

2019 SHED

CODEBOOK FOR 2019 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2019 Survey of Household Economics and Decisionmaking (SHED) data set. 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 2019 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2019 SHED and a detailed discussion of the survey methods, see Sara Canilang, Cassandra Duchan, Kimberly Kreiss, Jeff Larrimore, Ellen Merry, Erin Troland, Mike Zabek, "Report on the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from April 2020," 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 Supplemental Appendixes to the "Report on the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from April 2020."

ANALYSIS WEIGHTS

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_pop is most commonly used and includes the weights used for the "Report on the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from April 2020." 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. Weight_pop is for analysis of the combined sample comprised of the main sample and the Lower-income oversample. These weights are scaled to add up to the number of completed responses.

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DEMOGRAPHIC PROFILE VARIABLES

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 "Report on the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from April 2020" if they were available.

VARIABLE DEFINITIONS

CaseID CaseID

type: numeric (double)
range: [1,12238] units: 1
unique values: 12,173 missing .: 0/12,173
mean: 6128.82
std. dev: 3534.66
percentiles: 10% 25% 50% 75% 90%
1226 3067 6135 9191 11021

caseid2018 CaseID from 2018 SHED Survey

type: numeric (double)
range: [7,12139] units: 1
unique values: 4,370 missing .: 7,803/12,173
mean: 5587.28
std. dev: 3419.95

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percentiles:	10%	25%	50%	75%	90%
	1005.5	2595	5386.5	8475	10419

caseid2017

CaseID from 2017 SHED Survey

type: numeric (double)

range:	[2,79562]	units:	1
unique values:	4,010	missing .:	8,163/12,173

mean:	53708.8
std. dev:	23565.3

percentiles:	10%	25%	50%	75%	90%
	13764.5	28388	64071	68687	73389

Duration

Duration (in seconds)

type: numeric (double)

range:	[362,850226]	units:	1
unique values:	3,233	missing .:	0/12,173

mean:	6760.72
std. dev:	39141.1

percentiles:	10%	25%	50%	75%	90%
	710	876	1149	1640	2960

weight

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

type: numeric (double)

range:	[.1767,4.6281]	units:	.0001
unique values:	2,580	missing .:	0/12,173

mean:	1
std. dev:	.597641

percentiles:	10%	25%	50%	75%	90%
	.4622	.6445	.8579	1.1859	1.6718

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of the following people currently live with you?

type: numeric (double)
label: L0_b
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	146	-1	Refused
	9,174	0	No
	2,853	1	Yes

L0_c

My adult child(ren) age 18 or older - First, do each of the following people currently live with you?

type: numeric (double)
label: L0_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	154	-1	Refused
	10,238	0	No
	1,781	1	Yes

L0_d

My parent(s) - First, do each of the following people currently live with you?

type: numeric (double)
label: L0_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	189	-1	Refused
	10,879	0	No
	1,105	1	Yes

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L0B_b

Other relatives - Are the people living with you:

```

-----
                type: numeric (double)
                label: L0B_b

                range: [-1,1]                                units: 1
unique values: 3                                           missing .: 10,848/12,173

```

```

tabulation:  Freq.  Numeric  Label
              34      -1     Refused
              821      0      No
              470      1      Yes
            10,848      .

```

L0B_c

Other people not related to you - Are the people living with you:

```

-----
                type: numeric (double)
                label: L0B_c

                range: [-1,1]                                units: 1
unique values: 3                                           missing .: 10,848/12,173

```

```

tabulation:  Freq.  Numeric  Label
              52      -1     Refused
              788      0      No
              485      1      Yes
            10,848      .

```

L1_a

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

```

-----
                type: numeric (double)
                label: L1_a

                range: [-1,1]                                units: 1
unique values: 3                                           missing .: 9,096/12,173

```

```

tabulation:  Freq.  Numeric  Label
              40      -1     Refused
            1,239      0      No
            1,798      1      Yes
            9,096      .

```

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L1_b

To help those living with me financially -
Are each of the following reasons why you
live with these individuals?

type: numeric (double)
label: L1_b
range: [-1,1] units: 1
unique values: 3 missing .: 9,096/12,173

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	1,422	0	No
	1,616	1	Yes
	9,096	.	

L1_c

To care for family member or friend - Are
each of the following reasons why you live
with these individuals?

type: numeric (double)
label: L1_c
range: [-1,1] units: 1
unique values: 3 missing .: 9,096/12,173

tabulation:	Freq.	Numeric	Label
	52	-1	Refused
	2,007	0	No
	1,018	1	Yes
	9,096	.	

L1_d

To receive help with child care - Are each
of the following reasons why you live with
these individuals?

type: numeric (double)
label: L1_d
range: [-1,1] units: 1
unique values: 3 missing .: 9,096/12,173

tabulation:	Freq.	Numeric	Label
	69	-1	Refused

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2,767 0 No
241 1 Yes
9,096 .

L1_e

Prefer living with others - Are each of the following reasons why you live with these individuals?

type: numeric (double)
label: L1_e
range: [-1,1] units: 1
unique values: 3 missing .: 9,096/12,173

tabulation:	Freq.	Numeric	Label
	64	-1	Refused
	2,198	0	No
	815	1	Yes
	9,096	.	

B2

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

type: numeric (double)
label: B2
range: [-1,4] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	765	1	Finding it difficult to get by
	2,145	2	Just getting by
	4,810	3	Doing okay
	4,443	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 (double)

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label: B3
range: [-1,5] units: 1
unique values: 6 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	290	1	Much worse off
	1,390	2	Somewhat worse off
	6,675	3	About the same
	2,980	4	Somewhat better off
	819	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 (double)
label: B6
range: [-1,5] units: 1
unique values: 6 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	676	1	Much worse off
	1,877	2	Somewhat worse off
	2,704	3	About the same
	3,717	4	Somewhat better off
	3,162	5	Much better off

B7_a

In your community - How would you rate economic conditions today:

type: numeric (double)
label: B7_a
range: [-1,4] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	765	1	Poor
	3,642	2	Only fair
	6,591	3	Good

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1,166 4 Excellent

B7_b In this country - How would you rate economic conditions today:

type: numeric (double)
label: B7_b
range: [-1,4] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	24	-1	Refused
	1,193	1	Poor
	4,782	2	Only fair
	5,247	3	Good
	927	4	Excellent

D1A Last month, did you do any work for either pay or profit?

type: numeric (double)
label: D1A
range: [0,1] units: 1
unique values: 2 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	4,797	0	No
	7,376	1	Yes

D1E At any time during the past month, did you want to work [more]?

type: numeric (double)
label: D1E
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	8,477	0	No
	3,675	1	Yes

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tabulation:	Freq.	Numeric	Label
	81	-1	Refused
	6,519	0	No
	602	1	Yes
	4,971	.	

D21_d

Other family or personal obligations - Did each of the following contribute to you [not working / not working as much as you wanted] last month?

type: numeric (double)
label: D21_d
range: [-1,1] units: 1
unique values: 3 missing .: 4,971/12,173

tabulation:	Freq.	Numeric	Label
	80	-1	Refused
	5,627	0	No
	1,495	1	Yes
	4,971	.	

D21_e

Health limitations or disability - Did each of the following contribute to you [not working / not working as much as you wanted] last month?

type: numeric (double)
label: D21_e
range: [-1,1] units: 1
unique values: 3 missing .: 4,971/12,173

tabulation:	Freq.	Numeric	Label
	61	-1	Refused
	5,372	0	No
	1,769	1	Yes
	4,971	.	

D21_f

In school or training - Did each of the following contribute to you [not working / not working as much as you wanted] last

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month?

type: numeric (double)
label: D21_f
range: [-1,1] units: 1
unique values: 3 missing .: 4,971/12,173

tabulation:	Freq.	Numeric	Label
	95	-1	Refused
	6,652	0	No
	455	1	Yes
	4,971	.	

D21_g

Retired - Did each of the following contribute to you[not working / not working as much as you wanted] last month?

type: numeric (double)
label: D21_g
range: [-1,1] units: 1
unique values: 3 missing .: 4,971/12,173

tabulation:	Freq.	Numeric	Label
	45	-1	Refused
	3,990	0	No
	3,167	1	Yes
	4,971	.	

D21_h

Other (please specify) - Did each of the following contribute to you [not working / not working as much as you wanted] last month?

type: numeric (double)
label: D21_h
range: [-1,1] units: 1
unique values: 3 missing .: 4,971/12,173

tabulation:	Freq.	Numeric	Label
	1,846	-1	Refused
	5,185	0	No

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171 1 Yes
4,971 .

D3A

Think about your main job. In this job, were you working for someone else, self-employed or other?

type: numeric (double)
label: D3A

range: [-1,2] units: 1
unique values: 4 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	6,312	0	Working for someone else
	870	1	Self-employed (working for myself)
	187	2	Other work arrangement
	4,797	.	

D3B

Still thinking about your main job, do you usually work:

type: numeric (double)
label: D3B

range: [-1,2] units: 1
unique values: 3 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	5,533	1	Full-time (35 or more hours per week)
	1,833	2	Part-time (less than 35 hours per week)
	4,797	.	

D20

You indicated that you do not work full-time at this job. Do you want a full-time job?

type: numeric (double)
label: D20

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range: [-1,1] units: 1
 unique values: 3 missing .: 10,340/12,173

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1,318	0	No
	511	1	Yes
	10,340	.	

 D30

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

type: numeric (double)
 label: D30

range: [-1,3] units: 1
 unique values: 4 missing .: 5,861/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	4,696	1	Normally work the same hours
	579	2	Schedule varies, primarily at my request
	1,030	3	Schedule varies, primarily based on my employer's needs
	5,861	.	

 D31

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 (double)
 label: D31

range: [-1,5] units: 1
 unique values: 6 missing .: 11,143/12,173

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	334	1	One day in advance or less (including on call)
	146	2	2 to 3 days in advance
	116	3	4 to 6 days in advance
	244	4	1 to 2 weeks in advance

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184 5 3 weeks in advance or longer
11,143 .

D33 Is your main job a temporary job?

type: numeric (double)
label: D33

range: [-2,1] units: 1
unique values: 4 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
	141	-2	Don't know
	5	-1	Refused
	6,681	0	No
	549	1	Yes
	4,797	.	

D34 For your main job, where do you work most of the time?

type: numeric (double)
label: D34

range: [-1,3] units: 1
unique values: 4 missing .: 5,861/12,173

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	5,344	1	A place that belongs to my employer
	434	2	At home
	528	3	Somewhere else
	5,861	.	

D4 In addition to your main job, did you have any other jobs last month?

type: numeric (double)
label: D4

range: [-1,1] units: 1
unique values: 3 missing .: 4,797/12,173

tabulation: Freq. Numeric Label

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10	-1	Refused
6,175	0	No
1,191	1	Yes
4,797	.	

D44_a

Asked for a raise or a promotion - Think about any job in the past 12 months not just your main job last month. In the past 12 months, have you:

type: numeric (double)
label: D44_a
range: [-1,1] units: 1
unique values: 3 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	6,142	0	No
	1,228	1	Yes
	4,797	.	

D44_b

Received a raise or a promotion - Think about any job in the past 12 months not just your main job last month. In the past 12 months, have you:

type: numeric (double)
label: D44_b
range: [-1,1] units: 1
unique values: 3 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	3,790	0	No
	3,584	1	Yes
	4,797	.	

D44_c

Applied for a new job - Think about any job in the past 12 months not just your main job last month. In the past 12 months, have you:

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type: numeric (double)
label: D44_c

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	9,649	0	No
	2,508	1	Yes

D44_d

Started a new job - Think about any job
in the past 12 months not just your main job
last month. In the past 12 months, have you:

type: numeric (double)
label: D44_d

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	10,695	0	No
	1,453	1	Yes

D44_e

Voluntarily left a job - Think about any job
in the past 12 months not just your main job
last month. In the past 12 months, have you:

type: numeric (double)
label: D44_e

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	11,140	0	No
	1,012	1	Yes

D44_f

Gotten laid off or fired from a job - Think
about any job in the past 12 months not just
your main job last month. In the past 12

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In the past month, have you been paid for each of the following activities?

type: numeric (double)
label: GE1_b
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	11,805	0	No
	338	1	Yes

GE1_c

House cleaning, yard work, or other property maintenance work - In the past month, have you been paid for each of the following activities?

type: numeric (double)
label: GE1_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	11,322	0	No
	812	1	Yes

GE1_d

Driving or ride-sharing, such as with Uber or Lyft - In the past month, have you been paid for each of the following activities?

type: numeric (double)
label: GE1_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	66	-1	Refused
	11,786	0	No
	321	1	Yes

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GE1_e Paid tasks online, such as freelance work through Fiverr or Upwork (do not include KnowledgePanel Surveys) - In the past month, have you been paid for each of the following activities?

type: numeric (double)
label: GE1_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	11,870	0	No
	274	1	Yes

GE1_f Other paid personal tasks, such as deliveries, running errands, or helping people move - In the past month, have you been paid for each of the following activities?

type: numeric (double)
label: GE1_f
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	11,659	0	No
	494	1	Yes

GE2_a Selling goods yourself at flea markets or garage sales - In addition, in the past month have you been paid for each of the following activities?

type: numeric (double)
label: GE2_a

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activities?

type: numeric (double)
label: GE2_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	43	-1	Refused
	12,054	0	No
	76	1	Yes

GE2_e Renting out property, such as your car or your house - In addition, in the past month have you been paid for each of the following activities?

type: numeric (double)
label: GE2_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	45	-1	Refused
	11,642	0	No
	486	1	Yes

GE2_f Any other paid activities that you have not already mentioned (do not include KnowledgePanel surveys) - In addition, in the past month have you been paid for each of the following activities?

type: numeric (double)
label: GE2_f
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
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range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	1,292	0	No
	2,289	1	Yes
	8,470	.	

GE10_c Money to help extended family or friends - In the past month, what were your reasons for doing these activities?

type: numeric (double)
label: GE10_c

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	3,303	0	No
	278	1	Yes
	8,470	.	

GE10_d Develop job-related skills - In the past month, what were your reasons for doing these activities?

type: numeric (double)
label: GE10_d

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	3,458	0	No
	123	1	Yes
	8,470	.	

GE10_e Sell items no longer needed - In the past

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label: GE40A
 range: [-2,4] units: 1
 unique values: 6 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	374	-2	Don't know
	48	-1	Refused
	2,412	1	Under 10%
	553	2	10% to 50%
	125	3	50% to 90%
	191	4	Over 90%
	8,470	.	

GE40B In the past 12 months, have you regularly earned money from these activities?

type: numeric (double)
 label: GE40B
 range: [-1,1] units: 1
 unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	2,560	0	No, only in some or a few months
	1,101	1	Yes, in all or most months
	8,470	.	

GE41 Has these activities affected the amount your family income varies from month to month?

type: numeric (double)
 label: GE41
 range: [-1,2] units: 1
 unique values: 4 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	2,464	0	No
	188	1	Yes, it reduced the amount income varies
	1,009	2	Yes, it increased the amount

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income varies

8,470 .

GE5

Last month when doing these activities did you find customers with a company's website or mobile app and receive your payments through that company?

type: numeric (double)
label: GE5

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	3,186	0	No
	475	1	Yes
	8,470	.	

GH1

Do you: [Field-pipe_GH]

type: numeric (double)
label: GH1

range: [-1,4] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	5,196	1	Own your home with a mortgage or loan
	2,960	2	Own your home free and clear (without a mortgage or loan)
	3,231	3	Pay rent
	771	4	Neither own nor pay rent

GH2

Did you move into your current home after October 2017?

type: numeric (double)
label: GH2

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range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	9,820	0	No
	2,340	1	Yes

GH3_a

Overall quality of neighborhood - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?

type: numeric (double)
label: GH3_a

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	1,139	0	Dissatisfied
	11,022	1	Satisfied

GH3_b

Quality of local schools - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?

type: numeric (double)
label: GH3_b

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	93	-1	Refused
	1,797	0	Dissatisfied
	10,283	1	Satisfied

GH3_c

Safety of neighborhood - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?

2019 SHED

type: numeric (double)
label: GH3_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	1,339	0	Dissatisfied
	10,806	1	Satisfied

GH3_d Other neighborhood amenities - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?

type: numeric (double)
label: GH3_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	2,315	0	Dissatisfied
	9,812	1	Satisfied

GH3_e Overall quality of your housing - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?

type: numeric (double)
label: GH3_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	1,465	0	Dissatisfied

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	1,250	0	No
	10,896	1	Yes

R1_a Cheaper to rent - Are each of the following a reason why you rent your home rather than own?

type: numeric (double)
label: R1_a

range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	1,424	0	No
	1,800	1	Yes
	8,942	.	

R1_b Owning is a bigger financial risk - Are each of the following a reason why you rent your home rather than own?

type: numeric (double)
label: R1_b

range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	1,574	0	No
	1,639	1	Yes
	8,942	.	

R1_c Convenience (such as more easy to move) - Are each of the following a reason why you rent your home rather than own?

2019 SHED

R1_f Can't afford down payment to buy - Are each
of the following a reason why you rent your
home rather than own?

type: numeric (double)
label: R1_f
range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	1,191	0	No
	2,027	1	Yes
	8,942	.	

R4 Before your recent move, did you own your previous home?

type: numeric (double)
label: R4
range: [0,2] units: 1
unique values: 3 missing .: 10,825/12,173

tabulation:	Freq.	Numeric	Label
	1,151	0	No
	38	1	Yes, and I still own that home
	159	2	Yes, and I no longer own that home
	10,825	.	

R5B_a Evicted or received an eviction notice - Did
each of the following contribute to your
moving from your previous home?

type: numeric (double)
label: R5B_a
range: [-1,1] units: 1
unique values: 3 missing .: 11,022/12,173

tabulation:	Freq.	Numeric	Label
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```

                2019 SHED
                2      -1 Refused
    1,097        0      No
                52      1 Yes
    11,022      .

```

R5B_b

Landlord told you, or a person you were staying with, to leave - Did each of the following contribute to your moving from your previous home?

```

    type: numeric (double)
    label: R5B_b

    range: [-1,1]          units: 1
unique values: 3          missing .: 11,022/12,173

    tabulation: Freq.   Numeric   Label
                 1       -1     Refused
                 1,076   0       No
                   74    1       Yes
                11,022   .

```

R5B_c

You missed a rent payment and thought you would be evicted - Did each of the following contribute to your moving from your previous home?

```

    type: numeric (double)
    label: R5B_c

    range: [-1,1]          units: 1
unique values: 3          missing .: 11,022/12,173

    tabulation: Freq.   Numeric   Label
                 1       -1     Refused
                 1,116   0       No
                   34    1       Yes
                11,022   .

```

R5B_d

City condemned the property and forced you to leave - Did each of the following contribute to your moving from your previous home?

2019 SHED

type: numeric (double)
label: R5B_d

range: [-1,1] units: 1
unique values: 3 missing .: 11,022/12,173

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	1,134	0	No
	16	1	Yes
	11,022	.	

R5C_a

Bank took possession of your home in foreclosure - Did each of the following contribute to your moving from your previous home?

type: numeric (double)
label: R5C_a

range: [0,1] units: 1
unique values: 2 missing .: 12,014/12,173

tabulation:	Freq.	Numeric	Label
	141	0	No
	18	1	Yes
	12,014	.	

R5C_b

Received a notice from bank that they planned to foreclose - Did each of the following contribute to your moving from your previous home?

type: numeric (double)
label: R5C_b

range: [0,1] units: 1
unique values: 2 missing .: 12,014/12,173

tabulation:	Freq.	Numeric	Label
	139	0	No
	20	1	Yes
	12,014	.	

2019 SHED

R5C_c Missed mortgage payments and thought bank would foreclose - Did each of the following contribute to your moving from your previous home?

type: numeric (double)
label: R5C_c
range: [-1,1] units: 1
unique values: 3 missing .: 12,014/12,173

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	141	0	No
	17	1	Yes
	12,014	.	

R5C_d City condemned the property and forced you to leave - Did each of the following contribute to your moving from your previous home?

type: numeric (double)
label: R5C_d
range: [-1,1] units: 1
unique values: 3 missing .: 12,014/12,173

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	156	0	No
	2	1	Yes
	12,014	.	

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

type: numeric (double)
label: R7
range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

2019 SHED

spouse/ and/or your partner]:

type: numeric (double)
label: BK2_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	11,848	0	No
	305	1	Yes

BK2_d

Take out a pawn shop loan or an auto title
loan - In the past 12 months, did you [and/or
your spouse/ and/or your partner]:

type: numeric (double)
label: BK2_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	11,894	0	No
	253	1	Yes

BK2_e

Obtain a tax refund advance to receive your
refund faster - In the past 12 month, did you
[and/or your spouse/ and/or your partner]:

type: numeric (double)
label: BK2_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	12,050	0	No
	115	1	Yes

2019 SHED

A6 If you were to apply for a credit card today,
how confident are you that your application
would be approved?

type: numeric (double)
label: A6

range: [-2,3] units: 1
unique values: 5 missing .: 0/12,173

tabulation: Freq. Numeric Label

431	-2	Don't know
16	-1	Refused
7,939	1	Very confident
2,063	2	Somewhat confident
1,724	3	Not confident

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

type: numeric (double)
label: A0

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation: Freq. Numeric Label

21	-1	Refused
7,227	0	No
4,925	1	Yes

A0B Was there a time in the past 12 months that
you [and/or your spouse/ and/or your partner]

desired credit but chose not to submit a
credit application?

type: numeric (double)
label: A0B

range: [-1,1] units: 1

2019 SHED

unique values: 3 missing .: 4,946/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	6,481	0	No
	725	1	Yes
	4,946	.	

A1_a

Turned down for credit - In the past 12 months, please tell us if any of the following has happened:

type: numeric (double)
label: A1_a

range: [-1,1] units: 1
unique values: 3 missing .: 7,227/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	3,795	0	No
	1,144	1	Yes
	7,227	.	

A1_b

Approved for credit, but were not given as much credit as you applied for - In the past 12 months, please tell us if any of the following has happened:

type: numeric (double)
label: A1_b

range: [-1,1] units: 1
unique values: 3 missing .: 7,227/12,173

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	4,176	0	No
	760	1	Yes
	7,227	.	

A1_c

Put off applying for credit because you thought you might be turned down - In the past 12 months, please tell us if any of the

2019 SHED

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

type: numeric (double)
label: C3

range: [-1,1] units: 1
unique values: 3 missing .: 1,712/12,173

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	5,789	0	No
	4,644	1	Yes
	1,712	.	

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

type: numeric (double)
label: C3A

range: [-1,3] units: 1
unique values: 4 missing .: 7,501/12,173

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	1,451	1	Less debt now
	1,862	2	About the same
	1,346	3	More debt now
	7,501	.	

C4A In the past 12 months, how frequently have you carried an unpaid balance on one or more of your credit cards?

type: numeric (double)
label: C4A

range: [-1,3] units: 1
unique values: 5 missing .: 1,712/12,173

2019 SHED
422 2 Yes, as a full-time student

ED0B What type of program are you currently pursuing?

type: numeric (double)
label: ED0B
range: [-1,8] units: 1
unique values: 9 missing .: 11,434/12,173

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	21	1	High school or GED program
	33	2	Non-degree training program
	66	3	Certificate or technical degree
	137	4	Associate degree
	251	5	Bachelor's degree
	120	6	Master's degree
	49	7	Professional degree (e.g. MBA, MD, JD)
	59	8	Doctoral Degree
	11,434	.	

ED0D Have you ever enrolled in an educational degree program beyond high school?

type: numeric (double)
label: ED0D
range: [-1,1] units: 1
unique values: 3 missing .: 9,505/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	2,321	0	No
	342	1	Yes
	9,505	.	

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

type: numeric (double)
label: ED1

2019 SHED

range: [-1,13] units: 1
unique values: 14 missing .: 2,788/12,173

examples: 5 Computer/information sciences
8 Business/management
10 Law
.

ED5

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

type: numeric (double)
label: ED5

range: [-1,5] units: 1
unique values: 6 missing .: 8,988/12,173

tabulation:	Freq.	Numeric	Label
	60	-1	Refused
	552	1	Financial benefits are much larger
	503	2	Financial benefits are somewhat larger
	1,212	3	About the same
	359	4	Financial costs are somewhat larger
	499	5	Financial costs are much larger
	8,988	.	.

ED6_a

Chosen a different field of study - If you could go back and make your education decisions again, would you have done any of these things:

type: numeric (double)
label: ED6_a

range: [-1,1] units: 1
unique values: 3 missing .: 9,315/12,173

tabulation:	Freq.	Numeric	Label
	16	-1	Refused

2019 SHED

1,653 0 No
1,189 1 Yes
9,315 .

ED6_b

Attended a different school - If you could go back and make your education decisions again, would you have done any of these things:

type: numeric (double)
label: ED6_b
range: [-1,1] units: 1
unique values: 3 missing .: 9,315/12,173

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	1,811	0	No
	1,017	1	Yes
	9,315	.	

ED6_c

Not attended college or completed less education - If you could go back and make your education decisions again, would have done any of these things:

type: numeric (double)
label: ED6_c
range: [-1,1] units: 1
unique values: 3 missing .: 9,315/12,173

tabulation:	Freq.	Numeric	Label
	32	-1	Refused
	2,491	0	No
	335	1	Yes
	9,315	.	

ED6_d

Completed more education - If you could go back and make your education decisions again, would you have done any of these things:

2019 SHED

type: numeric (double)
label: ED6_d

range: [-1,1] units: 1
unique values: 3 missing .: 9,315/12,173

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	703	0	No
	2,142	1	Yes
	9,315	.	

ED10

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

type: numeric (double)
label: ED10

range: [-1,5] units: 1
unique values: 6 missing .: 5,972/12,173

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	2,571	1	Financial benefits are much larger
	1,468	2	Financial benefits are somewhat larger
	1,170	3	About the same
	530	4	Financial costs are somewhat larger
	435	5	Financial costs are much larger
	5,972	.	

ED11_a

Chosen a different field of study - If you could go back and make decisions regarding your education again, would you have done any of these things:

type: numeric (double)
label: ED11_a

range: [-1,1] units: 1
unique values: 3 missing .: 5,972/12,173

2019 SHED

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	3,963	0	No
	2,224	1	Yes
	5,972	.	

ED11_b

Attended a different school - If you could go back and make decisions regarding your education again, would you have done any of these things:

type: numeric (double)
label: ED11_b
range: [-1,1] units: 1
unique values: 3 missing .: 5,972/12,173

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	4,755	0	No
	1,424	1	Yes
	5,972	.	

ED11_c

Not attended college or completed less education - If you could go back and make decisions regarding your education again, would you have done any of these things:

type: numeric (double)
label: ED11_c
range: [-1,1] units: 1
unique values: 3 missing .: 5,972/12,173

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	5,833	0	No
	346	1	Yes
	5,972	.	

ED11_d

Completed more education - If you could go back and make decisions regarding your

11,667 2019 SHED .

ED13_c Needed to earn money or support family - Are each of the following a reason why you did not attend college?

type: numeric (double)
label: ED13_c
range: [-1,1] units: 1
unique values: 3 missing .: 11,667/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	246	0	No
	258	1	Yes
	11,667	.	

ED13_d Preferred to work - Are each of the following a reason why you did not attend college?

type: numeric (double)
label: ED13_d
range: [-1,1] units: 1
unique values: 3 missing .: 11,667/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	215	0	No
	286	1	Yes
	11,667	.	

ED13_e Did not think benefits of college were worth the cost - Are each of the following a reason why you did not attend college?

type: numeric (double)
label: ED13_e
range: [-1,1] units: 1
unique values: 3 missing .: 11,667/12,173

		2019 SHED	
tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	284	0	No
	219	1	Yes
	11,667	.	

ED13_f

Illness or health issues - Are each of the following a reason why you did not attend college?

type: numeric (double)
label: ED13_f
range: [-1,1] units: 1
unique values: 3 missing .: 11,667/12,173

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	442	0	No
	61	1	Yes
	11,667	.	

ED14_a

Too expensive - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)
label: ED14_a
range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	229	0	No
	336	1	Yes
	11,606	.	

ED14_b

Child care responsibilities - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)

2019 SHED

label: ED14_b
range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	425	0	No
	139	1	Yes
	11,606	.	

ED14_c

Needed to earn money or support family - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)
label: ED14_c
range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	267	0	No
	296	1	Yes
	11,606	.	

ED14_d

Preferred to work - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)
label: ED14_d
range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	299	0	No
	263	1	Yes
	11,606	.	

ED14_e

Did not think the benefits of college were

2019 SHED

worth the cost - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)
label: ED14_e
range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	343	0	No
	217	1	Yes
	11,606	.	

ED14_f

Illness or health issues - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)
label: ED14_f
range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	429	0	No
	133	1	Yes
	11,606	.	

ED14_g

Low grades - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)
label: ED14_g
range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

	2019 SHED
5	-1 Refused
444	0 No
118	1 Yes
11,606	.

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

type: numeric (double)
label: SL1

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	10,232	0	No
	1,923	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: numeric (double)
label: SL2_a

range: [-1,1] units: 1
unique values: 3 missing .: 10,250/12,173

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	78	0	No
	1,844	1	Yes
	10,250	.	

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: numeric (double)
label: SL2_b

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 10,250/12,173

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	1,808	0	No
	69	1	Yes
	10,250	.	

SL2_c

Credit card - Think about the money you currently owe for your own education. Is the money you owe for that education a:

type: numeric (double)
label: SL2_c

range: [-1,1] units: 1
unique values: 3 missing .: 10,250/12,173

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	1,443	0	No
	443	1	Yes
	10,250	.	

SL2_d

Other loan - Think about the money you currently owe for your own education. Is the money you owe for that education a:

type: numeric (double)
label: SL2_d

range: [-1,1] units: 1
unique values: 3 missing .: 10,250/12,173

tabulation:	Freq.	Numeric	Label
	48	-1	Refused
	1,666	0	No
	209	1	Yes
	10,250	.	

SL3

Thinking specifically about the money that you owe for your own education, please tell the total amount that you currently owe on

2019 SHED
us these loans.

type: numeric (double)
label: SL3
range: [-2,11] units: 1
unique values: 13 missing .: 10,250/12,173
examples: .
. .
. .

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

type: numeric (double)
label: SL4
range: [-2,8] units: 1
unique values: 10 missing .: 10,250/12,173
examples: .
. .
. .

SL6 Are you behind on payments or in collections
for one or more of the loans from your own
education?

type: numeric (double)
label: SL6
range: [-1,1] units: 1
unique values: 3 missing .: 10,250/12,173

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1,582	0	No
	337	1	Yes
	10,250	.	

2019 SHED

SL7 Did you borrow money or take out any loans to pay for your own education that you have since repaid?

type: numeric (double)
label: SL7
range: [-1,1] units: 1
unique values: 3 missing .: 1,923/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	8,185	0	No
	2,044	1	Yes
	1,923	.	

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:

type: numeric (double)
label: SL8_a
range: [-1,1] units: 1
unique values: 3 missing .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	3,419	0	No
	530	1	Yes
	8,206	.	

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:

type: numeric (double)
label: SL8_b
range: [-1,1] units: 1

2019 SHED

unique values: 3 missing .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	3,085	0	No
	848	1	Yes
	8,206	.	

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:

type: numeric (double)
label: SL8_c

range: [-1,1] units: 1
unique values: 3 missing .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	1,380	0	No
	2,561	1	Yes
	8,206	.	

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:

type: numeric (double)
label: SL8_d

range: [-1,1] units: 1
unique values: 3 missing .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	81	-1	Refused
	3,512	0	No
	374	1	Yes
	8,206	.	

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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:

type: numeric (double)
label: SL8_e
range: [-1,1] units: 1
unique values: 3 missing .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	60	-1	Refused
	3,218	0	No
	689	1	Yes
	8,206	.	

SL10

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

type: numeric (double)
label: SL10
range: [-1,1] units: 1
unique values: 3 missing .: 4,376/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	7,337	0	No
	448	1	Yes
	4,376	.	

SL11

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

type: numeric (double)
label: SL11
range: [-1,999] units: 1
unique values: 4 missing .: 1,941/12,173

tabulation:	Freq.	Numeric	Label
	10	-1	Refused

	2019 SHED
7,729	0 No
661	1 Yes
1,832	999 Do not have children or grandchildren
1,941	.

SL12_a Student loan - Is the money you owe for your child or grandchild's education a:

type: numeric (double)
label: SL12_a
range: [-1,1] units: 1
unique values: 3 missing .: 11,512/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	102	0	No
	557	1	Yes
	11,512	.	

SL12_b Home equity loan - Is the money you owe for your child or grandchild's education a:

type: numeric (double)
label: SL12_b
range: [-1,1] units: 1
unique values: 3 missing .: 11,512/12,173

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	570	0	No
	69	1	Yes
	11,512	.	

SL12_c Credit card - Is the money you owe for your child or grandchild's education a:

type: numeric (double)
label: SL12_c
range: [-1,1] units: 1

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unique values: 3 missing .: 11,512/12,173

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	536	0	No
	102	1	Yes
	11,512	.	

SL12_d

Other loan - Is the money you owe for your
child or grandchild's education a:

type: numeric (double)
label: SL12_d

range: [-1,1] units: 1
unique values: 3 missing .: 11,512/12,173

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	559	0	No
	75	1	Yes
	11,512	.	

D1I

Do you consider yourself to be retired?

type: numeric (double)
label: D1I

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	8,159	0	No
	3,994	1	Yes

K0

Do you think that your retirement savings plan is currently on track?

type: numeric (double)
label: K0

range: [-2,1] units: 1
unique values: 4 missing .: 3,994/12,173

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following types of retirement savings?

type: numeric (double)
label: K2_c
range: [-1,1] units: 1
unique values: 3 missing .: 3,994/12,173

tabulation:	Freq.	Numeric	Label
	68	-1	Refused
	5,150	0	No
	2,961	1	Yes
	3,994	.	

K2_d Savings outside a retirement account - Do you currently have each of the following types of retirement savings?

type: numeric (double)
label: K2_d
range: [-1,1] units: 1
unique values: 3 missing .: 3,994/12,173

tabulation:	Freq.	Numeric	Label
	56	-1	Refused
	4,080	0	No
	4,043	1	Yes
	3,994	.	

K2_e Own a business or real estate that will provide income in retirement - Do you currently have each of the following types of retirement savings?

type: numeric (double)
label: K2_e
range: [-1,1] units: 1
unique values: 3 missing .: 3,994/12,173

tabulation:	Freq.	Numeric	Label
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	2019 SHED
56	-1 Refused
7,244	0 No
879	1 Yes
3,994	.

K2_f

Other retirement savings - Do you currently have each of the following types of retirement savings?

type: numeric (double)
label: K2_f
range: [-1,1] units: 1
unique values: 3 missing .: 3,994/12,173

tabulation:	Freq.	Numeric	Label
	61	-1	Refused
	6,998	0	No
	1,120	1	Yes
	3,994	.	

K8A

At what age did you retire?

type: numeric (double)
label: K8A
range: [-2,6] units: 1
unique values: 8 missing .: 8,179/12,173

tabulation:	Freq.	Numeric	Label
	55	-2	Not Sure
	7	-1	Refused
	1,553	1	59 or younger
	362	2	60 or 61
	960	3	62, 63, or 64
	514	4	65 or 66
	248	5	67, 68, or 69
	295	6	70 or older
	8,179	.	

K9_a

Health problem - Were each of the following important to your decision to retire at the age that you did?

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K9_d Care for family members - Were each of the following important to your decision to retire at the age that you did?

type: numeric (double)
label: K9_d
range: [-1,1] units: 1
unique values: 3 missing .: 8,179/12,173

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	3,410	0	No
	562	1	Yes
	8,179	.	

K9_e Reached normal retirement age - Were each of the following important to your decision to retire at the age that you did?

type: numeric (double)
label: K9_e
range: [-1,1] units: 1
unique values: 3 missing .: 8,179/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	2,339	0	No
	1,634	1	Yes
	8,179	.	

K9_f Forced to retire or lack of available work - Were each of the following important to your decision to retire at the age that you did?

type: numeric (double)
label: K9_f
range: [-1,1] units: 1
unique values: 3 missing .: 8,179/12,173

		2019 SHED	
tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	3,479	0	No
	493	1	Yes
	8,179	.	

K10_a

Withdrawals from savings or a retirement account - In the past 12 months, have you used any of the following to cover expenses in retirement:

type: numeric (double)
label: K10_a
range: [-1,1] units: 1
unique values: 3 missing .: 8,179/12,173

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	2,381	0	No
	1,607	1	Yes
	8,179	.	

K10_b

Money from selling a business or real estate that you own - In the past 12 months, have you used any of the following to cover expenses in retirement:

type: numeric (double)
label: K10_b
range: [-1,1] units: 1
unique values: 3 missing .: 8,179/12,173

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	3,838	0	No
	137	1	Yes
	8,179	.	

K20

Approximately how much money do you currently have saved for retirement?

type: numeric (double)

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label: K20
range: [-2,8] units: 1
unique values: 10 missing .: 2,059/12,173
examples: 1 Less than \$10,000
3 \$25,000 to \$49,999
6 \$250,000 to \$499,999
8 Over \$1,000,000

DC4 How comfortable are you with making your own investment decisions in your retirement accounts?

type: numeric (double)
label: DC4
range: [-1,4] units: 1
unique values: 5 missing .: 6,053/12,173

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	904	1	Very comfortable
	1,706	2	Mostly comfortable
	1,977	3	Slightly comfortable
	1,524	4	Not comfortable
	6,053	.	

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 (double)
label: K5A
range: [-1,3] units: 1
unique values: 5 missing .: 3,994/12,173

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	7,450	0	No
	302	1	Yes, borrowed money
	350	2	Yes, cashed out
	63	3	Yes, both

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unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	8,188	0	No
	3,939	1	Yes

I0_d

Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program - In the past 12 months, did you [and/or your spouse/partner] receive any income from the following sources:

type: numeric (double)
label: I0_d

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	56	-1	Refused
	11,579	0	No
	538	1	Yes

I0_e

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

type: numeric (double)
label: I0_e

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	11,844	0	No
	283	1	Yes

I0_f

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

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type: numeric (double)
label: I0_f

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	9,286	0	No
	2,851	1	Yes

I0A

Did you [and/or your spouse/partner] receive any income from any source in the past 12 months?

type: numeric (double)
label: I0A

range: [-1,1] units: 1
unique values: 3 missing .: 11,273/12,173

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	533	0	No
	358	1	Yes
	11,273	.	

I40

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 (double)
label: I40

range: [-1,10] units: 1
unique values: 12 missing .: 17/12,173

examples:	3	\$15,000 to \$24,999
	5	\$40,000 to \$49,999
	7	\$75,000 to \$99,999
	8	\$100,000 to \$149,999

I41_a

Earned Income Tax Credit (EITC) - In the past

2019 SHED

2,586 0 No
252 1 Yes
9,320 .

I41_d Housing assistance from government program -
In the past 12 months, have you [and/or your
spouse/parnter] received any of the
following?

type: numeric (double)
label: I41_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	11,793	0	No
	355	1	Yes

I41_e Free or reduced price school lunches - In the
past 12 months, have you [and/or your spouse/
parnter] received any of the following?

type: numeric (double)
label: I41_e
range: [-1,1] units: 1
unique values: 3 missing .: 9,320/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	2,312	0	No
	529	1	Yes
	9,320	.	

I9 In the past 12 months, which one of the
following best describes your [and/or your
spouse/parnter] income?

type: numeric (double)
label: I9

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range: [-1,3] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	45	-1	Refused
	8,857	1	Roughly the same amount each month
	2,374	2	Occasionally varies from month to month
	897	3	Varies quite often from month to month

I12

Because your income varies, have you [and/or your spouse/partner] struggled to pay your bills in the past 23 months?

type: numeric (double)
label: I12

range: [-1,1] units: 1
unique values: 3 missing .: 8,902/12,173

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	2,152	0	No
	1,115	1	Yes
	8,902	.	

I20

In the past month, would you say that your [and/or your spouse/partner] total spending was:

type: numeric (double)
label: I20

range: [-1,3] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	52	-1	Refused
	6,346	1	Less than your income
	3,742	2	The same as your income
	2,033	3	More than your income

2019 SHED

FS10 Does anyone living outside of your household
provide you with regular financial support?

type: numeric (double)
label: FS10

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	11,123	0	No
	1,019	1	Yes

FS20_a Help with rent or mortgage - Do you receive
each of the following types of financial
support from people living outside of your
household?

type: numeric (double)
label: FS20_a

range: [-1,1] units: 1
unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	682	0	No
	335	1	Yes
	11,154	.	

FS20_b Help with education expenses or student loans
- Do you receive each of the following types
of financial support from people living
outside of your household?

type: numeric (double)
label: FS20_b

range: [-1,1] units: 1
unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
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label: FS20_e
range: [-1,1] units: 1
unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	360	0	No
	657	1	Yes
	11,154	.	

FS30_a

Parent(s) - Who outside of your household provides you with regular financial support or helps you with bill payments?

type: numeric (double)
label: FS30_a
range: [-1,1] units: 1
unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	349	0	No
	665	1	Yes
	11,154	.	

FS30_b

My adult child - Who outside of your household provides you with regular financial support or helps you with bill payments?

type: numeric (double)
label: FS30_b
range: [-1,1] units: 1
unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	857	0	No
	150	1	Yes
	11,154	.	

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FS30_c

Other relatives - Who outside of your household provides you with regular financial support or helps you with bill payments?

type: numeric (double)
label: FS30_c
range: [-1,1] units: 1
unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	783	0	No
	222	1	Yes
	11,154	.	

FS30_d

Friends - Who outside of your household provides you with regular financial support or helps you with bill payments?

type: numeric (double)
label: FS30_d
range: [-1,1] units: 1
unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	871	0	No
	133	1	Yes
	11,154	.	

FS30_e

Charity, church, or other organization - Who outside of your household provides you with regular financial support or helps you with bill payments?

type: numeric (double)
label: FS30_e
range: [-1,1] units: 1
unique values: 3 missing .: 11,154/12,173

		2019 SHED	
tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	938	0	No
	60	1	Yes
	11,154	.	

 FS40

Do you provide regular financial support to anyone living outside of your household?

type: numeric (double)
 label: FS40
 range: [-1,1] units: 1
 unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	10,041	0	No
	2,094	1	Yes

 EF1
 months

Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in the case of sickness, job loss, economic downturn, or other emergencies?

type: numeric (double)
 label: EF1
 range: [-1,1] units: 1
 unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	5,306	0	No
	6,829	1	Yes

 EF2

If you were to lose your main source of income (e.g. job, government benefits), could you cover your expenses for 3 months by borrowing money, using savings, selling assets, or borrowing from friends/family?

2019 SHED

1,840 1 Yes

EF3_c

With the money currently in my checking/savings account or with cash - Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (double)
label: EF3_c

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	6,379	0	No
	5,737	1	Yes

EF3_d

Using money from a bank loan or line of credit - Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (double)
label: EF3_d

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,814	0	No
	302	1	Yes

EF3_e

By borrowing from a friend or family member - Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

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type: numeric (double)
label: EF3_e

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,074	0	No
	1,042	1	Yes

EF3_f

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

type: numeric (double)
label: EF3_f

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,945	0	No
	171	1	Yes

EF3_g

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

type: numeric (double)
label: EF3_g

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,416	0	No
	700	1	Yes

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EF3_h

I wouldn't be able to pay for the expense right now - Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

```

      type: numeric (double)
      label: EF3_h

      range: [-1,1]                units: 1
unique values: 3                  missing .: 0/12,173

      tabulation: Freq.  Numeric  Label
                   57         -1  Refused
                   10,813      0   No
                   1,303       1   Yes

```

EF5A

Which best describes your ability to pay all of your bills in full this month?

```

      type: numeric (double)
      label: EF5A

      range: [-1,1]                units: 1
unique values: 3                  missing .: 0/12,173

      tabulation: Freq.  Numeric  Label
                   25         -1  Refused
                   1,828      0   Can't pay some bills
                   10,320     1   Able to pay all bills

```

EF5B

How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

```

      type: numeric (double)
      label: EF5B

      range: [-1,1]                units: 1
unique values: 3                  missing .: 1,853/12,173

      tabulation: Freq.  Numeric  Label
                   20         -1  Refused
                   1,317      0   Could not pay some bills

```

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 8,983 1 Would still be able to pay all bills
 1,853 .

 EF6A_a

Rent or mortgage - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
 label: EF6A_a
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	1,459	0	No
	360	1	Yes
	10,345	.	

 EF6A_b

Credit card - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
 label: EF6A_b
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	944	0	No
	872	1	Yes
	10,345	.	

 EF6A_c

Water, gas, or electric bill - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

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type: numeric (double)
label: EF6A_c

range: [-1,1] units: 1
unique values: 3 missing .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	1,264	0	No
	553	1	Yes
	10,345	.	

EF6A_d

Phone or cable bill - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
label: EF6A_d

range: [-1,1] units: 1
unique values: 3 missing .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	1,248	0	No
	567	1	Yes
	10,345	.	

EF6A_e

Car payment - Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)
label: EF6A_e

range: [-1,1] units: 1
unique values: 3 missing .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	1,529	0	No
	280	1	Yes
	10,345	.	

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EF6A_f Student loan - Are you expecting to be unable
to pay or only make a partial payment on each
of the following bills this month?

type: numeric (double)
label: EF6A_f
range: [-1,1] units: 1
unique values: 3 missing .: 10,345/12,173
tabulation: Freq. Numeric Label
33 -1 Refused
1,566 0 No
229 1 Yes
10,345 .

EF6A_g Other bills - Are you expecting to be unable
to pay or only make a partial payment on each
of the following bills this month?

type: numeric (double)
label: EF6A_g
range: [-1,1] units: 1
unique values: 3 missing .: 10,345/12,173
tabulation: Freq. Numeric Label
23 -1 Refused
1,177 0 No
628 1 Yes
10,345 .

EF6B_a Rent or mortgage - Which of the following
bills would you likely skip paying, or make
only a partial payment on, if you had a \$400
emergency expense that you had to pay?

type: numeric (double)
label: EF6B_a

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range: [-1,1] units: 1
unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	1,181	0	No
	114	1	Yes
	10,856	.	

EF6B_b

Credit card - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
label: EF6B_b

range: [-1,1] units: 1
unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	626	0	No
	662	1	Yes
	10,856	.	

EF6B_c

Water, gas, or electric bill - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
label: EF6B_c

range: [-1,1] units: 1
unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	998	0	No
	298	1	Yes
	10,856	.	

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 EF6B_d Phone or cable bill - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
 label: EF6B_d
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	679	0	No
	621	1	Yes
	10,856	.	

 EF6B_e Car payment - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
 label: EF6B_e
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	1,124	0	No
	157	1	Yes
	10,856	.	

 EF6B_f Student loan - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
 label: EF6B_f
 range: [-1,1] units: 1

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unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	944	0	No
	336	1	Yes
	10,856	.	

EF6B_g

Other bills - Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?

type: numeric (double)
label: EF6B_g

range: [-1,1] units: 1
unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	628	0	No
	651	1	Yes
	10,856	.	

E1_a

Prescription medicine - During the past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it?

type: numeric (double)
label: E1_a

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	11,068	0	No
	1,077	1	Yes

E1_b

Seeing a doctor or specialist - During the past 12 months, was there a time when you needed any of the following, but went without

2019 SHED

because you couldn't afford it?

type: numeric (double)
label: E1_b
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	10,465	0	No
	1,671	1	Yes

E1_c Mental health care or counseling - During the past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it?

type: numeric (double)
label: E1_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,304	0	No
	812	1	Yes

E1_d Dental care - During the past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it?

type: numeric (double)
label: E1_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

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range: [-2,5] units: 1
unique values: 7 missing .: 9,299/12,173

tabulation:	Freq.	Numeric	Label
	87	-2	Don't know
	11	-1	Refused
	567	1	\$1 to \$499
	619	2	\$500 to \$999
	619	3	\$1,000 to \$1,999
	664	4	\$2,000 to \$4,999
	307	5	\$5,000 or higher
	9,299	.	

E2B

Do you currently have any debt from the unexpected major medical expenses that you had in the past 12 months?

type: numeric (double)
label: E2B

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	10,054	0	No
	2,086	1	Yes

E4_a

Insurance through an employer or union - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_a

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	77	-1	Refused
	5,261	0	No
	6,835	1	Yes

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E4_b Insurance purchased directly from an insurance company - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_b
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173
tabulation: Freq. Numeric Label
152 -1 Refused
10,541 0 No
1,480 1 Yes

E4_c Medicare or Medicaid - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173
tabulation: Freq. Numeric Label
79 -1 Refused
7,640 0 No
4,454 1 Yes

E4_d TRICARE, VA, or other military or veteran's health care - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

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tabulation:	Freq.	Numeric	Label
	196	-1	Refused
	11,147	0	No
	830	1	Yes

E4_e Insurance purchased through a health insurance exchange - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_e

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	183	-1	Refused
	11,460	0	No
	530	1	Yes

E4_f Any other health insurance - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_f

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	151	-1	Refused
	11,221	0	No
	801	1	Yes

E5 Do you personally know someone who has been addicted to opioids or prescription painkillers?

type: numeric (double)
label: E5

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	11,025	0	No
	1,131	1	Yes

E6A

Have any members of your immediate family ever
been in prison or jail for one nigt or longer?

type: numeric (double)
label: E6A

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	9,571	0	No
	2,560	1	Yes

E6C

Do you or someone in your immediate family
currently have any unpaid legal expenpenses,
fines, fees, or court costs?

type: numeric (double)
label: E6C

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	11,444	0	No
	691	1	Yes

E6B

Have you ever been the victim of a violent crime?

type: numeric (double)
label: E6B

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	11,081	0	No
	1,069	1	Yes

E7 During the past 12 months, have you personally
experienced discrimination or unfair treatment
because of your race, ethnicity, age,
religion, disability status, sexual orientation, gender,
or gender identity?

type: numeric (double)
label: E7

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	10,759	0	No
	1,375	1	Yes

CH2 What is the highest level of education that your mother completed?

type: numeric (double)
label: CH2

range: [-2,7] units: 1
unique values: 9 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	598	-2	Don't know
	166	-1	Refused
	2,071	1	Less than High School degree
	4,499	2	High school degree or GED
	1,240	3	Some college but no degree
	657	4	Certificate or technical degree
	652	5	Associate degree

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1,527	6 Bachelor's degree
763	7 Graduate degree

CH3 What is the highest level of education that your father completed?

```

type: numeric (double)
label: CH3

range: [-2,7]          units: 1
unique values: 9       missing .: 0/12,173

tabulation: Freq.   Numeric  Label
1,067       -2   Don't know
186         -1   Refused
2,411        1   Less than High School degree
3,684        2   High school degree or GED
1,065        3   Some college but no degree
658          4   Certificate or technical degree
426          5   Associate degree
1,529        6   Bachelor's degree
1,147        7   Graduate degree

```

FL0 On a scale from zero to ten, where zero is not at all willing to take risks and ten is very willing to take risks, what number would be on the scale?

```

type: numeric (double)
label: FL0, but 9 nonmissing values are not labeled

range: [-1,10]        units: 1
unique values: 12     missing .: 0/12,173

examples: 2
          4
          5
          7

```

FL2 Do you think the following statement is true or false? "Buying a single company's stock usually provides a safer return than a stock mutual fund."

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type: numeric (double)
label: FL2

range: [-2,2] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	5,738	-2	Don't know
	28	-1	Refused
	442	1	True
	5,965	2	False

FL4

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

type: numeric (double)
label: FL4

range: [-2,3] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	2,779	-2	Don't know
	62	-1	Refused
	450	1	More than today
	871	2	Exactly the same
	8,011	3	Less than today

FL5

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

type: numeric (double)
label: FL5

range: [-2,3] units: 1
unique values: 5 missing .: 0/12,173

tabulation: Freq. Numeric Label

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tabulation:	Freq.	Numeric	Label
	1,941	1	18-29
	2,610	2	30-44
	3,110	3	45-59
	4,512	4	60+

 ppeduc Education (Highest Degree Received)

type: numeric (double)
 label: PPEDUC

range: [1,14] units: 1
 unique values: 14 missing .: 0/12,173

examples: 9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equiv
 > alent (GED)
 10 Some college, no degree
 12 Bachelors degree
 12 Bachelors degree

 ppeducat Education (Categorical)

type: numeric (double)
 label: PPEDUCAT

range: [1,4] units: 1
 unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	566	1	Less than high school
	2,853	2	High school
	3,748	3	Some college
	5,006	4	Bachelor's degree or higher

 ppethm Race / Ethnicity

type: numeric (double)
 label: PPETHM

range: [1,5] units: 1
 unique values: 5 missing .: 0/12,173

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 pphouse Housing Type

type: numeric (double)
 label: PPHOUSE

range: [1,5] units: 1
 unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	8,584	1	A one-family house detached from any other house
	1,116	2	A one-family house attached to one or more houses
	2,033	3	A building with 2 or more apartments
	419	4	A mobile home
	21	5	Boat, RV, van, etc.

 ppincimp Household Income

type: numeric (double)
 label: PPINCIMP

range: [1,21] units: 1
 unique values: 21 missing .: 0/12,173

examples:	9	\$30,000 to \$34,999
	12	\$50,000 to \$59,999
	15	\$85,000 to \$99,999
	17	\$125,000 to \$149,999

 pparit Marital Status

type: numeric (double)
 label: PPMARIT

range: [1,6] units: 1
 unique values: 6 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	6,976	1	Married
	577	2	Widowed

	2019 SHED
1,322	3 Divorced
192	4 Separated
2,285	5 Never married
821	6 Living with partner

ppmsacat MSA Status

type: numeric (double)
label: PPMSACAT

range: [0,1] units: 1
unique values: 2 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	1,695	0	Non-Metro
	10,478	1	Metro

ppreg4 Region 4 Based on State of Residence

type: numeric (double)
label: PPREG4

range: [1,4] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	2,204	1	Northeast
	2,783	2	Midwest
	4,301	3	South
	2,885	4	West

ppreg9 Region 9 Based on State of Residence

type: numeric (double)
label: ppreg9

range: [1,9] units: 1
unique values: 9 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	594	1	New England
	1,610	2	Mid-Atlantic
	1,908	3	East-North Central

		2019 SHED	
	875	4	West-North Central
	2,398	5	South Atlantic
	584	6	East-South Central
	1,319	7	West-South Central
	968	8	Mountain
	1,917	9	Pacific

pprent Ownership Status of Living Quarters

```

      type: numeric (double)
      label: PPRENT

      range: [1,3]
unique values: 3
                        units: 1
                        missing .: 0/12,173

      tabulation: Freq.  Numeric  Label
                  8,840    1      Owned or being bought by you or
                  3,143    2      someone in your household
                  190     3      Rented for cash
                  190     3      Occupied without payment of cash
                  190     3      rent

```

ppstaten State

```

      type: numeric (double)
      label: PPSTATEN

      range: [11,95]
unique values: 51
                        units: 1
                        missing .: 0/12,173

      examples: 31      OH
                46      NE
                59      FL
                86      AZ

```

ppt01 Presence of Household Members Children 0-1

```

      type: numeric (double)
      label: PPT01, but 5 nonmissing values are not labeled

      range: [0,4]
unique values: 5
                        units: 1
                        missing .: 0/12,173

```


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range: [-2,4] units: 1
 unique values: 6 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	4,575	-2	Not asked
	23	-1	Refused
	6,268	1	One
	1,013	2	Two
	188	3	Three
	106	4	Four or more

 ppcm1301

GOVEMP1: Employer type

type: numeric (double)
 label: ppcm1301

range: [-2,5] units: 1
 unique values: 7 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	4,587	-2	Not asked
	10	-1	Refused
	1,330	1	Government
	4,065	2	Private-for-profit company
	951	3	Non-profit organization including tax exempt and charitable organizations
	1,100	4	Self-employed
	130	5	Working in the family business

 pphi0001

Q0: What language do you usually speak at home?

type: numeric (double)
 label: pphi0001

range: [-1,6] units: 1
 unique values: 7 missing .: 10,893/12,173

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	19	1	Only Spanish
	90	2	More Spanish than English
	291	3	Both Spanish and English equally
	377	4	More English than Spanish
	495	5	Only English

2019 SHED

5 6 Neither Spanish nor English
10,893 .

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

type: numeric (double)
label: pph10001

range: [-1,5] units: 1
unique values: 6 missing .: 1,307/12,173

tabulation:	Freq.	Numeric	Label
	43	-1	Refused
	1,234	1	Excellent
	4,082	2	Very good
	3,871	3	Good
	1,340	4	Fair
	296	5	Poor
	1,307	.	

ppfs0001 Q1: When it comes to decisions regarding your household's financial activities,

type: numeric (double)
label: ppfs0001

range: [-1,3] units: 1
unique values: 4 missing .: 1,141/12,173

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	5,415	1	I make most of the decisions
	4,625	2	Another household member and I share in the decisions
	974	3	Another household member makes most of the decisions
	1,141	.	

ppfs0596 Q22: What is the approximate total amount of your household's savings and invest

type: numeric (double)
label: ppfs0596

2019 SHED

range: [-1,7] units: 1
unique values: 8 missing .: 1,141/12,173

tabulation:	Freq.	Numeric	Label
	271	-1	Refused
	4,916	1	Under \$50,000
	1,349	2	\$50,000 - \$99,999
	1,445	3	\$100,000 - \$249,999
	1,024	4	\$250,000 - \$499,999
	813	5	\$500,000 - \$999,999
	814	6	\$1,000,000 or more
	400	7	Not sure
	1,141	.	

veteran Armed Forces Status - Currently serving on
Active Duty, currently in Reserves, c

type: numeric (double)
label: veteran

range: [1,5] units: 1
unique values: 5 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	35	1	Active Duty
	16	2	Currently Reserves
	8	3	Currently National Guard
	1,389	4	Veteran
	9,990	5	None of the above
	735	.	

ppp10092 Q31: In the past 12 months, have you...
[Attended a political protest or rally]

type: numeric (double)
label: ppp10092

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	10,742	0	No
	598	1	Attended a political protest or

2019 SHED
rally

735 .

ppp10093 Q31: In the past 12 months, have you... [Contacted a government official]

type: numeric (double)
label: ppp10093

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	9,549	0	No
	1,791	1	Contacted a government official
	735	.	

ppp10094 Q31: In the past 12 months, have you...
[Volunteered or worked for a Presidentia

type: numeric (double)
label: ppp10094

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	11,201	0	No
	139	1	Volunteered or worked for a Presidential campaign
	735	.	

ppp10095 Q31: In the past 12 months, have you...
[Volunteered or worked for a political c

type: numeric (double)
label: ppp10095

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation: Freq. Numeric Label

2019 SHED

type: numeric (double)
label: pppa1702

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	10,864	0	No
	476	1	Written a letter or email to a newspaper/magazine or called a live radio or TV s
	735	.	

pppa1703

Q31: In the past 12 months, have you...
[Shared your opinion about a town or com

type: numeric (double)
label: pppa1703

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	10,699	0	No
	641	1	Shared your opinion about a town or community issue at a public meeting
	735	.	

ppp10101

Q31: In the past 12 months, have you...
[Commented about politics on a message b

type: numeric (double)
label: ppp10101

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	9,489	0	No
	1,851	1	Commented about politics on a message board or internet site

2019 SHED

735 .

 ppp10102 Q31: In the past 12 months, have you... [Held a publicly elected office]

type: numeric (double)
 label: ppp10102

range: [-1,1] units: 1
 unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	11,277	0	No
	63	1	Held a publicly elected office
	735	.	

 pppa1660 Q31: In the past 12 months, have you... [Signed petition]

type: numeric (double)
 label: pppa1660

range: [-1,1] units: 1
 unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	8,345	0	No
	2,995	1	Signed a petition
	735	.	

 ppp10103 Q31: In the past 12 months, have you... [None of these]

type: numeric (double)
 label: ppp10103

range: [-1,1] units: 1
 unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	4,671	0	No
	6,669	1	None of these ...
	735	.	

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UNION100 UNION100: Are you a member of a labor union
or an employee association similar t

type: numeric (double)
label: UNION100

range: [-2,2] units: 1
unique values: 4 missing .: 38/12,173

tabulation:	Freq.	Numeric	Label
	5,644	-2	Not asked
	28	-1	Refused
	894	1	Yes
	5,569	2	No
	38	.	

ppfs1482 Q108: Where do you think your credit score falls

type: numeric (double)
label: ppfs1482

range: [-1,6] units: 1
unique values: 7 missing .: 1,141/12,173

tabulation:	Freq.	Numeric	Label
	93	-1	Refused
	342	1	Very poor
	667	2	Poor
	1,199	3	Fair
	2,504	4	Good
	5,588	5	Excellent
	639	6	Don't know
	1,141	.	

pppagnid DERIVED: Gender identification

type: numeric (double)
label: pppagnid, but 1 nonmissing value is not labeled

range: [-1,2] units: 1
unique values: 4 missing .: 735/12,173

2019 SHED			
tabulation:	Freq.	Numeric	Label
	69	-1	
	11,285	0	Cisgender
	53	1	Transgender
	31	2	Other
	735	.	

 pppa_lgb

Q23: Do you consider yourself to be. . .

type: numeric (double)
 label: pppa_lgb
 range: [-1,4] units: 1
 unique values: 5 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	83	-1	Refused
	332	1	Gay or lesbian
	10,582	2	Straight, that is, not gay
	314	3	Bisexual
	127	4	Something else
	735	.	

 iclevel

Level of institution

type: numeric (byte)
 label: iclevel
 range: [1,3] units: 1
 unique values: 3 missing .: 4,014/12,173

tabulation:	Freq.	Numeric	Label
	5,875	1	>=4 years
	2,172	2	[2, 4) years
	112	3	<2 years
	4,014	.	

 control

Control of institution (IPEDS)

type: numeric (byte)
 label: control
 range: [1,3] units: 1

2019 SHED

unique values: 3 missing .: 4,000/12,173

tabulation:	Freq.	Numeric	Label
	5,613	1	Public
	1,939	2	Private not-for-profit
	621	3	Private for-profit
	4,000	.	

actcat

Selectivity: Final ACT category

type: numeric (byte)
label: actcat

range: [1,3] units: 1
unique values: 3 missing .: 4,438/12,173

tabulation:	Freq.	Numeric	Label
	3,090	1	Inclusive
	1,883	2	Selective
	2,762	3	More selective
	4,438	.	