

July 2020 Supplement to 2019 SHED

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CODEBOOK FOR JULY 2020 SUPPLEMENT TO THE 2019 SURVEY OF HOUSEHOLD ECONOMICS AND  
DECISIONMAKING  
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The codebook serves as the principal guide to the variables included on the public version of the July 2020 supplement to the 2019 Survey of Household Economics and Decisionmaking (SHED) dataset. However, not every variable included in the survey is included in the public use data set. For example, the data set does NOT include most variables related to details of geography or free-text responses.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the July 2020 supplement were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the July 2020 supplement and a detailed discussion of the survey methods, see Sara Canilang, Kayla Jones, Jeff Larrimore, Ellen Merry, and Mike Zabek, "Update on the Economic Well-Being of U.S. Households: July 2020 Results," Federal Reserve Board. The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see the Appendixes to the "Update on the Economic Well-Being of U.S. Households: July 2020 Results."

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

Weight is most commonly used and includes the weights used for the "Update on the Economic Well-Being of U.S. Households: July 2020 Results." These weights allow for the entire sample to reflect the observable characteristics of the U.S. adult population. They are rescaled to add up to the total population of the U.S. adults eligible for this survey. These weights are scaled to add up to the number of completed responses.

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DEMOGRAPHIC PROFILE VARIABLES

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In addition to the questions asked on the SHED, the data set includes demographic profile variables that were collected by Ipsos prior to respondents receiving the SHED. These demographic profile variables are typically labeled with the prefix "pp" in the data file with some exceptions and in the variable descriptions below. In some cases, such as the highest level of education, similar questions were asked in these demographic profile surveys and in the SHED. In these cases, the answers to the SHED questions were used for the "Update on the Economic Well-Being of U.S. Households: July 2020 Results" if they were available.

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VARIABLE DEFINITIONS

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-----  
caseid2019 CaseID

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-----  
type: numeric (int)  
range: [1,12236] units: 1  
unique values: 4,174 missing .: 0/4,174  
mean: 5845.76  
std. dev: 3358.28  
percentiles: 10% 25% 50% 75% 90%  
1191 3077 5752.5 8645 10555

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-----  
Duration Duration (in seconds)

-----  
-----  
type: numeric (long)  
range: [72,825590] units: 1  
unique values: 892 missing .: 0/4,174  
mean: 5703.25  
std. dev: 45886.4  
percentiles: 10% 25% 50% 75% 90%  
139 174 239 359 647

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weight Post-stratification weight - Main qualified respondents scaled to sample size

type: numeric (double)

range: [.2052,4.1295] units: .0001  
 unique values: 2,438 missing .: 0/4,174

mean: 1  
 std. dev: .436557

percentiles:	10%	25%	50%	75%	90%
	.5917	.73	.90925	1.1683	1.475

weight\_pop Post-stratification weight - Main qualified respondents scaled to population

type: numeric (double)

range: [12314.484,247767.1] units: .0001  
 unique values: 2,709 missing .: 0/4,174

mean: 59999.6  
 std. dev: 26193.2

percentiles:	10%	25%	50%	75%	90%
	35500	43798.4	54556.1	70099.8	88497

xgh1 Housing Tenure and Mortgage Status

type: numeric (byte)  
 label: xgh1

range: [-1,4] units: 1  
 unique values: 5 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	1,787	1	Own your home with a mortgage or a loan
	928	2	Own your home free and clear (without a mortgage or loan)
	1,105	3	Pay rent

-----  
xd1i Retirement Status  
-----

type: numeric (byte)  
label: xd1i  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	2,976	0	No
	1,190	1	Yes

-----  
DeviceType2 DOV: Device Type - at the end of survey  
-----

type: numeric (byte)  
label: DEVICETY  
range: [1,15] units: 1  
unique values: 11 missing .: 0/4,174

examples: 3 iPhone  
8 AndroidPhone  
10 WinPC  
10 WinPC

-----  
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] units: 1  
unique values: 5 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	243	1	Finding it difficult to get by
	646	2	Just getting by





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tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	3,943	0	No
	228	1	By borrowing from a friend or family member

-----  
EF3\_f

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

type: numeric (byte)  
label: EF3\_F  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	4,129	0	No
	42	1	Using a payday loan, deposit advance, or overdraft

-----  
EF3\_g

Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? By selling something  
-----

type: numeric (byte)  
label: EF3\_G  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	4,025	0	No
	146	1	By selling something

-----  
EF3\_h

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

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this expense? I wouldn't be able to pay for  
the expense right now

---

type: numeric (byte)  
label: EF3\_H  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	3,790	0	No
	381	1	I wouldn't be able to pay for the expense right now

---

EF5A Which best describes your ability to pay all of your bills in full in July?

---

type: numeric (byte)  
label: EF5A  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	556	0	Can't pay some bills
	3,616	1	Able to pay all bills

---

EF6A\_a Which of the following bills are you unable  
to pay in full in July? Rent or mortgage

---

type: numeric (byte)  
label: EF6A\_A  
range: [-1,1] units: 1  
unique values: 3 missing .: 3,618/4,174

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	442	0	No
	112	1	Rent or mortgage
	3,618	.	

---



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3,618 .

-----  
EF6A\_e Which of the following bills are you unable  
to pay in full in July? Car payment  
-----

type: numeric (byte)  
label: EF6A\_E  
range: [-1,1] units: 1  
unique values: 3 missing .: 3,618/4,174

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	476	0	No
	78	1	Car payment
	3,618	.	

-----  
EF6A\_f Which of the following bills are you unable  
to pay in full in July? Student loan  
-----

type: numeric (byte)  
label: EF6A\_F  
range: [-1,1] units: 1  
unique values: 3 missing .: 3,618/4,174

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	484	0	No
	70	1	Student loan
	3,618	.	

-----  
EF6A\_g Which of the following bills are you unable  
to pay in full in July? Other bills  
-----

type: numeric (byte)  
label: EF6A\_G  
range: [-1,1] units: 1  
unique values: 3 missing .: 3,618/4,174

tabulation:	Freq.	Numeric	Label
	2	-1	Refused

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374 0 No  
180 1 Other bills  
3,618 .

-----  
EF7\_a How confident are you that you will be able  
to pay all of your bills in full in August?  
-----

type: numeric (byte)  
label: EF7\_A  
range: [-1,4] units: 1  
unique values: 5 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	311	1	Not at all confident
	450	2	Slightly confident
	840	3	Moderately confident
	2,570	4	Very confident

-----  
EF7\_b How confident are you that you will be able  
to pay all of your bills in full in  
September?  
-----

type: numeric (byte)  
label: EF7\_B  
range: [-1,4] units: 1  
unique values: 5 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	319	1	Not at all confident
	495	2	Slightly confident
	863	3	Moderately confident
	2,472	4	Very confident

-----  
CV1 Which one of the following best describes your employment status last week?  
-----

type: numeric (byte)  
label: CV1  
range: [-1,6] units: 1

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unique values: 7 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	2,108	1	Employed
	270	2	Self-employed
	60	3	Not working, but being paid my normal wages
	168	4	Temporarily laid off or furloughed
	210	5	Not employed, but looking for a job
	1,354	6	Not employed and not looking for a job

-----  
CV2

Thinking about the work you did last week,  
how much of it did you do by telecommuting or  
working from home?  
-----

type: numeric (byte)  
label: CV2

range: [-1,2] units: 1  
unique values: 4 missing .: 1,796/4,174

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1,256	0	None
	340	1	Some
	778	2	All
	1,796	.	

-----  
CV2A

On the most recent day that you went to work  
outside your home, about how many people did  
you have direct contact with at your job?  
-----

type: numeric (byte)  
label: CV2A

range: [-1,5] units: 1  
unique values: 7 missing .: 2,574/4,174

tabulation:	Freq.	Numeric	Label
	1	-1	Refused

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233 0 None  
275 1 1 to 2  
329 2 3 to 5  
225 3 6 to 9  
192 4 10 to 19  
345 5 20 or more  
2,574 .

-----  
CV4\_a

Have you experienced or done each of the following since March 1st (the onset of the coronavirus outbreak in the US known as COVID-19)? Lost a job, laid off, or told not to work any hours  
-----

type: numeric (byte)  
label: CV4\_A, but 1 nonmissing value is not labeled  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/4,174  
tabulation: Freq. Numeric Label  
13 -1 Refused  
3,573 0 No  
588 1 Yes

-----  
CV4\_b

Have you experienced or done each of the following since March 1st (the onset of the coronavirus outbreak in the US known as COVID-19)? Voluntarily quit or changed jobs  
-----

type: numeric (byte)  
label: CV4\_B, but 1 nonmissing value is not labeled  
range: [-1,1] units: 1  
unique values: 3 missing .: 0/4,174  
tabulation: Freq. Numeric Label  
19 -1 Refused  
4,016 0 No  
139 1 Yes

-----  
CV4\_c

Have you experienced or done each of the following since March 1st (the onset of the coronavirus outbreak in the US known as COVID



-----  
CV5 Do you expect to return to the same job that you had before you lost a job, were laid off or were told not to work?  
-----

type: numeric (byte)  
label: CV5  
range: [-1,3] units: 1  
unique values: 5 missing .: 3,586/4,174

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	191	0	No, do not expect to return to the same employer
	168	1	Yes, employer expressed this is temporary but did not provide a return date
	44	2	Yes, employer provided definite return date
	180	3	Yes, already returned to work for the same employer
	3,586	.	.

-----  
CV11 Thinking about precautions that your employer/the employer you worked for most recently is taking to prevent the spread of COVID-19, do you think they are taking:  
-----

type: numeric (byte)  
label: CV11  
range: [-1,3] units: 1  
unique values: 4 missing .: 1,425/4,174

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	497	1	Not enough precautions
	2,045	2	About the right amount of precautions
	190	3	Too many precautions
	1,425	.	.

-----

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CV11A

If your local schools do not have in-person classes in the fall, how would that impact the amount of work for pay you do at your job?

type: numeric (byte)  
label: CV11A

range: [-1,4] units: 1  
unique values: 5 missing .: 1,736/4,174

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	2,044	1	No effect on the amount you work at your job
	152	2	Cause you to work more
	193	3	Cause you to work less
	40	4	Cause you to stop working
	1,736	.	

CV8

Thinking about all the income you and your spouse/partner received, how did your income last month (June) compare to your income in February before the onset of COVID-19?

type: numeric (byte)  
label: CV8

range: [-1,5] units: 1  
unique values: 6 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	346	1	Much lower
	580	2	Somewhat lower
	2,782	3	About the same
	358	4	Somewhat higher
	97	5	Much higher

CV12

Since March 2020, have you and/or your spouse/partner received any payment relief or payment delay from your landlord or mortgage lender?

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type: numeric (byte)  
label: CV12

range: [-1,1] units: 1  
unique values: 3 missing .: 928/4,174

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	3,085	0	No
	155	1	Yes
	928	.	

-----  
CV12A

Since March 2020, did you and/or your spouse/partner request any payment relief or payment delay from your landlord or mortgage lender that you did not receive?  
-----

type: numeric (byte)  
label: CV12A

range: [-1,1] units: 1  
unique values: 3 missing .: 1,083/4,174

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	3,023	0	No
	63	1	Yes
	1,083	.	

-----  
CV13A

When your payment relief ends, will you and/or your spouse/partner have to make increased payments each month or a lump-sum payment to your landlord or mortgage lender to make up for the relief you received?  
-----

type: numeric (byte)  
label: CV13A

range: [-2,1] units: 1  
unique values: 3 missing .: 4,019/4,174

tabulation:	Freq.	Numeric	Label
	40	-2	Don't know
	68	0	No
	47	1	Yes

CV13B

How confident are you that you and/or your spouse/partner will be able to resume making your monthly payments, including any increased monthly payments or lump sum payments, when the relief from your landlord or mortgage lender ends?

type: numeric (byte)  
label: CV13B  
range: [1,4] units: 1  
unique values: 4 missing .: 4,019/4,174

tabulation:	Freq.	Numeric	Label
	33	1	Not at all confident
	47	2	Slightly confident
	30	3	Moderately confident
	45	4	Very confident
	4,019	.	

CV14

Since March 2020, have you and/or your spouse/partner paid your rent using a credit card that you will carry a balance on, a cash advance, or an advance on your security deposit?

type: numeric (byte)  
label: CV14  
range: [-1,1] units: 1  
unique values: 3 missing .: 3,069/4,174

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	1,068	0	No
	35	1	Yes
	3,069	.	

CV15

Since March 2020, have you and/or your spouse/partner received any payment relief or payment delay from regular bills other than your rent or mortgage, such as a student loan,







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insurance is lower than prior  
income  
3,703 .

-----  
K5A In the past 12 months, have you borrowed  
money from or cashed out (permanently  
withdrawn) money from any of your retirement  
savings accounts?  
-----

type: numeric (byte)  
label: K5A  
range: [-1,3] units: 1  
unique values: 5 missing .: 1,190/4,174

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	2,710	0	No
	104	1	Yes, borrowed money
	131	2	Yes, cashed out
	33	3	Yes, both
	1,190	.	

-----  
ppage Age  
-----

type: numeric (byte)  
label: PPAGE, but 76 nonmissing values are not labeled  
range: [18,93] units: 1  
unique values: 76 missing .: 0/4,174  
examples: 31  
44  
57  
67

-----  
ppagecat Age 7 Categories  
-----

type: numeric (byte)  
label: PPAGECAT  
range: [1,7] units: 1  
unique values: 7 missing .: 0/4,174



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range: [1,4] units: 1  
unique values: 4 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	278	1	Less than high school
	1,161	2	High school
	1,193	3	Some college
	1,542	4	Bachelor's degree or higher

-----  
ppethm Race / Ethnicity  
-----

type: numeric (byte)  
label: PPETHM

range: [1,5] units: 1  
unique values: 5 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	2,824	1	White, Non-Hispanic
	468	2	Black, Non-Hispanic
	255	3	Other, Non-Hispanic
	567	4	Hispanic
	60	5	2+ Races, Non-Hispanic

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

type: numeric (byte)  
label: PPGENDER

range: [1,2] units: 1  
unique values: 2 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	2,104	1	Male
	2,070	2	Female

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

type: numeric (byte)  
label: PPHHHEAD

range: [0,1] units: 1  
unique values: 2 missing .: 0/4,174

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tabulation:	Freq.	Numeric	Label
	768	0	No
	3,406	1	Yes

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

type: numeric (byte)  
label: PPHSIZE, but 10 nonmissing values are not labeled

range: [1,10] units: 1  
unique values: 10 missing .: 0/4,174

examples: 1  
          2  
          2  
          4

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

type: numeric (byte)  
label: PPHOUSE

range: [1,5] units: 1  
unique values: 5 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3,013	1	A one-family house detached from any other house
	351	2	A one-family house attached to one or more houses
	656	3	A building with 2 or more apartments
	148	4	A mobile home
	6	5	Boat, RV, van, etc.

-----  
ppincimp Household Income  
-----

type: numeric (byte)  
label: PPINCIMP

range: [1,21] units: 1  
unique values: 21 missing .: 0/4,174

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examples: 9 \$30,000 to \$34,999  
13 \$60,000 to \$74,999  
15 \$85,000 to \$99,999  
17 \$125,000 to \$149,999

-----  
ppmarit

Marital Status  
-----

type: numeric (byte)  
label: PPMARIT  
range: [1,6] units: 1  
unique values: 6 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	2,442	1	Married
	178	2	Widowed
	392	3	Divorced
	68	4	Separated
	824	5	Never married
	270	6	Living with partner

-----  
ppmsacat

MSA Status  
-----

type: numeric (byte)  
label: PPMSACAT  
range: [0,1] units: 1  
unique values: 2 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	562	0	Non-Metro
	3,612	1	Metro

-----  
PPREG4

Region 4 Based on State of Residence  
-----

type: numeric (byte)  
label: PPREG4  
range: [1,4] units: 1  
unique values: 4 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
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 762 1 Northeast  
 895 2 Midwest  
 1,585 3 South  
 932 4 West

-----  
 ppreg9 Region 9 Based on State of Residence  
 -----

type: numeric (byte)  
 label: PPREG9  
 range: [1,9] units: 1  
 unique values: 9 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	207	1	New England
	555	2	Mid-Atlantic
	611	3	East-North Central
	284	4	West-North Central
	885	5	South Atlantic
	200	6	East-South Central
	500	7	West-South Central
	323	8	Mountain
	609	9	Pacific

-----  
 pprent Ownership Status of Living Quarters  
 -----

type: numeric (byte)  
 label: PPRENT  
 range: [1,3] units: 1  
 unique values: 3 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3,115	1	Owned or being bought by you or someone in your household
	996	2	Rented for cash
	63	3	Occupied without payment of cash rent

-----  
 ppstaten State  
 -----

type: numeric (byte)  
 label: PPSTATEN

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range: [11,95] units: 1  
unique values: 51 missing .: 0/4,174

examples: 31 oh  
51 de  
59 fl  
84 co

-----  
PPT01 Presence of Household Members Children 0-1  
-----

type: numeric (byte)  
label: PPT01, but 4 nonmissing values are not labeled

range: [0,3] units: 1  
unique values: 4 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3,977	0	
	186	1	
	9	2	
	2	3	

-----  
PPT1317 Presence of Household Members Children 13-17  
-----

type: numeric (byte)  
label: PPT1317, but 5 nonmissing values are not labeled

range: [0,5] units: 1  
unique values: 5 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3,715	0	
	346	1	
	98	2	
	14	3	
	1	5	

-----  
PPT180V Presence of Household Members Adults 18+  
-----

type: numeric (byte)  
label: PPT180V, but 10 nonmissing values are not labeled

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range: [1,10] units: 1  
unique values: 10 missing .: 0/4,174

examples: 1  
2  
2  
3

-----  
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 .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3,823	0	
	277	1	
	72	2	
	2	3	

-----  
PPT612 Presence of Household Members Children 6-12  
-----

type: numeric (byte)  
label: PPT612, but 5 nonmissing values are not labeled

range: [0,4] units: 1  
unique values: 5 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	3,634	0	
	373	1	
	145	2	
	20	3	
	2	4	

-----  
ppwork Current Employment Status  
-----

type: numeric (byte)  
label: PPWORK

range: [1,7] units: 1

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unique values: 7 missing .: 0/4,174

tabulation:	Freq.	Numeric	Label
	2,376	1	Working as a paid employee
	302	2	Working self-employed
	18	3	Not working on temporary layoff from a job
	152	4	Not working looking for work
	930	5	Not working retired
	175	6	Not working disabled
	221	7	Not working other