

CODEBOOK FOR 2013 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2013 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 2013 SHED were collected by Knowledge Networks using their online probability based KnowledgePanel.

For a general overview of the 2013 SHED and a detailed discussion of the survey methods, see Schmeiser, Maximilian D., David E. Buchholz, Alexandra M. Brown, Matthew B. Gross, Jeff H. Larrimore, Ellen A. Merry, Barbara J. Robles, and Logan M. Thomas "Report on the Economic Well-Being of U.S. Households in 2013," 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 2013."

CaseID

Case ID

CaseID is preserved

across years for reinterviewed respondents

and can

serve as the unique identifier for merging

type: numeric (double)  
range: [2, 4291]                      uni ts: 1  
unique values: 4134                    mi ssi ng .: 0/4134  
mean: 2121.2  
std. dev: 1235.67  
percentiles:                    10%            25%            50%            75%            90%  
                                  422            1051           2105.5           3190           3846

weight including HH income for all qualified respondents Post stratification weight

type: numeric (double)  
 range: [. 109, 3. 8467]                      uni ts: . 0001  
 unique values: 3596                              mi ssi ng . : 0/4134  
 mean: . 999999  
 std. dev: . 738087  
 percentiles:            10%            25%            50%            75%            90%  
                          . 3025            . 4801            . 7944            1. 2895            1. 9646

weight\_orig                                      Weights with no income benchmark - used in  
 'Report on the Economic Well-Being of U.S. Households in 2013', but will be  
 inconsistent with weighting for future years of data

type: numeric (double)  
 range: [. 1254, 3. 8944]                      uni ts: . 0001  
 unique values: 3583                              mi ssi ng . : 0/4134  
 mean: 1  
 std. dev: . 7263  
 percentiles:            10%            25%            50%            75%            90%  
                          . 311            . 4874            . 79095            1. 3109            1. 9565

XYEAR  
 year of respondent's birthday

type: numeric (double)  
 range: [1920, 1995]                      uni ts: 1  
 unique values: 75                              mi ssi ng . : 0/4134  
 mean: 1962. 72  
 std. dev: 16. 7937  
 percentiles:            10%            25%            50%            75%            90%  
                          1942            1950            1961            1976            1987

D0    Which one of the following  
 best describes your current circumstances?

type: numeric (double)  
 Page 2



type: numeric (double)  
 label: D2  
 range: [-1, 8]  
 unique values: 9  
 units: 1  
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	2149	1	Employed now
	26	2	Temporarily laid off
	256	3	Not employed, but looking for a job
	78	4	Not employed and not looking for a job
	204	5	Homemaker
	145	6	Student
	299	7	Disabled
	971	8	Retired

D3  
Thinking of your main job, do you:

type: numeric (double)  
 label: D3  
 range: [-1, 5]  
 unique values: 6  
 units: 1  
 missing: 1985/4134

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	1617	1	Work full-time for someone else
	329	2	Work part-time for someone else
	178	3	Work for yourself (self-employed)
	7	4	Work in a partnership (e.g. partner in law firm, medical practice)
	12	5	Work as a consultant/contractor
	1985	.	

D4A  
Being a student, do you also have a paid job? Besides

type: numeric (double)  
 label: D4a  
 range: [1, 3]  
 unique values: 3  
 units: 1  
 missing: 3989/4134

tabulation:	Freq.	Numerical	Label
	5	1	Yes, I work full-time
	69	2	Yes, I work part-time



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37	4	Not employed and not looking for a job
186	5	Homemaker
21	6	Student
98	7	Disabled
552	8	Retired
1517	.	

S1A Do you and/or your spouse/partner currently have a checking, savings or money market account?

type: numeric (double)  
 label: S1A  
 range: [-1, 1]  
 unique values: 3  
 units: 1  
 missing: 1517/4134

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	103	0	No
	2499	1	Yes
	1517	.	

S1B Do you currently have a checking, savings or money market account?

type: numeric (double)  
 label: S1B  
 range: [-1, 1]  
 unique values: 3  
 units: 1  
 missing: 2617/4134

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	186	0	No
	1317	1	Yes
	2617	.	

S2 Which one of the following best describes your housing arrangement?

type: numeric (double)  
 label: S2  
 range: [-1, 3]  
 unique values: 4  
 units: 1  
 missing: 0/4134

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	2732	1	I (and/or my spouse/partner) own my home





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52	-1	Refused
2977	0	No
568	1	Yes
537	999	Does not apply

S7\_b

[Spouse/Partner's education ]

type: numeric (double)  
label: S7\_b

range: [-1, 999]                      uni ts: 1  
unique values: 4                      mi ssi ng . : 0/4134

tabul ati on:	Freq.	Numeri c	Label
	64	-1	Refused
	2726	0	No
	278	1	Yes
	1066	999	Does not apply

S7\_c

[Child's education ]

type: numeric (double)  
label: S7\_c

range: [-1, 999]                      uni ts: 1  
unique values: 4                      mi ssi ng . : 0/4134

tabul ati on:	Freq.	Numeri c	Label
	44	-1	Refused
	2527	0	No
	290	1	Yes
	1273	999	Does not apply

S7\_d

[Grandchild's education ]

type: numeric (double)  
label: S7\_d

range: [-1, 999]                      uni ts: 1  
unique values: 4                      mi ssi ng . : 0/4134

tabul ati on:	Freq.	Numeri c	Label
	83	-1	Refused
	2239	0	No
	32	1	Yes
	1780	999	Does not apply

DOV\_SDEBT1 Data  
only variable: SDEBT1 - Your own education

type: numeric (double)  
label: DOV\_SDEBT1

range: [0, 1]  
unique values: 2

units: 1  
missing: 52/4134

tabulation:	Freq.	Numeric	Label
	3514	0	No
	568	1	Yes
	52	.	

DOV\_SDEBT2 Data only  
variable: SDEBT2 - Spouse/Partner's education

type: numeric (double)  
label: DOV\_SDEBT2

range: [0, 1]  
unique values: 2

units: 1  
missing: 64/4134

tabulation:	Freq.	Numeric	Label
	3792	0	No
	278	1	Yes
	64	.	

DOV\_SDEBT3 Data  
only variable: SDEBT3 - Child's education

type: numeric (double)  
label: DOV\_SDEBT3

range: [0, 1]  
unique values: 2

units: 1  
missing: 44/4134

tabulation:	Freq.	Numeric	Label
	3800	0	No
	290	1	Yes
	44	.	

DOV\_SDEBT4 Data only  
variable: SDEBT4 - Grandchild's education

type: numeric (double)  
label: DOV\_SDEBT4







-----

type: numeric (double)  
 label: R1\_3

range: [0, 1]  
 unique values: 2

units: 1  
 missing: 3083/4134

tabulation:	Freq.	Numerical	Label
	839	0	No
	212	1	Yes
	3083	.	

-----

R1\_d  
 can't qualify for a mortgage to buy a home

-----

type: numeric (double)  
 label: R1\_4

range: [0, 1]  
 unique values: 2

units: 1  
 missing: 3083/4134

tabulation:	Freq.	Numerical	Label
	760	0	No
	291	1	Yes
	3083	.	

-----

R1\_e  
 can't afford the down payment to buy a home

-----

type: numeric (double)  
 label: R1\_5

range: [0, 1]  
 unique values: 2

units: 1  
 missing: 3083/4134

tabulation:	Freq.	Numerical	Label
	607	0	No
	444	1	Yes
	3083	.	

-----

R1\_f  
 I simply prefer to rent

-----

type: numeric (double)  
 label: R1\_6

range: [0, 1]  
 unique values: 2

units: 1  
 missing: 3083/4134

tabulation:	Freq.	Numerical	Label





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 range: [-1, 8] units: 1  
 unique values: 5 missing.: 1912/4134

tabulation:	Freq.	Numerical	Label
	15	-1	Refused
	981	1	Lower value
	479	2	Value has stayed the same
	599	3	Higher value
	148	8	Don't Know
	1912	.	

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

type: numerical (double)  
 label: H4  
 range: [-1, 8] units: 1  
 unique values: 7 missing.: 1402/4134

tabulation:	Freq.	Numerical	Label
	10	-1	Refused
	92	1	Go down by more than 5 percent
	122	2	Go down by 5 percent or less
	1046	3	Stay about the same
	734	4	Go up by 5 percent or less
	351	5	Go up by more than 5 percent
	377	8	Don't know
	1402	.	

H5 Thinking about the past 12 months, did you want to sell your home, but did not or could not?

type: numerical (double)  
 label: H5  
 range: [-1, 4] units: 1  
 unique values: 5 missing.: 1402/4134

tabulation:	Freq.	Numerical	Label
	16	-1	Refused
	45	1	Yes, I put it on the market, but could not sell it
	232	2	Yes, I wanted to sell, but did not put it on the market
	2378	3	No, I did not want to sell
	61	4	No, I was able to sell my home, or it's currently on the market
	1402	.	

H6 Was the current market value an important reason for why you did not sell your home?

```

type: numeric (double)
label: H6
range: [-1, 1]
unique values: 3
units: 1
missing: 3857/4134

tabulation:
  Freq.   Numeric   Label
      2      -1     Refused
     71       0       No
    204       1       Yes
   3857       .

```

L1 Do you currently live with your {DOV\_LIVARR} so that you can save money?

```

type: numeric (double)
label: L1
range: [-1, 1]
unique values: 3
units: 1
missing: 3930/4134

tabulation:
  Freq.   Numeric   Label
      3      -1     Refused
     74       0       No
    127       1       Yes
   3930       .

```

L2 Would you live on your own if you could afford it?

```

type: numeric (double)
label: L2
range: [-1, 1]
unique values: 3
units: 1
missing: 3930/4134

tabulation:
  Freq.   Numeric   Label
      3      -1     Refused
     66       0       No
    135       1       Yes
   3930       .

```

L1A Do you and your family currently live with your {DOV\_LIVARR} so that you can save money?

```

type: numeric (double)
label: L1A

```











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tabulation:	Freq.	Numerical	Label
	45	-1	Refused
	2765	0	No
	1324	1	Yes

-----  
 C2\_b  
 [Obtained or received your credit score?]  
 -----

type:	numerical (double)		
label:	C2_b		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/4134
tabulation:	Freq.	Numerical	Label
	59	-1	Refused
	2614	0	No
	1461	1	Yes

-----  
 C3  
 In the past 12 months have you always paid your credit card bills in full each month?  
 -----

type:	numerical (double)		
label:	C3		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	871/4134
tabulation:	Freq.	Numerical	Label
	11	-1	Refused
	1366	0	No
	1886	1	Yes
	871	.	

-----  
 C4\_a  
 Also, in the past 12 months, have you ever:

[Carried over a balance on your credit card and been charged interest]  
 -----

type:	numerical (double)		
label:	C4_a		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	2768/4134
tabulation:	Freq.	Numerical	Label
	3	-1	Refused
	201	0	No
	1162	1	Yes

















-----  
T1A\_F4 [For Your  
Grandchild's Education : Total \$ amount owed]  
-----

-----  
type: numeric (double)  
label: T1a\_F4, but 21 nonmissing values are not labeled  
range: [0, 75000] units: 1  
unique values: 21 missing.: 4106/4134  
examples: .  
.  
.  
-----

-----  
T1A\_G1 [For Your Education : Total \$  
amount of monthly payment on these Loans]  
-----

-----  
type: numeric (double)  
label: T1a\_G1, but 146 nonmissing values are not labeled  
range: [0, 2000] units: 1  
unique values: 146 missing.: 3613/4134  
examples: .  
.  
.  
-----

-----  
T1A\_G2 [For Your Spouse's/Partner's Education : Total \$  
amount of monthly payment on these Loans]  
-----

-----  
type: numeric (double)  
label: T1a\_G2, but 77 nonmissing values are not labeled  
range: [0, 1400] units: 1  
unique values: 77 missing.: 3886/4134  
examples: .  
.  
.  
-----

-----  
T1A\_G3 [For Your Child's Education : Total \$  
amount of monthly payment on these Loans]  
-----

-----  
type: numeric (double)  
label: T1a\_G3, but 77 nonmissing values are not labeled  
-----





















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type: numeric (double)  
label: K2\_2

range: [0, 1]  
unique values: 2

units: 1  
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	1845	0	No
	1318	1	Yes
	971	.	

-----  
K2\_c  
or other defined contribution pension plan  
-----

401(k), 403(b), Thrift

type: numeric (double)  
label: K2\_3

range: [0, 1]  
unique values: 2

units: 1  
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	1655	0	No
	1508	1	Yes
	971	.	

-----  
K2\_d  
Defined benefit pension through an employer  
-----

type: numeric (double)  
label: K2\_4

range: [0, 1]  
unique values: 2

units: 1  
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	2438	0	No
	725	1	Yes
	971	.	

-----  
K2\_e  
Individual Retirement Account (IRA)  
-----

type: numeric (double)  
label: K2\_5

range: [0, 1]  
unique values: 2

units: 1  
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	2289	0	No
	874	1	Yes

---

K2\_f Savings outside a retirement account  
(e.g. a brokerage account, savings account)

---

type: numeric (double)  
label: K2\_6  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	2301	0	No
	862	1	Yes
	971	.	

---

---

K2\_g Real estate or land

---

type: numeric (double)  
label: K2\_7  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	2700	0	No
	463	1	Yes
	971	.	

---

---

K2\_h Other

---

type: numeric (double)  
label: K2\_8  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	3076	0	No
	87	1	Yes
	971	.	

---

---

K2\_Refused [Refused]

---



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tabulation:	Freq.	Numerical	Label
	2755	0	No
	296	1	Yes
	1083	.	

K3\_d Defined benefit pension from work

type:	numerical (double)		
label:	K3_4		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1083/4134
tabulation:	Freq.	Numerical	Label
	2343	0	No
	708	1	Yes
	1083	.	

K3\_e 401(k), 403(b), Thrift or other defined contribution pension plan

type:	numerical (double)		
label:	K3_5		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1083/4134
tabulation:	Freq.	Numerical	Label
	1730	0	No
	1321	1	Yes
	1083	.	

K3\_f Individual Retirement Account (IRA)

type:	numerical (double)		
label:	K3_6		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1083/4134
tabulation:	Freq.	Numerical	Label
	2242	0	No
	809	1	Yes
	1083	.	

K3\_g Savings outside a retirement account (e.g. a brokerage account, savings account)

type: numeric (double)  
 label: K3\_7  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 1083/4134  
 tabulation:
 

Freq.	Numerical	Label
2219	0	No
832	1	Yes
1083	.	

K3\_h Real estate or land

type: numeric (double)  
 label: K3\_8  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 1083/4134  
 tabulation:
 

Freq.	Numerical	Label
2755	0	No
296	1	Yes
1083	.	

K3\_i Income from a business or the sale of a business

type: numeric (double)  
 label: K3\_9  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 1083/4134  
 tabulation:
 

Freq.	Numerical	Label
2914	0	No
137	1	Yes
1083	.	

K3\_j Rely on children, grandchildren, or other family

type: numeric (double)  
 label: K3\_10  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 1083/4134

2013 Public SHED codebook - full\_label s.txt  
 tabulation: Freq. Numerical Label  
                   2972          0 No  
                   79              1 Yes  
                   1083          .

-----  
 K3\_k  
                                   I don't know  
 -----

          type: numerical (double)  
           label: K3\_11  
           range: [0, 1]  
 unique values: 2  
   units: 1  
   missing: 1083/4134  
 tabulation: Freq. Numerical Label  
                   2420          0 No  
                   631           1 Yes  
                   1083          .

-----  
 K3\_l  
                                   Other  
 -----

          type: numerical (double)  
           label: K3\_12  
           range: [0, 1]  
 unique values: 2  
   units: 1  
   missing: 1083/4134  
 tabulation: Freq. Numerical Label  
                   2957          0 No  
                   94             1 Yes  
                   1083          .

-----  
 K3\_Refused  
                                   [Refused]  
 -----

          type: numerical (double)  
           label: K3\_Refused  
           range: [0, 1]  
 unique values: 2  
   units: 1  
   missing: 1083/4134  
 tabulation: Freq. Numerical Label  
                   2987          0 No  
                   64             1 Yes  
                   1083          .

-----  
 K4 Compared to your retirement plans before 2008, would you say that you now plan to retire earlier, at the same age, later  
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2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	22	-1	Refused
	386	0	No
	563	1	Yes
	3163	.	

K10\_a Are you (and your spouse/partner) using any of these to pay for your expenses in retirement?  
Please select all that apply.

Social Security Old-Age benefits

type:	numerical (double)
label:	K10_1
range:	[0, 1]
unique values:	2
units:	1
missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	241	0	No
	730	1	Yes
	3163	.	

K10\_b I have a job

type:	numerical (double)
label:	K10_2
range:	[0, 1]
unique values:	2
units:	1
missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	907	0	No
	64	1	Yes
	3163	.	

K10\_c My spouse/partner has a job

type:	numerical (double)
label:	K10_3
range:	[0, 1]
unique values:	2
units:	1
missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	851	0	No
	120	1	Yes
	3163	.	





K10\_k

Other

type: numeric (double)  
 label: K10\_11  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 3163/4134  
 tabulation:
 

Freq.	Numerical	Label
923	0	No
48	1	Yes
3163	.	

K10\_Refused

[Refused]

type: numeric (double)  
 label: K10\_Refused  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 3163/4134  
 tabulation:
 

Freq.	Numerical	Label
936	0	No
35	1	Yes
3163	.	

K11

Did the recent

recession affect your decision to retire?

type: numeric (double)  
 label: K11  
 range: [-1, 2]  
 unique values: 4  
 units: 1  
 missing: 3820/4134  
 tabulation:
 

Freq.	Numerical	Label
1	-1	Refused
249	0	No
48	1	Yes, retired earlier than planned
16	2	Yes, retired later than planned
3820	.	

K12 On a scale from 0 to 10, where 0 is no chance and 10 is absolutely certain, and you can use any number in between, what are the chances that you will live to at least age 75?











-----  
 -----  
 type: numeric (double)  
 label: X4\_2  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2440/4134  
 tabulation: Freq.    Numeric    Label  
                   735            0    No  
                   959            1    Yes  
                  2440            .

-----  
 -----  
 X4\_c  
 [Buying a major appliance]  
 -----  
 -----

type: numeric (double)  
 label: X4\_3  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2440/4134  
 tabulation: Freq.    Numeric    Label  
                  1185            0    No  
                   509            1    Yes  
                  2440            .

-----  
 -----  
 X4\_d  
 [Going on vacation]  
 -----  
 -----

type: numeric (double)  
 label: X4\_4  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2440/4134  
 tabulation: Freq.    Numeric    Label  
                   557            0    No  
                  1137            1    Yes  
                  2440            .

-----  
 -----  
 X4\_e  
 [Home improvements]  
 -----  
 -----

type: numeric (double)  
 label: X4\_5  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2440/4134

2013 Public SHED codebook - full\_label s.txt

tabulation:	Freq.	Numeri c	Label
	892	0	No
	802	1	Yes
	2440	.	

X4\_f

[Other]

tabulation:	Freq.	Numeri c	Label
	1618	0	No
	76	1	Yes
	2440	.	

type: numeri c (doubl e)  
label: X4\_6  
range: [0, 1]  
uni que val ues: 2  
uni ts: 1  
mi ssi ng .: 2440/4134

X4\_Refused

[Refused]

tabulation:	Freq.	Numeri c	Label
	1688	0	No
	6	1	Yes
	2440	.	

type: numeri c (doubl e)  
label: X4\_Refused  
range: [0, 1]  
uni que val ues: 2  
uni ts: 1  
mi ssi ng .: 2440/4134

X5 Did you delay any major life decisions because of the recession that began in 2008, such as marriage, having a child, retirement, buying a home, or moving?

tabulation:	Freq.	Numeri c	Label
	68	-1	Refused
	3357	0	No
	709	1	Yes

type: numeri c (doubl e)  
label: X5  
range: [-1, 1]  
uni que val ues: 3  
uni ts: 1  
mi ssi ng .: 0/4134

X6\_a

What major life decision(s) did you delay?

[Marriage]

```
-----
-----
      type:  numeric (double)
      label:  X6_1
      range:  [0, 1]
unique values: 2
      uni ts: 1
      mi ssi ng .: 3425/4134

      tabul ati on:  Freq.    Numeri c    Label
                    610      0      No
                    99       1      Yes
                    3425      .
```

X6\_b

[Retirement]

```
-----
-----
      type:  numeric (double)
      label:  X6_2
      range:  [0, 1]
unique values: 2
      uni ts: 1
      mi ssi ng .: 3425/4134

      tabul ati on:  Freq.    Numeri c    Label
                    562      0      No
                    147      1      Yes
                    3425      .
```

X6\_c

[Having a child]

```
-----
-----
      type:  numeric (double)
      label:  X6_3
      range:  [0, 1]
unique values: 2
      uni ts: 1
      mi ssi ng .: 3425/4134

      tabul ati on:  Freq.    Numeri c    Label
                    588      0      No
                    121      1      Yes
                    3425      .
```

X6\_d

[Buying a home]

```
-----
-----
      type:  numeric (double)
      label:  X6_4
```



X6\_Refused

[Refused]

type: numeric (double)  
 label: X6\_Refused  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 3425/4134  
 tabulation:
 

Freq.	Numeric	Label
703	0	No
6	1	Yes
3425	.	

X7 Before 2008, did you or your household have any savings, including stocks, money in a savings account, or pensions?

type: numeric (double)  
 label: X7  
 range: [-1, 8]  
 unique values: 4  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numeric	Label
63	-1	Refused
897	0	No
2845	1	Yes
329	8	Don't know

X8 Since 2008, have you or your household had to use up some, nearly all, or all of your savings to pay for bills and expenses?

type: numeric (double)  
 label: X8  
 range: [-1, 3]  
 unique values: 5  
 units: 1  
 missing: 1289/4134  
 tabulation:
 

Freq.	Numeric	Label
16	-1	Refused
1295	0	No
912	1	Yes, some
314	2	Yes, nearly all
308	3	Yes, all
1289	.	

X9 Since 2008, have you or your household received any financial assistance from your family or a friend?

type: numeric (double)  
 label: X9  
 range: [-1, 1]  
 unique values: 3  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numerical	Label
69	-1	Refused
3284	0	No
781	1	Yes

X10 Since 2008, have you or your household provided any financial assistance to a friend or family member?

type: numeric (double)  
 label: X10  
 range: [-1, 1]  
 unique values: 3  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numerical	Label
66	-1	Refused
2550	0	No
1518	1	Yes

Y1 Thinking about your current education and work experience, how confident are you that you have the skills necessary to get the kinds of jobs you want now?

type: numeric (double)  
 label: Y1  
 range: [-1, 8]  
 unique values: 6  
 units: 1  
 missing: 1270/4134  
 tabulation:
 

Freq.	Numerical	Label
43	-1	Refused
829	1	Very confident
1126	2	Somewhat confident
517	3	Not confident
187	4	I am not currently in the workforce and I am not looking for a job
162	8	Don't know
1270	.	

Y2 Thinking about the types of jobs you believe will be available in ten years, how confident are you that you have the skills necessary to get the kinds of jobs you want?



2013 Public SHED codebook - full\_labels.txt

-----

type: numeric (double)  
 label: Y3\_2

range: [0, 1]  
 unique values: 2

units: 1  
 missing: 3839/4134

tabulation:	Freq.	Numerical	Label
	182	0	No
	113	1	Yes
	3839	.	

-----

Y3\_c [My skills are out of date because I haven't been using them]

-----

type: numeric (double)  
 label: Y3\_3

range: [0, 1]  
 unique values: 2

units: 1  
 missing: 3839/4134

tabulation:	Freq.	Numerical	Label
	234	0	No
	61	1	Yes
	3839	.	

-----

Y3\_d [The job market is changing faster than I can keep up with]

-----

type: numeric (double)  
 label: Y3\_4

range: [0, 1]  
 unique values: 2

units: 1  
 missing: 3839/4134

tabulation:	Freq.	Numerical	Label
	217	0	No
	78	1	Yes
	3839	.	

-----

Y3\_e [The kind of job I'm qualified for is not available]

-----

type: numeric (double)  
 label: Y3\_5

range: [0, 1]  
 unique values: 2

units: 1  
 missing: 3839/4134

tabulation:	Freq.	Numerical	Label







2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	1870	0	No
	400	1	Yes
	1864	.	

-----  
I3\_b

[Retirement]

-----

type:	numerical (double)		
label:	I3_2		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1864/4134
tabulation:	Freq.	Numerical	Label
	874	0	No
	1396	1	Yes
	1864	.	

-----  
I3\_c

[Your children]

-----

type:	numerical (double)		
label:	I3_3		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1864/4134
tabulation:	Freq.	Numerical	Label
	1814	0	No
	456	1	Yes
	1864	.	

-----  
I3\_d  
or other big purchase (excluding a home)]

[Major appliance, car,

-----

type:	numerical (double)		
label:	I3_4		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	1864/4134
tabulation:	Freq.	Numerical	Label
	1781	0	No
	489	1	Yes
	1864	.	

-----  
I3\_e



2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	1193	0	No
	1077	1	Yes
	1864	.	

-----  
I3\_i

[Taxes]

-----  
-----

type:	numerical (double)		
label:	I3_9		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing .:	1864/4134

tabulation:	Freq.	Numerical	Label
	1870	0	No
	400	1	Yes
	1864	.	

-----  
I3\_j

behind some inheritance or charitable donation

[To leave]

-----  
-----

type:	numerical (double)		
label:	I3_10		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing .:	1864/4134

tabulation:	Freq.	Numerical	Label
	1998	0	No
	272	1	Yes
	1864	.	

-----  
I3\_k

[Other]

-----  
-----

type:	numerical (double)		
label:	I3_11		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing .:	1864/4134

tabulation:	Freq.	Numerical	Label
	2154	0	No
	116	1	Yes
	1864	.	

-----  
I3\_Refused

2013 Public SHED codebook - full\_labels.txt  
[Refused]

-----  
-----  
type: numeric (double)  
label: I3\_12  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134  
tabulation: Freq.    Numeric    Label  
                  2256            0    No  
                  14             1    Yes  
                  1864            .

-----  
-----  
I4        How much was the total income your household received in 2012 from all sources, before taxes and other deductions were made?  
-----  
-----

type: numeric (double)  
label: I4, but 467 nonmissing values are not labeled  
range: [0, 6546584]  
unique values: 467  
units: 1  
missing: 493/4134  
examples: 18000  
          44000  
          75000  
          135000

-----  
-----  
I4A        Which of the following categories best describes your total household income from all sources, before taxes and deductions, in 2012?  
-----  
-----

type: numeric (double)  
label: I4A  
range: [-1, 10]  
unique values: 11  
units: 1  
missing: 3641/4134  
examples: .  
          .  
          .  
          .

-----  
-----  
I5        Was your total household income in 2012 higher or lower compared to what you would expect in a normal year, or was it normal?  
-----  
-----

type: numeric (double)  
label: I5





I9 Which one of the following best describes how your household's income changes from month to month, if at all?

type: numeric (double)  
 label: I9  
 range: [-1, 3] units: 1  
 unique values: 4 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	106	-1	Refused
	2803	1	Roughly the same amount each month
	831	2	Roughly the same most months, but some unusually high or low months during the year
	394	3	Often varies quite a bit from one month to the next

I10\_a Please indicate whether each of the following is a reason that your income changes from month to month:  
 (Select all that apply)

[Bonuses]

type: numeric (double)  
 label: I10\_1  
 range: [0, 1] units: 1  
 unique values: 2 missing: 2909/4134

tabulation:	Freq.	Numerical	Label
	1085	0	No
	140	1	Yes
	2909	.	

I10\_b

[Commissions]

type: numeric (double)  
 label: I10\_2  
 range: [0, 1] units: 1  
 unique values: 2 missing: 2909/4134

tabulation:	Freq.	Numerical	Label
	1130	0	No
	95	1	Yes
	2909	.	







E3B\_b  
on my credit card and pay it off over time]

[Put it

type: numeric (double)  
label: E3b\_02  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134  
tabulation: Freq. Numeric Label  
3430 0 No  
704 1 Yes

E3B\_c  
my checking/savings account or with cash]

[With the money currently in

type: numeric (double)  
label: E3b\_03  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134  
tabulation: Freq. Numeric Label  
2394 0 No  
1740 1 Yes

E3B\_d  
money from a bank loan or line of credit]

[Using

type: numeric (double)  
label: E3b\_04  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134  
tabulation: Freq. Numeric Label  
3996 0 No  
138 1 Yes

E3B\_e  
borrowing from a friend or family member]

[By

type: numeric (double)  
label: E3b\_05  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134

2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	3723	0	No
	411	1	Yes

E3B\_f  
payday loan, deposit advance, or overdraft]

[Using a

type:	numerical (double)		
label:	E3b_06		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	0/4134
tabulation:	Freq.	Numerical	Label
	4017	0	No
	117	1	Yes

E3B\_g

[By selling something]

type:	numerical (double)		
label:	E3b_07		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	0/4134
tabulation:	Freq.	Numerical	Label
	3783	0	No
	351	1	Yes

E3B\_h  
be able to pay for the expense right now]

[I wouldn't

type:	numerical (double)		
label:	E3b_08		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing :	0/4134
tabulation:	Freq.	Numerical	Label
	3506	0	No
	628	1	Yes

E3B\_i

[Other]



2013 Public SHED codebook - full\_labels.txt

65 entertainment  
 128 3 As a form of charitable donation  
 2071 4 Other (Please specify)  
 .

G2 During the past 12 months, about how much money would you say that you spent on state lotteries and other types of gambling?

type: numeric (double)  
 label: G2  
 range: [-1, 8] units: 1  
 unique values: 6 missing: 2071/4134

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	1350	1	Less than \$100
	333	2	\$100 to \$249
	159	3	\$250 to \$499
	139	4	More than \$500
	57	8	Don't know
	2071	.	

G3 In a typical year, about how often do you buy or sell stocks in individual companies, including trades in a retirement account like a 401(k)? Please do not include buying or selling stock mutual funds or Exchange Traded Funds (ETFs).

type: numeric (double)  
 label: G3  
 range: [-1, 5] units: 1  
 unique values: 6 missing: 2575/4134

tabulation:	Freq.	Numeric	Label
	89	-1	Refused
	44	1	Buy or sell at least once a week
	143	2	Buy or sell at least once a month
	211	3	Buy or sell at least once a quarter
	243	4	Buy or sell at least once a year
	829	5	Buy or sell less than once a year
	2575	.	

P3 Which one of the following statements comes closest to describing the amount of financial risk that you are willing to take when you save or make investments?



twenty percent.

```

-----
type:   numeric (double)
label:  P5
range:  [-1, 2]
unique values: 3
units:  1
missing : 723/4134

tabulation:  Freq.   Numeric  Label
              34      -1      Refused
              2772     1      This job would guarantee your
                                current total family income for
                                life.
              605     2      This job is better paying, but
                                the income is also less certain.
                                Suppose the chan
              723     .
    
```

P6

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this job would double your lifetime income, and 50-50 that it would cut it in half.

```

-----
type:   numeric (double)
label:  P6
range:  [-1, 2]
unique values: 3
units:  1
missing : 3513/4134

tabulation:  Freq.   Numeric  Label
              12      -1      Refused
              253     1      This job would guarantee your
                                current total family income for
                                life.
              356     2      This job is better paying, but
                                the income is also less certain.
                                Suppose the chan
              3513     .
    
```

P7

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this

job would double your lifetime income and 50-50 that it would cut it by seventy-five percent.

```

-----
-----
                type:  numeric (double)
                label:  P7

                range:  [-1, 2]
unique values:  3                               units:  1
                                                missing.:  3778/4134

tabulation:  Freq.  Numeric  Label
              4      -1      Refused
              201     1      This job would guarantee your
                           current total family income for
                           life.
              151     2      This job is better paying, but
                           the income is also less certain.
                           Suppose the chan
              3778     .
    
```

P8

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this job would double your lifetime income and 50-50 that it would cut it by ten percent.

```

-----
-----
                type:  numeric (double)
                label:  P8

                range:  [-1, 2]
unique values:  3                               units:  1
                                                missing.:  1362/4134

tabulation:  Freq.  Numeric  Label
              57      -1      Refused
              1824     1      This job would guarantee your
                           current total family income for
                           life.
              891     2      This job is better paying, but
                           the income is also less certain.
                           Suppose the chan
              1362     .
    
```

PPAGE

Age

```

-----
-----
                type:  numeric (double)
                label:  PPAGE, but 75 nonmissing values are not labeled
    
```





PPHHHEAD

Household Head

type: numeric (double)  
 label: PPHHHEAD  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numeric	Label
723	0	No
3411	1	Yes

PPHHSIZE

Household Size

type: numeric (double)  
 label: pphsize, but 11 nonmissing values are not labeled  
 range: [1, 12]  
 unique values: 11  
 units: 1  
 missing: 0/4134  
 examples:
 

- 1
- 2
- 3
- 4

PPHOUSE

Housing Type

type: numeric (double)  
 label: PPHOUSE  
 range: [1, 5]  
 unique values: 5  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numeric	Label
2948	1	A one-family house detached from any other house
300	2	A one-family house attached to one or more houses
704	3	A building with 2 or more apartments
171	4	A mobile home
11	5	Boat, RV, van, etc.

PPI NCIMP

Household Income

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type: numeric (double)  
 label: PPINCI MP  
 range: [1, 19]  
 unique values: 19  
 units: 1  
 missing: 0/4134  
 examples: 8 \$25,000 to \$29,999  
 11 \$40,000 to \$49,999  
 13 \$60,000 to \$74,999  
 16 \$100,000 to \$124,999

PPMARI T

Marital Status

type: numeric (double)  
 label: PPMARI T  
 range: [1, 6]  
 unique values: 6  
 units: 1  
 missing: 0/4134  
 tabulation:

Freq.	Numeri c	Label
2306	1	Marri ed
206	2	Wi dowe d
437	3	Di vorced
60	4	Separated
845	5	Never marri ed
280	6	Li vi ng wi th partner

PPMSACAT

MSA Status

type: numeric (double)  
 label: PPMSACAT  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 0/4134  
 tabulation:

Freq.	Numeri c	Label
644	0	Non-Metro
3490	1	Metro

PPREG4

Regi on 4 - Based on State of Resi dence

type: numeric (double)  
 label: PPREG4  
 range: [1, 4]  
 unique values: 4  
 units: 1  
 missing: 0/4134











```

type: numeric (float)
label: A1
range: [-1, 1]
unique values: 3
units: 1
missing: 0/4134

tabulation:
  Freq.   Numeric   Label
      64      -1   Refused
     3394      0    No
      676      1    Yes

```

normincome What would you say your  
total household income is in a normal year?

```

type: numeric (float)
range: [0, 5000000]
unique values: 406
units: 1
missing: 528/4134

mean: 69607.5
std. dev: 131538

percentiles:
  10%    25%    50%    75%    90%
  2400  25000  50000  90000  130000

```

normal income Normal income categories

```

type: numeric (float)
label: I4A
range: [-1, 10]
unique values: 11
units: 1
missing: 24/4134

examples:
  2   $5,000 to $14,999
  4   $25,000 to $49,999
  5   $50,000 to $74,999
  7   $100,000 to $149,999

```

income Income categories

```

type: numeric (float)
label: I4A
range: [-1, 10]
unique values: 11
units: 1
missing: 0/4134

```



