you for work?

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

Freq.	Numerical	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	.	.

D4_a [I had another full-time job] In addition to your main job, in the past month did you have any other paid jobs?

type: numeric (byte)
 label: D4_A
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 2,924/6,610
 tabulation:

Freq.	Numerical	Label
156	-1	Refused
3,459	0	No
71	1	Yes
2,924	.	.

D4_b [I had another part-time job] In addition to your main job, in the past month did you have any other paid jobs?

type: numeric (byte)

Label : D4_B
 range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 2, 924/6, 610

tabul ati on:	Freq.	Numeri c	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: numeri c (byte)
 Label : D6_A
 range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 3, 423/6, 610

tabul ati on:	Freq.	Numeri c	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: numeri c (byte)
 Label : D6_B
 range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 3, 423/6, 610

tabul ati on:	Freq.	Numeri c	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: numeri c (byte)
 Label : D6_C
 range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 1, 260/6, 610

tabul ati on:	Freq.	Numeri c	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] units: 1
 unique values: 3 missing: 1, 260/6, 610

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	4,701	0	No
	623	1	Yes
	1,260	.	

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

type: numeric (byte)
 label: D6_E
 range: [-1, 1] units: 1
 unique values: 3 missing: 1, 260/6, 610

tabulation:	Freq.	Numeric	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] units: 1
 unique values: 3 missing: 1, 260/6, 610

tabulation:	Freq.	Numeric	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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Label: D8_C
range: [-1, 3] units: 1
unique values: 5 missing.: 1, 260/6, 610

tabulation:	Freq.	Numerical	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 [Difficulty 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: numerical (byte)
Label: D8_D
range: [-1, 3] units: 1
unique values: 5 missing.: 1, 260/6, 610

tabulation:	Freq.	Numerical	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: numerical (byte)
Label: D8_E
range: [-1, 3] units: 1
unique values: 5 missing.: 3, 423/6, 610

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

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

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

```

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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

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D9C_a

[Selling goods (such as food, handcrafts, etc.) or services at flea markets, swap meets, garage sales, mobile vans/trucks, stalls/ki osks, 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]
 unique values: 3
 units: 1
 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]
 unique values: 3
 units: 1
 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]
 unique values: 2
 units: 1
 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 work activities or side jobs?

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

Codebook_2016_SHED.txt
unique values: 2 missing : 4,857/6,610

tabulation:	Freq.	Numeri c	Label
	1,663	0	No
	90	1	Yes
	4,857	.	

D10_e [To acquire new 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
unique values: 2 missing : 4,857/6,610

tabulation:	Freq.	Numeri c	Label
	1,664	0	No
	89	1	Yes
	4,857	.	

D10_f [To network/meet people]
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
unique values: 2 missing : 4,857/6,610

tabulation:	Freq.	Numeri c	Label
	1,638	0	No
	115	1	Yes
	4,857	.	

D10_g [Just for fun (as a hobby)]
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
unique values: 2 missing : 4,857/6,610

tabulation:	Freq.	Numeri c	Label
	1,291	0	No
	462	1	Yes
	4,857	.	

D10_h [Other (please specify)]

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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:    numeri c (byte)
label:   D14

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

```

tabul ati on:	Freq.	Numeri c	Label
	7	-1	Refused
	155	1	Very much
	492	2	Somewhat
	505	3	Not at all
	594	4	Does not appl y
	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:    numeri c (byte)
label:   D15

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

```

tabul ati on:	Freq.	Numeri c	Label
	9	-1	Refused
	150	1	Very much
	438	2	Somewhat
	880	3	Not at all
	276	4	Does not appl y
	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:    numeri c (byte)
label:   D16

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

```

tabul ati on:	Freq.	Numeri c	Label
	10	-1	Refused
	159	1	Very much
	500	2	Somewhat
	836	3	Not at all
	248	4	Does not appl y
	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.	Numerical	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.	Numerical	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: numeric (byte)
 label: D17_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 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
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

```

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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 l abel 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

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.

type: numeric (byte)

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] Di d each of the following contribute to your moving from your previ ous 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] Di d each of the following contribute to your moving from your previ ous 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 evicted] Di d each of the following contribute to your moving from your previ ous 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	.	

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] units: 1
 unique values: 3 missing: 6, 045/6, 610

tabulation:	Freq.	Numerical	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] units: 1
 unique values: 3 missing: 6, 537/6, 610

tabulation:	Freq.	Numerical	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] units: 1
 unique values: 2 missing: 6, 537/6, 610

tabulation:	Freq.	Numerical	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] units: 1
unique values: 3 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] units: 1
unique values: 2 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] units: 1
unique values: 2 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] units: 1
unique values: 2 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 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.	Numeric	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.	Numeric	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.	Numeric	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.	Numeric	Label
508	0	No
97	1	Yes
6,005	.	

Codebook_2016_SHED. txt

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	.	

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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]
unique values: 4
units: 1
missing: 6, 033/6, 610

tabulation:	Freq.	Numerical	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]
unique values: 4
units: 1
missing: 6, 033/6, 610

tabulation:	Freq.	Numerical	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]
unique values: 4
units: 1
missing: 6, 033/6, 610

tabulation:	Freq.	Numerical	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: numeric (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 specify):
	6, 527	.	

R9 Do you [and/or your spouse / and/or your partner] expect to purchase a home in the next 5 years?

type: numeric (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 following reasons that you expect to buy a home in the next 5 years?

```

      type:  numer ic (byte)
      label:  R10_A
      range:  [-1, 1]
      uni que val ues: 3
                                     uni ts: 1
                                     mi ssi ng .: 5,869/6,610
      tabul ati on:  Freq.  Numer ic  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:  numer ic (byte)
      label:  R10_B
      range:  [-1, 1]
      uni que val ues: 3
                                     uni ts: 1
                                     mi ssi ng .: 5,869/6,610
      tabul ati on:  Freq.  Numer ic  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:  numer ic (byte)
      label:  R10_C
      range:  [-1, 1]
      uni que val ues: 3
                                     uni ts: 1
                                     mi ssi ng .: 5,869/6,610
      tabul ati on:  Freq.  Numer ic  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:  numer ic (byte)
      label:  R10_D
      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
	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 label ed

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

exampl es: 1080
.
.

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HO_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] units: 1
unique values: 2 missing: 2, 317/6, 610

tabulation:	Freq.	Numeric	Label
	2, 263	0	No
	2, 030	1	Yes
	2, 317	.	.

HO_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] units: 1
unique values: 2 missing: 2, 317/6, 610

tabulation:	Freq.	Numeric	Label
	1, 211	0	No
	3, 082	1	Yes
	2, 317	.	.

HO_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] units: 1
unique values: 2 missing: 2, 317/6, 610

tabulation:	Freq.	Numeric	Label
	3, 266	0	No
	1, 027	1	Yes
	2, 317	.	.

HO_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

unique values: 2 missing : 2, 317/6, 610

tabulation:	Freq.	Numerical	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: numerical (byte)
 label: LABD

range: [0, 1] units: 1
 unique values: 2 missing : 2, 317/6, 610

tabulation:	Freq.	Numerical	Label
	3, 041	0	No
	1, 252	1	Yes
	2, 317	.	.

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

type: numerical (byte)
 label: LABD

range: [0, 1] units: 1
 unique values: 2 missing : 2, 317/6, 610

tabulation:	Freq.	Numerical	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: numerical (byte)
 label: LABD

range: [0, 1] units: 1
 unique values: 2 missing : 2, 317/6, 610

tabulation:	Freq.	Numerical	Label
	1, 231	0	No
	3, 062	1	Yes
	2, 317	.	.

HO_h [Other (Please specify)] 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	.	

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

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:	LABEL		
range:	[0, 1]	units:	1
unique values:	2	missing :	6,299/6,610
tabulation:	Freq.	Numeric	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:	LABEL		
range:	[0, 1]	units:	1
unique values:	2	missing :	6,299/6,610
tabulation:	Freq.	Numeric	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:	LABEL		
range:	[0, 1]	units:	1
unique values:	2	missing :	6,299/6,610
tabulation:	Freq.	Numeric	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: LABE

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: LABE

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: LABE

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: LABE

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

 type: numeric (byte)
 label: BK2_A
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/6, 610
 tabulation: Freq. Numeric 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] units: 1
 unique values: 3 missing : 0/6, 610
 tabulation: Freq. Numeric 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] units: 1
 unique values: 3 missing : 0/6, 610
 tabulation: Freq. Numeric 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] units: 1
 unique values: 3 missing : 0/6, 610

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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

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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]	units:	1
unique values:	3	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]	units:	1
unique values:	2	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]	units:	1
unique values:	2	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

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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

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

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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
2,478 0 No
18 1 Yes
4,114 .

AOB 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: AOB
range: [-1, 1]
unique values: 3
units: 1
missing: 2, 525/6, 610
tabulation: Freq. Numeric 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. Numeric 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]

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type: numeric (byte)
label: A1_B

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

tabulation:	Freq.	Numeric	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.	Numeric	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.	Numeric	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

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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: numeric (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: numeric (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: numeric (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	.	

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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)

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: numeri 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: numeri 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: numeri 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	Fair
	993	3	Good
	1, 415	4	Very good

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 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.	Numerical	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.	Numerical	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.	Numerical	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

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range: [-1, 1] units: 1
unique values: 3 missing : 3,769/6,610

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

C4AIn the past 12 months, how frequently
have you carried an unpaid balance on one
or more of your credit cards?

type: numeric (byte)
label: C4A

range: [-1, 3] units: 1
unique values: 5 missing : 1,222/6,610

tabulation:	Freq.	Numeri c	Label
	22	-1	Refused
	2,492	0	Never carried an unpaid balance (always pay in full)
	326	1	Once
	1,067	2	Some of the time
	1,481	3	Most or all of the time
	1,222	.	

C4BIn the past 12 months, how frequently
have you paid only the minimum payment on
one or more of your credit cards?

type: numeric (byte)
label: C4B

range: [-1, 3] units: 1
unique values: 5 missing : 3,714/6,610

tabulation:	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	.	

ED0What is the highest level of school you
have completed or the highest degree you
have received?

type: numeric (byte)
label: ED0

range: [1, 9] units: 1
unique values: 9 missing : 0/6,610

tabulation:	Freq.	Numeri c	Label
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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

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

type:	numeric (byte)		
label:	EDOA		
range:	[-1, 1]	units:	1
unique values:	3	missing :	265/6, 610
tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	5,934	0	No
	394	1	Yes
	265	.	.

EDOBWhat type of degree program are you currently enrolled in?

type:	numeric (byte)		
label:	EDOB		
range:	[-1, 6]	units:	1
unique values:	7	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	.	.

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

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

uni que val ues: 3 mi ssi ng . : 4, 747/6, 610

tabul ati on: 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] uni ts: 1
uni que val ues: 14 mi ssi ng . : 2, 068/6, 610

exampl es: 5 Computer/i nformati on sci ences
8 Busi ness/managemen t
11 Vocati onal /techni cal trai ni ng
.

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] uni ts: 1
uni que val ues: 6 mi ssi ng . : 4, 920/6, 610

tabul ati on: 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

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

tabulation:	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: numeric (byte)
 label: ED6_B

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

tabulation:	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: numeric (byte)
 label: ED6_C

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

tabulation:	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: numeric (byte)
 label: ED6_D

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

unique values: 3 missing .: 5,128/6,610

tabulation:	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] units: 1
unique values: 3 missing .: 5,128/6,610

tabulation:	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] units: 1
unique values: 53 missing .: 4,630/6,610

examples: 64 Missi ssi ppi
.
.
.

ED10

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

type: numeric (byte)
label: ED10

range: [-1, 5] units: 1
unique values: 6 missing .: 3,761/6,610

tabulation:	Freq.	Numeri c	Label
	16	-1	Refused
	1,104	1	Fi nanci al benefi ts are much larger
	712	2	Fi nanci al benefi ts are somewhat larger

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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:		Numeric	Label
	Freq.		
	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:		Numeric	Label
	Freq.		
	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

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tabulation:	Freq.	Numerical	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:	numerical (byte)		
label:	ED11_D		
range:	[-1, 1]		units: 1
unique values:	3		missing: 3,761/6,610
tabulation:	Freq.	Numerical	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:	numerical (byte)		
label:	ED11_E		
range:	[-1, 1]		units: 1
unique values:	3		missing: 3,761/6,610
tabulation:	Freq.	Numerical	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 you were deciding to attend college and what school to attend?

type:	numerical (byte)		
label:	ED12_A		
range:	[-1, 5]		units: 1
unique values:	6		missing: 5,179/6,610
tabulation:	Freq.	Numerical	Label

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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:  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?

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
      missing:  6, 441/6, 610

      tabulation:  Freq.   Numeric  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
      missing:  6, 441/6, 610

      tabulation:  Freq.   Numeric  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
      missing:  6, 441/6, 610

      tabulation:  Freq.   Numeric  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
      missing:  6, 441/6, 610

      tabulation:  Freq.   Numeric  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

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complete you 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_h [Low grades] 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
219	0	No
27	1	Yes
6, 364	.	.

ED14_i [Other] 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
204	0	No
42	1	Yes
6, 364	.	.

ED14_Refused [Refused] 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
245	0	No
1	1	Yes

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

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 education 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 Equity Loan] Think about the money you currently owe for your own education. Is the money you owe for that education 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 education a:

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?

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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
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 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] uni ts: 1
 unique values: 3 mi ssi ng . : 4, 714/6, 610

tabul ati on:	Freq.	Numeri c	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] uni ts: 1
 unique values: 3 mi ssi ng . : 4, 714/6, 610

tabul ati on:	Freq.	Numeri c	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] uni ts: 1
 unique values: 3 mi ssi ng . : 4, 714/6, 610

tabul ati on:	Freq.	Numeri c	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?

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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.	Numerical	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.	Numerical	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.	Numerical	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?

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type: numeric (byte)
label: K2_B

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

tabulation:	Freq.	Numerical	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.	Numerical	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.	Numerical	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

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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), Thri ft, or other defi ned
contri buti on retirement pl an, woul d you
contri bute to the pl an?

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	.	

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

tabulation:	Freq.	Numerical	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]
 unique values: 5
 units: 1
 missing: 3, 645/6, 610

tabulation:	Freq.	Numerical	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]
 unique values: 5
 units: 1
 missing: 2, 102/6, 610

tabulation:	Freq.	Numerical	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)		
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

4, 508

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

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```
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
```


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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)

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Iabel : I0_D
 range: [-1, 1]
 unique values: 3
 units: 1
 missing : 0/6, 610

tabulation:	Freq.	Numerical	Label
	76	-1	Refused
	4,565	0	No
	1,969	1	Yes

I0_e [Social Security] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

type: numerical (byte)
 Iabel : I0_E
 range: [-1, 1]
 unique values: 3
 units: 1
 missing : 0/6, 610

tabulation:	Freq.	Numerical	Label
	63	-1	Refused
	4,173	0	No
	2,374	1	Yes

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

type: numerical (byte)
 Iabel : I0_F
 range: [-1, 1]
 unique values: 3
 units: 1
 missing : 0/6, 610

tabulation:	Freq.	Numerical	Label
	107	-1	Refused
	6,182	0	No
	321	1	Yes

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

type: numerical (byte)
 Iabel : I0_G
 range: [-1, 1]
 unique values: 3
 units: 1
 missing : 0/6, 610

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

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

    tabulation:  Freq.      Numeric  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]
    unique values:  3
                                units:  1
                                missing :  6, 218/6, 610

    tabulation:  Freq.      Numeric  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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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]	units:	1
unique values:	3	missing .:	5,517/6,610
tabulation:	Freq.	Numeric	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]	units:	1
unique values:	3	missing .:	5,517/6,610
tabulation:	Freq.	Numeric	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]	units:	1
unique values:	4	missing .:	0/6,610
tabulation:	Freq.	Numeric	Label
	41	-1	Refused
	4,577	1	Roughly the same amount each month
	1,374	2	Roughly the same most months,

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618 3 but some unusually high or low months during the year
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.	Numerical	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.	Numerical	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.	Numerical	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.	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

type: numeric (byte)
 label: OL1_B
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/6, 610
 tabulation:

Freq.	Numerical	Label
37	-1	Refused
3,170	0	No
3,403	1	Yes

OL1_c [Furniture or household goods] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
 label: OL1_C
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/6, 610
 tabulation:

Freq.	Numerical	Label
38	-1	Refused
4,992	0	No
1,580	1	Yes

OL1_d [Electronics or appliances] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
 label: OL1_D
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/6, 610
 tabulation:

Freq.	Numerical	Label
34	-1	Refused
4,383	0	No
2,193	1	Yes

OL1_e [Books, music, or DVDs] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
 label: OL1_E
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/6, 610
 tabulation:

Freq.	Numerical	Label
41	-1	Refused
3,663	0	No
2,906	1	Yes

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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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tabul ati on:	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]		uni ts: 1
uni que val ues:	6		mi ssi ng .: 4, 672/6, 610
tabul ati on:	Freq.	Numeri c	Label
	51	-1	Refused
	867	1	Conveni ence
	573	2	Better price
	44	3	Better quality
	281	4	Not avail able 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]		uni ts: 1
uni que val ues:	6		mi ssi ng .: 3, 207/6, 610
tabul ati on:	Freq.	Numeri c	Label
	53	-1	Refused
	1, 527	1	Conveni ence
	959	2	Better price
	73	3	Better quality
	661	4	Not avail able 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

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range: [-1, 5] units: 1
 unique values: 6 missing : 5, 030/6, 610

tabulation:	Freq.	Numerical	Label
	25	-1	Refused
	640	1	Convenience
	600	2	Better price
	37	3	Better quality
	214	4	Not available 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: numerical (byte)
 label: OL2_D

range: [-1, 5] units: 1
 unique values: 6 missing : 4, 417/6, 610

tabulation:	Freq.	Numerical	Label
	19	-1	Refused
	797	1	Convenience
	1, 093	2	Better price
	39	3	Better quality
	188	4	Not available 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: numerical (byte)
 label: OL2_E

range: [-1, 5] units: 1
 unique values: 6 missing : 3, 704/6, 610

tabulation:	Freq.	Numerical	Label
	21	-1	Refused
	1, 412	1	Convenience
	966	2	Better price
	37	3	Better quality
	387	4	Not available 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

Codebook_2016_SHED.txt
in a local store?

```

type:  numer ic (byte)
label:  OL2_F

range:  [-1, 5]
unique values:  6
                    units:  1
                    missing :  3,755/6,610

tabulation:  Freq.   Numer ic  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:  numer ic (byte)
label:  OL2_G

range:  [-1, 5]
unique values:  6
                    units:  1
                    missing :  4,593/6,610

tabulation:  Freq.   Numer ic  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:  numer ic (byte)
label:  OL2_H

range:  [-1, 5]
unique values:  6
                    units:  1
                    missing :  4,522/6,610

tabulation:  Freq.   Numer ic  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
    
```

4, 522

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

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

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

tabulation:	Freq.	Numeric	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

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] units: 1
unique values: 3 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] units: 1
unique values: 3 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] units: 1
unique values: 2 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

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

tabul ati on:	Freq.	Numeri c	Label
	5, 256	0	No
	1, 354	1	Yes

EF3_c [With the money currently in my checking/savings account or with cash] 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)		
l a b e l:	LABK		
range:	[0, 1]	uni ts:	1
uni que val ues:	2	mi ssi ng .:	0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	3, 806	0	No
	2, 804	1	Yes

EF3_d [Using money from a bank loan or line of credit] 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)		
l a b e l:	LABK		
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, 374	0	No
	236	1	Yes

EF3_e [By borrowing from a friend or family member] 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)		
l a b e l:	LABK		
range:	[0, 1]	uni ts:	1
uni que val ues:	2	mi ssi ng .:	0/6, 610

tabul ati on:	Freq.	Numeri c	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 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

Codebook_2016_SHED.txt

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]
unique values: 3
units: 1
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]
unique values: 3
units: 1
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]
unique values: 3
units: 1
missing: 1/6, 610

tabulation:
  Freq.  Numeric  Label
    36    -1     Refused
  6,244    0       No
    329    1       Yes

```

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]
unique values: 3
units: 1
missing: 1/6, 610
tabulation: Freq. Numeric 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]
unique values: 3
units: 1
missing: 1/6, 610
tabulation: Freq. Numeric 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]
unique values: 3
units: 1
missing: 1/6, 610
tabulation: Freq. Numeric Label
41 -1 Refused
6,144 0 No
424 1 Yes
1 .

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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: numer ic (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: numer ic (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: numer ic (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

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

Codebook_2016_SHED.txt

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

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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?

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?

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?

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?

Codebook_2016_SHED.txt

type: numeric (byte)
label: X2_B

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

tabulation:	Freq.	Numeric	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: numeric (byte)
label: X2_C

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

tabulation:	Freq.	Numeric	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: numeric (byte)
label: X2_D

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

tabulation:	Freq.	Numeric	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: numeric (byte)
label: X2_E

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

tabulation:	Freq.	Numeric	Label
	31	-1	Refused

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?

Codebook_2016_SHED.txt

type: numeric (byte)
label: X2_I
range: [-1, 1] units: 1
unique values: 3 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] units: 1
unique values: 3 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] units: 1
unique values: 3 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] units: 1
unique values: 5 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.	Numeric	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.	Numeric	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.	Numeric	Label
	1	-1	Refused
	16	1	None
	87	2	A little strain
	116	3	Moderate strain

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.	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	.	

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.	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

ppfs0596 Codebook_2016_SHED.txt 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 decisions
2,619	2	Another household member and I share in the decisions
562	3	Another household member makes most of the decisions
199	.	

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

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	Excellent
2,407	2	Very good
2,276	3	Good
834	4	Fair
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]
 unique values: 375

units: 1
 missing: 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]
 unique values: 76

units: 1
 missing: 0/6, 610

examples: 35
 50
 59
 68

ppagecat Age - 7 Categories

type: numeric (byte)

label: PPAGECAT

range: [1, 7]
 unique values: 7

units: 1
 missing: 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]
unique val ues: 4
                    uni ts:  1
                    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]
unique val ues: 14
                    uni ts:  1
                    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 lege, no degree
                   11  Associ ate degree
                   12  Bachel ors degree

```

ppeducat Educati on (Categori cal)

```

        type:  numeri c (byte)
        label:  PPEDUCAT

        range:  [1, 4]
unique val ues: 4
                    uni ts:  1
                    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

----- 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

----- 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

----- Household Size -----

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

- 1
- 2
- 2
- 3

----- Housing Type -----

type: numeric (byte)
 label: PPHOUSE

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] units: 1
 unique values: 4 missing: 0/6, 610

tabulation:	Freq.	Numerical	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] units: 1
 unique values: 4 missing: 0/6, 610

tabulation:	Freq.	Numerical	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] units: 1
 unique values: 7 missing: 0/6, 610

tabulation:	Freq.	Numerical	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] units: 1
 unique values: 5 missing: 0/6, 610

Codebook_2016_SHED. txt

tabul ati on:	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] uni ts: 1
unique val ues: 10 mi ssi ng .: 0/6, 610

exampl es: 1
 2
 2
 2

ppwork Current Employment Status

type: numeric (byte)
label: PPWORK

range: [1, 7] uni ts: 1
unique val ues: 7 mi ssi ng .: 0/6, 610

tabul ati on:	Freq.	Numeri c	Label
	3, 191	1	Worki ng - as a pai d empl oye e
	536	2	Worki ng - sel f-empl oye d
	28	3	Not worki ng - on temporary layoff from a job
	297	4	Not worki ng - looki ng for work
	1, 790	5	Not worki ng - reti red
	372	6	Not worki ng - di sabl ed
	396	7	Not worki ng - other

educ_prev_reported Education level reported in 2014 and 2015

type: numeric (float)

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

tabul ati on:	Freq.	Val ue
	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