SHEC						
CODEBOOK FOR 2015 SURVEY	OF HOUSEHOLD	ECONOMI C	S AND DECIS	I ONMAKI NG		
The codebook serves as t of the 2015 Survey of Ho	he principal	gui de to	the variabl	es in the	public re	l ease
The SHED is sponsored by Data for the 2015 SHED w KnowledgePanel.	the Board of Jere collected	Governor by GfK u	s of the Fe sing their	deral Res online pr	erve Syste obability	m. based
For a general overview o methods, see Larrimore, Economic Well-Being of L	of the 2015 SH Jeff, Samuel J.S. Household	ED and a Dodini, a s in 2015	detailed di nd Logan Th ," Federal	scussion omas, "Re Reserve B	of the sur port on th oard.	vey e
The variables in the coowere asked during the su "Appendix 1" of "Report	irvey. For a c on the Econom	opy of thic Well-B	e survey qu seing of U.S	esti onai r . Househo	e, see Ids in 201	
Casel D re	Cas espondents and	eID is pr can serv	eserved acr	oss years ique iden	for reint tifier for	mergi ng
type:	numeric (int)				
range: uni que val ues:	[2, 21482] 5642			ts: 1 .: 0/56	42	
mean: std. dev:	13634. 8 6720. 2					
percentiles:	10% 1646	25% 10891	50% 16541	75% 18523	90% 20080	
wei ght1		Sa	mple Weight	s: Re-Int	erview Res	pondents
type:	numeric (dou	bl e)				
range: uni que val ues:	[. 1058, 5. 584 1810]	uni mi ssi ng	ts: .000		
mean: std. dev:	1 . 997025					
percentiles:	10% . 2113	25% . 3 7 51	50% . 6765	75% 1. 2136	90% 2. 1762	
wei ght2	Samp	le Weight	s: Re-Inter	view and	 Fresh Resp	ondents

type: numeric (double)

[.0889, 4.7497] . 0001 range: uni ts:

uni que val ues: missing .: 2858 1505/5642

mean: std. dev: . 726503

percentiles: 10% 25% 50% 75% 90% . 8831 . 2267 . 4657 1.3088 1.8836

weight3 Sample Weights: All Respondents

numeric (double) type:

. 0001 range: [.0636, 5.1402] uni ts: uni que val ues: 3469 missing .: 0/5642

mean: std. dev: . 846956

percentiles: 10% 25% 50% 75% 90%

. 7672 . 2004 . 3898 1. 3359 2.0712

weight4 Sample Weight: All Respondents by Income

numeric (double) type:

[. 1003, 5. 1718] 3475 units: .0001 missing .: 0/5642 range:

uni que val ues:

mean: std. dev: . 766267

90% percentiles: 10% 25% 50% 75%

. 2275 . 4757 . 8271 1. 2766

Population Weights: Re-Interview Respondents weight1b

> type: numeric (double)

[12049. 307, 636126. 15] . 0001 uni ts: range:

uni que val ues: 1911 missing .: 3525/5642

113920 mean: std. dev: 113581

percentiles: 10% 25% 50% 75% 90%

24068.8 77063.2 42731.7 138257

Population Weights: Re-Interview and Fresh Respondents wei ght2b

> numeric (double) type:

[5181. 1117, 276883. 42] uni ts: . 0001 range:

missing .: 1505/5642 uni que val ues: 3070

58295.4 mean: std. dev: 42351.8

percentiles: 10%

25% 50% 75% 90% 27150. 1 51478. 1 76298 109803 13215. 3

weight3b Population Weights: All Respondents

type: numeric (double)

range: [2719. 2822, 219716. 94] uni ts: uni que val ues: 3842 missing .: 0/5642

mean: 42745.2 std. dev: 36203.2

percentiles:

10% 25% 50% 75% 90% 8567. 19 16661. 4 32794. 7 57105. 4 88532. 3

Population Weights: All Respondents by Income weight4b

type: numeric (double)

range: [2712. 9896, 219941. 01] uni ts: . 0001 missing .: uni que val ues: 3842 0/5642

42745.2 mean: std. dev: 36236.6

percentiles: 25% 50% 75% 10% 8549. 57 16636. 2 32781. 2 57156. 5

sfl ag XSFLAG: Sample variable

> numeric (byte) type:

I abel : SFLAG

[1, 3] units: 1 range: uni que val ues: missing .: 0/5642

tabul ati on: Freq. Numeric Label 2020 1 Fresh

2117 2 Re-interview 1505 3 Oversample

[My spouse or partner] Do each of the following DO a types of people currently live with you in your household?

type: Label: numeric (byte)

LABA

range: uni ts:

[-1, 1] 3 uni que val ues: missing .: 0/5642

Numeric Label tabul ati on: Freq.

	SHED	2015 pu 76 2149 3417	-1	Refused No	formatted.	txt
DO_b			Do each	[My child of the f	following ty live with	n who are under age 18] pes of people currently you in your household?
	type: Label:	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 0/5642
	tabul ati on:	Freq. 237 4120 1285	-1 0	Refused		
DO_c			[My adult Do each	child or of the f	children wollowing ty	ho are age 18 or older] pes of people currently you in your household?
	type: I abel :	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	
	tabul ati on:	Freq. 277 4594 771	Numeric -1 0 1	Refused		
DO_d			[My people	parents] currentl	Do each of y live with	the following types of you in your household?
	type: Label:	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 0/5642
	tabul ati on:	Freq. 339 4727 576	Numeric -1 0 1	Refused No		
D0_e		_	Do each	of the f	ollowing ty live with	rs, sisters or cousins] pes of people currently you in your household?
	type: I abel :	numeric LABA	(byte)			

```
SHED 2015 public use codebook, formatted.txt
                            [-1, 1]
                   range:
                                                              units: 1
          uni que val ues:
                                                         missing .: 0/5642
                                     Numeric Label
-1 Refused
0 No
1 Yes
                            Freq.
             tabul ati on:
                               346
                              4864
                               432
DO_f
                                            [Roommate(s) who are not related to me]
                                       Do each of the following types of people currently
                                                           live with you in your household?
                    type: numeric (byte)
                   Tabel: LABA
                   range:
                             [-1, 1]
                                                              units: 1
          uni que val ues:
                                                         missing .: 0/5642
                                     Numeric Label
-1 Refused
0 No
                            Freq.
362
              tabul ati on:
                              5015
                                           1 Yes
                               265
DO_g
                                                [Other individuals: Please specify]
                                       Do each of the following types of people currently live with you in your household?
                   type: numeric (byte)
label: LABA
                             [-1, 1]
                                                              uni ts:
                   range:
          uni que val ues:
                                                         missing .: 0/5642
                                     Numeric Label
-1 Refused
0 No
1 Yes
                            Freq.
971
              tabul ati on:
                              4616
                                55
                                    Which of the following best describes the adult
DOA
                                  children (who are age 18 or older) who live with you?
                    type:
                            numeric (byte)
                   Label:
                            DOA
                             [-1, 2]
                                                              uni ts:
                   range:
          uni que val ues:
                                                         missing .: 4873/5642
             tabul ati on:
                            Freq.
                                      Numeric Label
                                                Refused
                                12
                                            -1
                                               All of the adult children living with me are currently enrolled
                               241
                                                in school
                                                One or more of the adult
                               516
                                                children who lives with me is
                                                not currently enrolled in school
                              4873
```

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```
We are interested in your present job status. Which one of the following BEST describes your
D2
                                                     current employment situation?
                 type:
                        numeric (byte)
                 l abel :
                         [-1, 8]
                                                      units: 1
                 range:
                                                  missing .: 0/5642
         uni que val ues:
                         Freq.
            tabul ati on:
                                 Numeric Label
                                          Refused
                                      1
                          2775
                                          Employed now
                                         Temporarily laid off
Not employed, but looking for a
                            35
                           235
                           101
                                         Not employed and not looking for
                                          a job
                           313
                                       5
                                         Homemaker
                           149
                                       6
                                          Student
                                          Disabled and not working
                           512
                                      8 Retired
                          1516
D3
                                              Thinking of your main job, do you:
______
                type:
Label:
                        numeric (byte)
                        D3
                 range:
                         [-1, 5]
                                                      uni ts:
                                                  missing .: 2867/5642
         uni que val ues:
                        Freq.
            tabul ati on:
                                 Numeric Label
                                          Refused
                                      -1
                                         Work full-time for someone else
                          2037
                                      1
                                         Work part-time for someone else
Work for yourself
(self-employed)
                           465
                           220
                                         Work as a partner in a partnership (e.g. partner in law
                            14
                                          firm, medical practice)
                            32
                                        Work as a consultant/contractor
                          2867
                       Besides being a student, do you also have a paid job?
D4A
     numeric (byte)
                  type:
                 Label:
                         D4A
                 range:
                         [1, 3]
                                                      units: 1
        uni que val ues:
                                                  missing .: 5493/5642
            tabul ati on:
                                 Numeric Label
                         Freq.
                                         Yes, I work full-time
                                       1
                                       2
                                         Yes, I work part-time
                            58
                            87
                                         No
                          5493
```

```
SHED 2015 public use codebook, formatted.txt
D4B
                                    Besides being retired, do you also have a paid job?
     _____
                    type:
                           numeric (byte)
                  Label:
                           D4B
                            [-1, 3]
                                                           units: 1
                  range:
                                                       missing .: 4126/5642
          uni que val ues:
                           Freq.
             tabul ati on:
                                    Numeric Label
                                              Refused
                                          -1
                                              Yes, I work full-time
Yes, I work part-time
                              150
                             1355
                                              No
                             4126
                                         [I have another full-time job] In addition to
D4C_a
                                        your main job, do you have any of the following
                                                      types of additional paid jobs?
                   type:
                           numeric (byte)
                  I abel :
                           LABA
                           [-1, 1]
                  range:
                                                            units: 1
                                                       missing .: 2867/5642
          uni que val ues:
                                  Numeric Label
-1 Refused
             tabul ati on:
                           Freq.
94
                             2626
                                           0
                                              No
                                           1
                                              Yes
                            2867
                                        [I have another part-time job] In addition to your main job, do you have any of the following
D4C_b
                                                       types of additional paid jobs?
                   type:
                           numeric (byte)
                  Label:
                           LABA
                            [-1, 1]
                                                            uni ts:
                  range:
          uni que val ues:
                                                       missing .: 2867/5642
                           Freq.
53
             tabul ati on:
                                    Numeric Label
                                     -1
                                             Refused
                             2397
                                          0
                                             No
                             325
                                          1
                                              Yes
                            2867
                     [I do other work for pay that is not through a formal job.] In addition to your main job, do you have any of the following types of additional paid jobs?
D4C_c
                   type:
                           numeric (byte)
                  Label:
                           LABA
```

units: 1

[-1, 1]

range:

```
SHED 2015 public use codebook, formatted.txt
          uni que val ues:
                                                         missing .: 2867/5642
             tabul ati on:
                            Freq.
                                     Numeric
                                               Label
                               61
                                                Refused
                                           -1
                             2369
                                            0
                                                No
                                                Yes
                              345
                                            1
                             2867
D4D
                          Do you do any work for pay, even if not through a formal job?
                            numeric (byte)
                    type:
                   I abel :
                            LABA
                   range:
                            [-1, 1]
                                                             uni ts:
                                                         missing .: 4958/5642
          uni que val ues:
                            Freq.
             tabul ati on:
                                     Numeric Label
                                               Refused
                                           -1
                               485
                                            0
                                                No
                              198
                                            1
                                                Yes
                             4958
D4E
                                     If you were paid the same hourly rate that you make
                           at your main job regardless of the number of hours you work,
                                                                         would you prefer to:
                            numeric (byte)
                    type:
                   I abel :
                            D4E
                   range:
                            [-1, 3]
                                                             uni ts:
          uni que val ues:
                                                         missing .:
                                                                      2888/5642
             tabul ati on:
                            Freq.
                                     Numeric Label
                               16
                                                Refused
                                           -1
                             1598
                                               Work the same number of hours
                                            1
                                               that you currently work
Work more hours for more money
                              939
                              201
                                               Work fewer hours for less money
                             2888
                                          Which one of the following BEST describes your [spouse's/partner's] current employment status?
D5
                            numeric (byte)
                    type:
                   Label:
                            D5
                   range:
                            [-1, 9]
                                                             uni ts:
                                                         missing .: 2445/5642
          uni que val ues:
                            10
                                   Employed full-time
               examples:
                            1
                            8
                                   Disabled and not working
                             Thinking about your current education and work experience,
Υ1
```

units: 1

missing .: 5041/5642

[0, 1]

range: [0 uni que val ues: 2

Freq. 421 tabul ati on: Numeric Label 0 No 180 1 Yes 5041 [The job market is changing faster than I can keep up with] Which of these statements, if any, do you agree with? Y3_d numeric (byte) type: Label: Y3_D [0, 1] 2 range: uni ts: uni que val ues: missing .: 5041/5642 Freq. tabul ati on: Numeric Label 425 0 No 176 1 Yes 5041 [The kind of job I'm qualified for is not available] Which of these statements, if any, do you agree with? Y3_e numeric (byte) type: Label: Y3_E [0, 1] range: uni ts: uni que val ues: 5041/5642 missing .: tabul ati on: Freq. Numeri c Label 491 0 No 110 1 Yes 5041 Y3_Refused [Refused] Which of these statements, if any, do you agree with? type: numeric (byte) label: Y3_REFUS [0, 1] uni ts: range: uni que val ues: 5041/5642 missing .: tabul ati on: Freq. Numeric Label 595 0 No 1 Yes 5041 В2 Overall, which one of the following best describes how well you are managing financially these days: numeric (byte) type: Label: [-1, 4]range: uni ts: uni que val ues: 0/5642 missing .:

SHED 2015 public use codebook, formatted.txt

```
SHED 2015 public use codebook, formatted.txt
             tabul ati on:
                          Freq.
                                   Numeric
                                            Label
                                             Refused
                                         -1
                                             Finding it difficult to get by Just getting by
                             600
                                         1
                            1353
                                            Doing okay
Living comfortably
                            2300
                                         3
                           1384
                          Compared to 12 months ago, would you say that you (and your
B3
                           family living with you) are better off, the same, or worse
                                                                        off financially?
                          numeric (byte)
                   type:
                  I abel :
                          В3
                          [-1, 5]
                  range:
                                                         uni ts:
                                                     missing .: 0/5642
         uni que val ues:
                                   Numeric Label
             tabul ati on:
                          Freq.
                                            Refused
                                        -1
                             243
                                         1
                                             Much worse off
                            966
                                         2
                                            Somewhat worse off
                            3156
                                        3 About the same
                                        4
                             999
                                             Somewhat better off
                             270
                                         5 Much better off
                   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?
B6
                   type: numeric (byte)
                  Label:
                  range:
                          [-1, 5]
                                                         uni ts:
         uni que val ues:
                                                     missing .: 0/5642
             tabul ati on:
                                   Numeric Label
                          Freq.
                                        -1 Refused
                             26
                             438
                                         1 Much worse off
                             998
                                         2
                                           Somewhat worse off
                                         3
                            1448
                                            About the same
                           1602
                                         4
                                             Somewhat better off
                                         5
                           1130
                                            Much better off
                  Which one of the following best describes your housing arrangement?
numeric (byte)
                   type:
                  Label:
                          GH1
                  range:
                           [-1, 4]
                                                         uni ts:
         uni que val ues:
                                                     missing .: 0/5642
             tabul ati on:
                                   Numeric Label
                           Freq.
                                             Refused
                             16
                                         -1
                           2202
                                             I [and/or my spouse/partner] own
                                             [our/my] home with a mortgage or
                                             I oan.
                                         2 I [and/or my spouse/partner] own
                           1427
                                         Page 11
```

```
(without a mortgage or Ioan).
                           1547
                                           I [and/or my spouse/partner] pay
                                           rent.
                            450
                                           I [and/or my spouse/partner]
                                           don't own [our/my] home or pay
                                           rent.
GH2
       In what year did you [buy/start renting/move into] your current home?
                         numeric (int)
GH2, but 73 nonmissing values are not labeled
                  type:
                 Label:
                 range:
                          [-1, 2015]
                                                        uni ts:
                                                    missing .: 0/5642
         uni que val ues:
              examples:
                          1991
                          2001
                          2008
                          2013
                                 [Overall quality of your neighborhood] How satisfied
GH3_a
                                   are you with each of the following aspects of your
                                                                    housing situation?
type:
Label:
                        numeric (byte)
                         GH3_A
                 range:
                          [-1, 5]
                                                        uni ts:
         uni que val ues:
                                                    missing .: 0/5642
                         Freq.
            tabul ati on:
                                  Numeric Label
                                       -1 Refused
                                           Not at all satisfied
                            236
                                        1
                                        2 Slightly satisfied
3 Somewhat satisfied
4 Mostly satisfied
                            462
                            977
                           2196
                                           Complétely satisfied
                           1769
                                        [Quality of your local schools] How satisfied
GH3_b
                                   are you with each of the following aspects of your
                                                                    housing situation?
                  type:
                          numeric (byte)
                 Label:
                          GH3_B
                 range:
                          [-1, 5]
                                                        uni ts:
                                                    missing .: 0/5642
         uni que val ues:
            tabul ati on:
                          Freq.
                                  Numeric Label
                             66
                                       -1
                                           Refused
                                           Not at all satisfied
Slightly satisfied
Somewhat satisfied
                            351
                                        2
                            534
                           1373
                           1971
                                           Mostly satisfied
                                           Completely satisfied
                           1347
```

SHED 2015 public use codebook, formatted.txt [our/my] home free and clear

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	SHED	2015 pu	blic use	codebook, formatted.txt
GH3_c			are you	[Safety of your neighborhood] How satisfied with each of the following aspects of your housing situation?
	type: I abel :	numeric GH3_C		
	range: uni que val ues:	[-1, 5] 6		units: 1 missing .: 0/5642
	tabul ati on:	16 256 470	1 2 3	Refused Not at all satisfied Slightly satisfied Somewhat satisfied Mostly satisfied
GH3_d		How	Quali [Quali satisfied	ty of other amenities in your neighborhood] are you with each of the following aspects of your housing situation?
	type: I abel :	numeric GH3_D	(byte)	
	range: uni que val ues:	[-1, 5] 6		units: 1 missing .: 0/5642
	tabul ati on:	Freq. 18 338 629 1398 2002 1257	-1 1	Refused Not at all satisfied Slightly satisfied Somewhat satisfied Mostly satisfied
GH3_e		0v]		lity of your house/apartment] How satisfied with each of the following aspects of your housing situation?
	type: I abel :	numeric GH3_E	(byte)	
	range: uni que val ues:	[-1, 5] 6		units: 1 missing .: 0/5642
	tabul ati on:	Freq. 7 248 474 1097 2309 1507	Numeric -1 1 2 3 4 5	Label Refused Not at all satisfied Slightly satisfied Somewhat satisfied Mostly satisfied Completely satisfied

[Cost of your house/apartment] How satisfied are you with each of the following aspects of your Page 13 GH3_f

```
type:
                                   numeric (byte)
                       Label:
                                   GH3_F
                       range:
                                   [-1, 5]
                                                                           uni ts:
            uni que val ues:
                                                                      missing .:
                                                                                       466/5642
                 tabul ati on:
                                              Numeri c
                                   Freq.
                                                          Label
                                       14
                                                          Refused
                                                     -1
                                                      1
                                      332
                                                          Not at all satisfied
                                                          Slightly satisfied
Somewhat satisfied
Mostly satisfied
Completely satisfied
                                     496
                                                      3
                                    1156
                                    1793
                                    1385
                                      466
                                                   Do you [(and/or your spouse/partner)] expect to purchase a [new] home in the next 12 months?
GH4
                                  numeric (byte)
                         type:
                       label:
                                   GH4
                                   [-1, 8]
                       range:
                                                                           units: 1
            uni que val ues:
                                                                      missing .: 0/5642
                 tabul ati on:
                                              Numeric
                                                         Label
                                   Freq.
                                                          Refused
                                                          Definitely No
                                    3682
                                                      1
                                                      2
3
                                                          Probably No
Probably Yes
                                    1037
                                      303
                                      110
                                                           Definitely Yes
                                                          Don't know
                                      500
                              [Researched houses on your own (e.g. online, newspaper, etc.)] Have you taken each of the following steps in planning for
GH5_a
                                                                                             a home purchase?
                         type:
                                   numeric (byte)
                       Label:
                                   LABB
                                   [-1, 1]
3
                       range:
                                                                            uni ts:
            uni que val ues:
                                                                      missing .:
                                                                                       4729/5642
                 tabul ati on:
                                              Numeri c
                                                          Label
                                   Freq.
                                                     -1
                                                          Refused
                                      328
                                                      0
                                                          No
                                      579
                                                           Yes
                                    4729
                                         [Attended an open house or toured homes for sale] Have you taken each of the following steps in planning for a home purchase?
GH5_b
                         type:
                                   numeric (byte)
                       label:
                                   LABB
```

```
[-1, 1]
                                                             units: 1
                   range:
          uni que val ues:
                                                        missing .: 4729/5642
                            Freq.
8
             tabul ati on:
                                     Numeric Label
                                              Refused
                                           -1
                              661
                                            0 No
                              244
                                            1
                                               Yes
                             4729
GH5_c
                                      [Talked to a real estate agent] Have you taken
                                           each of the following steps in planning for a home purchase?
                   type: numeric (byte)
label: LABB
                            [-1, 1]
                   range:
                                                             units: 1
          uni que val ues:
                                                        missing .: 4729/5642
                            Freq.
7
                                     Numeric Label
-1 Refused
             tabul ati on:
                                           0 No
                              569
                              337
                                              Yes
                                            1
                             4729
                                 [Talked to a bank or lender about a mortgage]
Have you taken each of the following steps in planning
for a home purchase?
GH5_d
                   type:
Label:
                            numeric (byte)
                            LABB
                            [-1, 1]
                                                             units: 1
                   range:
                                                        missing .: 4729/5642
          uni que val ues:
                            Freq.
                                     Numeric Label
             tabul ati on:
                                        -1 Refused
                              678
                                            0
                                               No
                              228
                                            1
                                               Yes
                             4729
GH5_e
                                             [Checked your credit] Have you taken each of
          the following steps in planning for a home purchase?
                   type:
Label:
                            numeric (byte)
                            LABB
                            [-1, 1]
3
                   range:
                                                             uni ts:
          uni que val ues:
                                                        missing .: 4729/5642
                            Freq.
             tabul ati on:
                                     Numeric Label
                                           -1 Refused
                              417
                                            0 No
                                              Yes
                              492
                                            1
                             4729
```

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```
SHED 2015 public use codebook, formatted.txt
GH5_f
                                [Received a pre-approval for a mortgage] Have you taken
                                                  each of the following steps in planning
                                                                       for a home purchase?
                    type:
                            numeric (byte)
                   Label:
                            LABB
                            [-1, 1]
3
                                                             uni ts:
                   range:
                                                                      4729/5642
          uni que val ues:
                                                        missing .:
                            Freq.
7
             tabul ati on:
                                     Numeri c
                                               Label
                                               Refused
                                           0
                                               No
                              151
                                            1
                                               Yes
                                               [Submitted an offer to purchase a house] Have you taken each of the following steps
GH5_g
                                                          in planning for a home purchase?
                    type:
                            numeric (byte)
                   Label:
                            LABB
                            [-1, 1]
3
                   range:
                                                             uni ts:
          uni que val ues:
                                                                      4729/5642
                                                        missing .:
                            Freq.
             tabul ati on:
                                     Numeri c
                                               Label
                                               Refused
                                           0
                                               No
                               85
                                            1
                                               Yes
                             4729
RO
                                           Would you prefer to own your home rather than
                                              rent your home if you could afford it?
                    type:
                            numeric (byte)
                   label:
                            R0
                            [-1, 4]
                                                             uni ts:
                   range:
          uni que val ues:
                                                                      4095/5642
                                                        missing .:
                            Freq.
             tabul ati on:
                                     Numeric
                                               Label
                                               Refused
                                               Definitely No
                              140
                                           1
                                           2 Probably No
3 Probably Yes
                              168
                              407
                                            4 Definitely Yes
                              826
                             4095
                Did you own your previous home that you moved from in [GH2 response]?
                    type:
                            numeric (byte)
                   label:
                           [-1, 2]
                   range:
                                                            units: 1
```

```
SHED 2015 public use codebook, formatted.txt
          uni que val ues:
                                                          missing .: 5039/5642
                            Freq.
                                      Numeric Label
              tabul ati on:
                                                Refused
                                            -1
                                             0
                                                No
                                             1
                                                Yes, and I still own that home
                                14
                                57
                                             2
                                               Yes, and I sold that home
                              5039
R5_a
                                                   [To save money / cheaper place to live]
                  Please select all of the reasons that you moved to your current home in [GH2 RESPONSE]
                    type: numeric (byte)
                   Label:
                            R5 A
                                                        units: 1
missing .: 5039/5642
                   range:
                             [0, 1]
          uni que val ues:
                                    Numeric Label
0 No
                            Freq.
422
             tabul ati on:
                               181
                                             1 Yes
                              5039
                    _____
                  [Larger or better quality home]
Please select all of the reasons that you moved to
your current home in [GH2 RESPONSE]
R5_b
                    type:
                            numeric (byte)
                   Label:
                            R5_B
                                                        units: 1
missing .: 5039/5642
                             [0, 1]
                   range:
          uni que val ues:
                                    Numeric Label
0 No
             tabul ati on:
                            Freq.
474
                               129
                                             1 Yes
                              5039
R5_c
                  LEGITED QUALITY NEIGHBORHOOD OF SCHOOLS]

Please select all of the reasons that you moved to your current home in [GH2 RESPONSE]
                                             [Better quality neighborhood or schools]
                            numeric (byte)
                    type:
                   Label:
                            R5_C
                   range:
                             [0, 1]
                                                              units: 1
                                                          missing .: 5039/5642
          uni que val ues:
             tabul ati on:
                             Freq.
                                     Numeric Label
                               526
77
                                      0
                                                No
                                             1
                                                Yes
                              5039
                                            [Relocated to a new city] Please select all of
R5_d
                      the reasons that you moved to your current home in [GH2 RESPONSE]
```

SHEC) 2015 pu	ıblic use	codeboo	ok, formatted.	txt
type: I abel :	numeric R5_D	(byte)			
range: uni que val ues:	[0, 1] 2			units: missing .:	
tabul ati on:	Freq. 396 207 5039		Label No Yes		
R5_e		chi I dren)] Pleas	se select all	(e.g. marriage, divorce, of the reasons that you home in [GH2 RESPONSE]
type: I abel :	numeric R5_E	(byte)			
range: uni que val ues:	[0, 1] 2			uni ts: mi ssi ng .:	
tabul ati on:	Freq. 495 108 5039	Numeric 0 1	No		
R5_f the r	easons t	[Ot hat you m	loved to	ease specify) your current	:] Please select all of home in [GH2 RESPONSE]
type: I abel :	numeric R5_F	(byte)			
range: uni que val ues:	[0, 1] 2			units: missing .:	1 5039/5642
tabul ati on:	Freq. 514 89 5039	Numeric 0 1	Label No Yes		
R5_Refused		Ref you m	used] Followed to	Please select your current	all of the reasons that home in [GH2 RESPONSE]
type: I abel :	numeric R5_REFU	(byte) JS			
range: uni que val ues:	[0, 1] 2			units: missing .:	1 5039/5642
tabul ati on:	Freq. 602 1 5039	Numeric 0 1	Label No Yes		

R3			c use codebook, formatted.txt /or your spouse/partner] pay for rent each month?
	type: Label:	numeric (le R3, but 38	ong) 5 nonmissing values are not labeled
	range: uni que val ues:	[-1, 888888] 387	units: 1 missing .: 4095/5642
	examples:	1000	
H1		Com you	pared to 12 months ago, do you think the value of r home today is higher, lower or stayed the same?
	type: I abel :	numeric (by H1	yte)
	range: uni que val ues:	[-1, 8] 7	uni ts: 1 mi ssi ng .: 2128/5642
	tabul ati on:	Freq. Num 5 178 439 1035 1480 246 131 2128	meric Label -1 Refused 1 Value is a lot lower 2 Value is a little lower 3 Value has stayed the same 4 Value is a little higher 5 Value is a lot higher 8 Don't Know
H4		t1	In the next 12 months, how much do you think hat home prices in your neighborhood will change?
	type: I abel :	numeric (b	yte)
	range: uni que val ues:	[-1, 8] 7	units: 1 missing .: 2013/5642
	tabul ati on:	Freq. Nul 15 43 250 1511 1398 110 302 2013	meric Label -1 Refused 1 Go down by a lot 2 Go down by a little 3 Stay about the same 4 Go up by a little 5 Go up by a lot 8 Don't know
H6			Prior to purchasing your current home did you [or your spouse/partner] ever own another house?
	type: I abel :	numeric (b	yte) Page 19

	range: uni que val ues: tabul ati on:	[-1, 1] 3 Freq. 4 658 1145 3835		Refused No	units: missing .:	1 3835/5642
 Н7_а		mortgag	e, please	sel ect	all the sour	me] In addition to your ces below that you used ught your current home:
	type: I abel :	numeric H7_A	(byte)			
	range: uni que val ues:	[0, 1] 2			units: missing .:	
	tabul ati on:	Freq. 1105 702 3835	U			
H7_b		mortgag to fund	e, please the home	sel ect	all the sour	gs] In addition to your ces below that you used ught your current home:
	type: I abel :	numeric H7_B	(byte)			
	range: uni que val ues:	[0, 1] 2			units: missing .:	1 3835/5642
	tabul ati on:	Freq. 869 938 3835	0	Label No Yes		
H7_c		mortgag	e, please	sel ect	all the sour	ds] In addition to your ces below that you used ught your current home:
	type: Label:	numeric H7_C	(byte)			
	range: uni que val ues:	[0, 1] 2			units: missing .:	1 3835/5642
	tabul ati on:	Freq. 1547 260 3835	Numeric 0 1	Label No Yes		

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[Second mortgage] In addition to your

H7_d

SHED 2015 public use codebook, formatted.txt mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

type: numeric (byte)

H7_D label:

uni ts: [0, 1]range:

missing .: 3835/5642 uni que val ues:

tabul ati on: Numeri c Label Freq. 1716 0 No

1 Yes

3835

[Financial assistance from a government program or non-profit organization] In addition to your mortgage, please select all the sources below that you used to fund H7_e

the home purchase when you bought your current home:

numeric (byte) type:

Label: H7_E

range: [0, 1]uni ts:

uni que val ues: 3835/5642 missing .:

Freq. tabul ati on: Numeric Label

1725 0 No 82 1 Yes

3835

H7 f

[None] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

numeric (byte) type:

H7_F Label:

range: [0, 1]uni ts:

uni que val ues: missing .: 3835/5642

Freq. 1571 tabul ati on: Numeric Label

0 No 236 1 Yes

3835

H7_g

[Other (Please specify):] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

numeric (byte) H7_G type:

I abel :

range: [0, 1]uni ts:

uni que val ues: 3835/5642 missing .:

tabul ati on: Numeric Label Freq.

3835 [Refused] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when H7_Refused you bought your current home: numeric (byte) type: Label: H7_REFUS [0, 1] 2 range: uni ts: uni que val ues: 3835/5642 missing .: tabul ati on: Freq. Numeric Label 1802 0 No 1 Yes 3835 In the past 12 months, have you [or your spouse/partner] missed two or more payments on your mortgage? M2 type: numeric (byte) Label: LABA [-1, 1] 3 range: uni ts: uni que val ues: 3440/5642 missing .: Freq. 5 tabul ati on: Numeri c Label -1 Refused 0 No 83 1 Yes 3440 About how much is your total monthly mortgage payment (i.e. the amount you send to the bank)? M4 numeric (long) M4, but 703 nonmissing values are not labeled type: Label: [-1, 888888] uni ts: range: uni que val ues: 705 missing .: 3440/5642 examples: 1055 Do you [and/or your spouse/and/or your partner] currently have a checking, savings or money market account? BK1 type: numeric (byte) label: LABA

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units: 1

SHED 2015 public use codebook, formatted.txt

Yes

0 No

1

1713

[-1, 1]

range:

94

tabul ati on: Freq. 19 Numeri c Label Refused -1 393 0 No 5230 Yes 1 BK2_a [used a money order] In the past 12 months, have you [and/or your spouse/partner]: type: numeric (byte) Label: LABA range: [-1, 1] uni ts: missing .: 0/5642 uni que val ues: Freq. tabul ati on: Numeric Label -1 Refused 0 No 4584 1049 1 Yes BK2_b [used a check-cashing service] In the past 12 months, have you [and/or your spouse/partner]: numeric (byte) type: Label: LABA [-1, 1] 3 range: uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Numeric Label Freq. 13 Refused -1 0 5163 No 466 Yes [used a tax refund anticipation loan] In the past 12 months, BK2_c have you [and/or your spouse/partner]: numeric (byte) type: Label: LABA units: 1 missing .: 0/5642 [-1, 1] 3 range: uni que val ues: tabul ati on: Freq. 24 Numeric Label -1 Refused 5516 No 102 1 Yes [used a pawn shop loan, a payday loan, an
 auto title loan, or a paycheck advance/deposit advance]
In the past 12 months, have you [and/or your spouse/partner]: BK2_d type: numeric (byte) l abel : LABA

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SHED 2015 public use codebook, formatted.txt

missing : 0/5642

uni que val ues:

```
[-1, 1]
                                                                    units: 1
                     range:
           uni que val ues:
                                                               missing .: 0/5642
               tabul ati on:
                               Freq.
                                         Numeri c
                                                   Label
                                           -1 Refused
                                   16
                                 5312
                                                 0
                                                     No
                                  314
                                                 1
                                                     Yes
BK2_e
                                        [sent money to a relative or friend (not a business)
                              living outside of the U.S. using a service other than a bank (e.g. WesternUnion, USPS SureMoney, etc.)]
                     type:
Label:
                               numeric (byte)
                               LABA
                     range:
                                [-1, 1]
                                                                    units: 1
           uni que val ues:
                                                               missing .: 0/5642
                               Freq.
19
                                         Numeric Label
-1 Refused
               tabul ati on:
                                 5371
                                                 0 No
                                  252
                                                 1
                                                     Yes
Α6
                                           If you were to apply for a credit card today, how
                                confident are you that your application would be approved?
                     type:
Label:
                               numeric (byte)
                               Α6
                                                                    uni ts:
                     range:
                                [-1, 8]
           uni que val ues:
                                                               missing .: 0/5642
               tabul ati on:
                               Freq.
                                         Numeric Label
                                                     Refused
Very confident
Somewhat confident
                                   15
                                          -1
                                 3003
                                                 2
                                 1159
                                                 3 Not confident
                                 1150
                                  315
                                                 8 Don't know
                              In the last 12 months, have you [or your spouse/partner] applied for any credit (such as a credit card, higher credit card limit, mortgage, refinance, student loan, personal
A0
                                                                              loan, or other loan)?
                               numeric (byte)
                      type:
                     I abel :
                               LABA
                                [-1, 1]
                     range:
                                                                    uni ts:
           uni que val ues:
                                                              missing .: 0/5642
                               Freq.
29
               tabul ati on:
                                         Numeric Label
                                               - 1
                                                    Refused
                                 3561
                                                 0
                                                     No
                                 2052
                                                 1 Yes
```

SHED 2015 public use codebook, formatted.txt [Mortgage to buy a new home] Please select all of the types of credit below that you [or your spouse/partner] AOA_a have applied for in the past 12 months. type: numeric (byte) label: AOA_A range: [0, 1] uni ts: uni que val ues: missing .: 3590/5642 Freq. tabul ati on: Numeri c Label 1900 No 152 1 Yes 3590 AOA_b [Refinance of a home mortgage] Please select all of the types of credit below that you [or your spouse/partner] have applied for in the past 12 months. numeric (byte) type: Label: AOA_B range: [0, 1]uni ts: uni que val ues: 3590/5642 missing .: Freq. tabul ati on: Numeric Label 1897 0 No 155 1 Yes 3590 [Home equity loan or line of credit] Please select all of the types of credit below that you [or your spouse/partner] AOA_c have applied for in the past 12 months. type: numeric (byte) AOA_C Label: uni ts:

range: [0, 1]

uni que val ues: missing .: 3590/5642

tabul ati on: Numeric Label Freq.

1938 0 No 114 1 Yes

3590

AOA_d [Credit card] Please select all of the

types of credit below that you [or your spouse/partner] have applied for in the past 12 months.

type: numeric (byte)

I abel : AOA_D

[0, 1]range: uni ts:

uni que val ues: 3590/5642 missing .:

tabul ati on: Numeric Label Freq.

```
1378
                                                 1
                                                     Yes
                                 3590
                                                      [Car/auto Ioan] Please select all of the
AOA_e
                                    types of credit below that you [or your spouse/partner]
                                                         have applied for in the past 12 months.
                               numeric (byte)
                      type:
                     Label:
                               AOA_E
                               [0, 1]
2
                     range:
                                                                    uni ts:
           uni que val ues:
                                                                              3590/5642
                                                               missing .:
                               Freq.
               tabul ati on:
                                         Numeric Label
                                 1527
                                                 0
                                                     No
                                  525
                                                 1
                                                     Yes
                                 3590
                                                         [Student Ioan] Please select all of the
AOA_f
                                    types of credit below that you [or your spouse/partner] have applied for in the past 12 months.
                      type:
                               numeric (byte)
                     l abel :
                               AOA_F
                                [0, 1]
                     range:
                                                                    uni ts:
                                                               missing .: 3590/5642
           uni que val ues:
               tabul ati on:
                               Freq.
                                         Numeric Label
                                 1891
                                                 0
                                                     No
                                  161
                                                 1
                                                     Yes
                                 3590
                                         [Personal general-purpose loan from a bank]
Please select all of the types of credit below that
you [or your spouse/partner] have applied for in
AOA_g
                                                                                  the past 12 months.
                               numeric (byte)
                      type:
                     I abel :
                               AOA_G
                                [0, 1]
                     range:
                                                                    uni ts:
           uni que val ues:
                                                                              3590/5642
                                                               missing .:
               tabul ati on:
                                         Numeric
                                                     Label
                               Freq.
                                 1834
                                                 0
                                                     No
                                  218
                                                 1
                                                     Yes
                                 3590
                                         [Personal loan from friends or family] Please select all of the types of credit below that
AOA_h
                                             you [or your spouse/partner] have applied for in
                                                                                 the past 12 months.
```

0 No

674

type: numeric (byte) Label: AOA_H units: 1 missing .: 3590/5642 range: [0, 1]uni que val ues: Numeric Label 0 No tabul ati on: Freq. 1981 71 1 Yes 3590 [Other (Please specify):]Please select all of the types of credit below that you [or your spouse/partner] have applied for in the past 12 months. AOA i type: numeric (byte) label: AOA_I [0, 1] 2 uni ts: 1 mi ssi ng .: 3590/5642 range: uni que val ues: tabul ati on: Numeric Label Freq. O No 1940 112 1 Yes 3590 fused [Refused] Please select all of the types of credit below that you [or your spouse/partner] have applied for in the past 12 months. AOA_Refused type: Label: numeric (byte) AOA_REFU uni ts: 1 mi ssi ng .: 3590/5642 range: [0, 1] uni que val ues: Numeric Label 0 No tabul ati on: Freq. 2041 11 1 Yes 3590 A0B Was there a time in the past 12 months that you [or your spouse/partner] desired credit but chose not to submit a credit application? numeric (byte) type: Label: LABA [-1, 1] 3 range: units: 1 uni que val ues: missing .: 2081/5642 Freq. 8 Numeric Label tabul ati on: -1 Refused 3121 0 No 432 1 Yes 2081

SHED 2015 public use codebook, formatted.txt

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	SHED	2015 publ i	c use	codebook	k, for	matted.	txt
A1_a			for cr	editl Ir	n the I	past 12 has or	rtner] were turned down months, please tell us has not happened to your your spouse/partner].
	type: I abel :	numeric (b	yte)				
	range: uni que val ues:	[-1, 1] 3				uni ts: i ng .:	1 3561/5642
	tabul ati on:		0	Refused	d		
A1_b		but were no past 12 mo	it glive inths,	n as mud please t	ch cre tell u	dit as s if ea	re approved for credit, you applied for] In the ch of the following has r your spouse/partner].
	type: I abel :	numeric (b LABA	yte)				
	range: uni que val ues:	[-1, 1] 3				units: ing .:	1 3561/5642
	tabul ati on:	Freq. Nu 19 1717 345 3561	meric -1 0 1	Refused	t		
A1_c	In the	because y past 12 mo	ou tho nths,	ught you please t	ı thou tell u	ght you s if ea	off applying for credit might be turned down.] ch of the following has r your spouse/partner].
	type: I abel :	numeric (b LABA	yte)				
	range: uni que val ues:	[-1, 1] 3				units: ing .:	1 3561/5642
	tabul ati on:	Freq. Nu 21 1678 382 3561	meric -1 0 1	Refused	t		
A2	in	the past 1	2 mont	hs but o	did no	t submi	partner] desired credit t a credit application. down or denied credit?

numeric (byte) type: Label: LABA range: [-1, 1] uni ts: missing .: 5210/5642 uni que val ues: Freq. 5 tabul ati on: Numeri c Label Refused -1 0 164 No 263 1 Yes 5210 [Mortgage to buy a new home] Which forms of credit that you applied for were you denied or offered less A3_a credit than requested: type: Label: numeric (byte) A3_A range: [0, 1]uni ts: uni que val ues: missing .: 5338/5642 tabul ati on: Numeric Freq. Label 0 No 288 16 1 Yes 5338 A3_b [Refinance of a home mortgage] Which forms of credit that you applied for were you denied or offered less credit than requested: type: Label: numeric (byte) A3_B range: [0, 1]uni ts: uni que val ues: missing .: 5338/5642 Freq. tabul ati on: Numeric Label 288 0 No 16 1 Yes 5338 [Home equity loan or line of credit] Which forms of credit that you applied for were you denied or A3_c offered less credit than requested: type: Label: numeric (byte) A3_C range: [0, 1]uni ts: uni que val ues: missing .: 5338/5642 Freq. tabul ati on: Numeri c Label 291 0 No 13 1 Yes 5338

SHED 2015 public use codebook, formatted.txt

	SHED	2015 pul	blic use	codebook	, form	atted.	txt
A3_d			_		for we	rē you	ch forms of credit that u denied or offered less credit than requested:
	type: Label:	numeric A3_D	(byte)				
	range: uni que val ues:	[0, 1] 2					1 5338/5642
	tabul ati on:	Freq. 88 216 5338	0	Label No Yes			
A3_e			you		C		ch forms of credit that denied or offered less credit than requested:
	type: Label:	numeric A3_E					
	range: uni que val ues:	[0, 1] 2				nits: ng .:	1 5338/5642
	tabul ati on:	Freq. 228 76 5338	Numeric 0 1	No			
A3_f			you	[Stude applied	ent loa for we	re voi	ch forms of credit that u denied or offered less credit than requested:
	type: Label:	numeric A3_F	(byte)				
	range: uni que val ues:	[0, 1] 2			u missi	nits: ng .:	1 5338/5642
	tabul ati on:	Freq. 290 14 5338	Numeric 0 1	No			
A3_g			d€	orms of c enied or	redi t offere	that y d less	urpose loan from a bank] you applied for were you s credit than requested:
	type: I abel :	numeric A3_G		-	-	-	
	range: uni que val ues:	[0, 1] 2					1 5338/5642

```
61
                                                   1
                                                       Yes
                                  5338
                                            [Personal loan from friends or family] Which forms of credit that you applied for were you denied
A3_h
                                                            or offered less credit than requested:
                       type:
                                numeric (byte)
                      Label:
                                A3_H
                                 [0, 1]
                      range:
                                                                       uni ts:
           uni que val ues:
                                                                 missing .: 5338/5642
                tabul ati on:
                                 Freq.
                                           Numeric Label
                                   285
                                                       No
                                                   0
                                    19
                                                   1
                                                       Yes
                                  5338
                                                 [Other (Please specify):] Which forms of credit that you applied for were you denied
A3_i
                                                        or offered less credit than requested:
                                numeric (byte)
                       type:
                      Label:
                                A3_I
                                 [0, 1]
2
                      range:
                                                                       uni ts:
           uni que val ues:
                                                                                 5338/5642
                                                                 missing .:
                tabul ati on:
                                           Numeric
                                                      Label
                                 Freq.
                                   285
                                                   0
                                                       No
                                    19
                                                   1
                                                       Yes
                                  5338
                                                      [Refused] Which forms of credit that you applied for were you denied or offered less
A3_Refused
                                                                                 credit than requested:
                                numeric (byte)
A3_REFUS
                       type:
                      I abel :
                                 [0, 1]
                      range:
                                                                       uni ts:
           uni que val ues:
                                                                                 5338/5642
                                                                 missing .:
               tabul ati on:
                                 Freq.
                                           Numeric
                                                       Label
                                   301
                                                   0
                                                       No
                                                   1
                                                       Yes
                                  5338
                                                If you had to guess, do you think your current credit score (such as a FICO score) is:
C1
                       type:
                                numeric (byte)
```

SHED 2015 public use codebook, formatted.txt

No

Numeric Label 0

Freq. 243

tabul ati on:

I abel :

```
SHED 2015 public use codebook, formatted.txt
```

[-1, 8] 7 units: 1 range: missing .: 0/5642 uni que val ues: Freq. 13 tabul ati on: Numeric Label Refused -1 1 Poor 2 Fair 3 Good 4 Very good 5 Excellent 652 670 937 1182 1769 419 8 Don't know my score or how to rate it C2A Do you have at least one credit card? type: numeric (byte) label: LABA range: [-1, 1]uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Numeric Label Freq. -1 Refused 0 No 13 1223 4406 1 Yes In the past 12 months, how frequently have you carried C4A a balance on one or more of your credit cards? type: Label: numeric (byte) C4A units: 1 range: [-1, 3]uni que val ues: missing .: 1223/5642 Freq. 14 Numeric Label tabul ati on: -1 Refused 1948 O Never carried a balance (always pay in full) 265 0nce 2 Some of the time 3 Most or all of the time 818 1374 1223 In the past 12 months, how frequently have you paid only the minimum payment on one or more of your credit cards? C4B type: numeric (byte) label: C4B range: [-1, 3]uni ts: uni que val ues: missing .: 3171/5642 tabul ati on: Numeric Label Freq. -1 Refused 0 Never 1052

```
SHED 2015 public use codebook, formatted.txt
                               213
                                                0nce
                               721
                                                Some of the time
                                             3
                                                Most or all of the time
                               473
                              3171
C5
                                   On the credit card you use most often, which of these
                                   categories best describes the current interest rate?
                    type:
                            numeric (byte)
                   Label:
                            C5
                   range:
                             [-1, 8]
                                                              uni ts:
                                                          missing .: 3171/5642
          uni que val ues:
                             Freq.
              tabul ati on:
                                      Numeric Label
                                                Refused
                                               0 to 5 percent
6 to 10 percent
11 to 15 percent
16 to 20 percent
21 to 25 percent
Over 25 percent
                               210
                                             1
                                             2 3
                               452
                               584
                               438
                                             4
                                             5
                               307
                                             6
                                57
                                                Don't know
                               421
                                             8
                              3171
EDO
                                             What is the highest level of school you have
                                      completed or the highest degree you have received?
                    type:
                            numeric (byte)
                   Label:
                             ED0
                   range:
                             [1, 9]
                                                              uni ts:
                                                          missing .: 0/5642
          uni que val ues:
             tabul ati on:
                            Freq. 307
                                      Numeri c
                                                Label
                                                Less than High School degree
                                             2
                                                High school degree or GED
                              1690
                                                Some college but no degree
                              1083
                                                 (including currently enrolled in
                                                college)
Certificate or technical degree
                               334
                               459
                                             5
                                                Associate degree
                                                Bachelor's degree
Master's degree
Professional degree (e.g. MBA,
                              1067
                                             6
                               441
                               154
                                                MD, JD)
                                             9 Doctoral Degree
                               107
EDOA
                                       Are you currently enrolled in any school, college,
                                       or other post-high school educational program that
                                                              will lead to a degree?
                            numeric (byte)
                    type:
                   I abel :
                            LABA
                             [-1, 1]
                                                              uni ts:
                   range:
                                                          missing .: 313/5642
          uni que val ues:
```

	tabul ati on:	Freq. 9 4969 351 313	0	Refused
EDOB		What ty	pe of de	egree program are you currently enrolled in?
	type: I abel :	numeric EDOB	(byte)	
	range: uni que val ues:	[-1, 6] 7		units: 1 missing .: 5291/5642
	tabul ati on:	Freq. 2 36 74 154 48 18 19 5291	1 2 3 4 5	Label Refused Certificate or technical degree Associate degree Bachelor's degree Master's degree Professional degree (e.g. MBA, MD, JD) Doctoral Degree
EDOC			ards a de	e past 12 months, have you taken any classes egree or completed any educational programs?
	type: I abel :	numeric LABA		
	range: uni que val ues:	[-1, 1] 3		units: 1 missing .: 3712/5642
	tabul ati on:	Freq. 5 1830 95 3712	Numeric -1 0 1	No
ED1				Which one of the following broad categories best describes your [current/most recent] educational program?
	type: I abel :	numeric ED1	(byte)	
	range: uni que val ues:	[-1, 13] 14		units: 1 missing .: 1989/5642
	examples:	8 Bu	ngi neeri n usi ness/m ndecl ared	nanagement

ED4	SHEI	2015 public use codebook, formatted.txt In what year did you last attend this educational program?
	type: Label:	numeric (int) ED4, but 69 nonmissing values are not labeled
	range: uni que val ues:	[-1, 2015] uni ts: 1 70 mi ssi ng .: 4371/5642
	examples:	2012
		:
ED5		Overall, how would you say the lifetime financial benefits of your [current/most recent] educational program compare to its financial costs?
	type: I abel :	numeric (byte) ED5
	range: uni que val ues:	[-1,5] units: 1 6 missing .: 4227/5642
	tabul ati on:	Freq. Numeric Label 48 -1 Refused 226 1 Financial benefits are much
		larger 203 2 Financial benefits are somewhat larger
		531 3 About the same financial benefits and financial costs 181 4 Financial costs are somewhat
		larger 226 5 Financial costs are much larger 4227 .
ED6A_a		[Chosen a different field of study] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would you have done each of these things:
	type: I abel :	numeric (byte) LABA
	range: uni que val ues:	[-1,1] units: 1 3 missing .: 4436/5642
	tabul ati on:	Freq. Numeric Label 46 -1 Refused 686 0 No 474 1 Yes 4436 .
ED6A_b		[Attended a different school] Knowing what you know now about the benefits and costs of your education,

[Attended a different school] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would you have done each of these things:

Page 35

```
SHED 2015 public use codebook, formatted.txt
                                   numeric (byte)
                         type:
                        l abel :
                                   LABA
                        range:
                                    [-1, 1]
                                                                           units: 1
            uni que val ues:
                                                                       missing .: 4436/5642
                 tabul ati on:
                                   Freq.
                                            Numeric Label
                                       52
                                               -1 Refused
                                      764
                                                      0 No
                                      390
                                                      1
                                                           Yes
                                     4436
                                 [Completed less education] Knowing what you know
now about the benefits and costs of your education,
if you could go back and make your education decisions again
would you have done each of these things:
ED6A_c
                         type:
                                   numeric (byte)
                        l abel :
                                   LABA
                        range:
                                    [-1, 1]
                                                                            units: 1
            uni que val ues:
                                                                       missing .: 4436/5642
                                   Freq. Numeric Label
65 -1 Refused
1064 0 No
                 tabul ati on:
                                                       1
                                                            Yes
                                     4436
                                 [Completed more education] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again
ED6A d
                                                            would you have done each of these things:
                         type: numeric (byte)
                        I abel :
                                   LABA
                                   [-1, 1]
                                                                            units: 1
                        range:
                                                                       missing .: 4436/5642
            uni que val ues:
                                            Numeric Label
                 tabul ati on:
                                   Freq.
                                               -1
                                                           Refused
                                                       0 No
                                      853
                                                       1
                                                           Yes
                                 [Chosen not to attend college] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again
ED6A_e
                                                        would you have done each of these things:
                         type:
                                   numeric (byte)
                        I abel :
                                   LABA
                        range: [-1, 1]
                                                                             units: 1
```

```
uni que val ues:
                                                           missing .: 4436/5642
                             Freq. 55
              tabul ati on:
                                      Numeri c
                                                 Label
                                                 Refused
                                             -1
                               1000
                                              0
                                                 No
                               151
                                                 Yes
                                              1
                              4436
ED9
                              In what year did you receive your [Associate/Bachelors]?
                             numeric (int)
ED9, but 70 nonmissing values are not labeled
                     type:
                    Label:
                    range:
                             [-1, 2015]
                                                               uni ts:
                                                           missing .: 3409/5642
          uni que val ues:
                examples:
                             1990
ED10
                                         Overall, how would you say the lifetime financial
                                   benefits of your [Associate/Bachelors] program compare
                                                                        to its financial costs?
                    type:
Label:
                             numeric (byte)
                             ED10
                    range:
                             [-1, 5]
                                                               uni ts:
                                                           missing .: 3415/5642
          uni que val ues:
              tabul ati on:
                                      Numeric Label
                             Freq.
                                                 Refused
                                 13
                                             -1
                                841
                                              1
                                                 Financial benefits are much
                                                 Larger
                                                 Financial benefits are somewhat
                                538
                                                 I arger
                                                 About the same financial
                                478
                                                 benefits and financial costs
                                190
                                                 Financial costs are somewhat
                                                 larger
                                                 Financial costs are much larger
                               167
                              3415
                            [Chosen a different field of study] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding
ED11A a
          your [Associate/Bachelors] again, would you have done each of these things:
                             numeric (byte)
                     type:
                    Label:
                             LABA
                    range:
                             [-1, 1]
                                                               uni ts:
          uni que val ues:
                                                           missing .: 3415/5642
                                      Numeric Label
-1 Refused
                             Freq. 27
              tabul ati on:
```

```
1421
                                                       0 No
                                      779
                                                       1
                                                           Yes
                                     3415
                                                         [Attended a different school] Knowing what
ED11A_b
            you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [Associate/Bachelors] again, would you have done each of these things:
                                   numeric (byte)
                         type:
                        I abel:
                                   LABA
                                   [-1, 1]
                        range:
                                                                            uni ts:
                                                                      missing .: 3415/5642
            uni que val ues:
                 tabul ati on:
                                              Numeric Label
                                   Freq.
                                       39
                                                    -1 Refused
                                     1695
                                                      0 No
                                     493
                                                      1
                                                           Yes
                                     3415
                                                               [Completed less education] Knowing what
ED11A_c
            you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [Associate/Bachelors] again, would you have done each of these things:
                                   numeric (byte)
                         type:
                        I abel :
                                   LABA
                        range:
                                   [-1, 1]
                                                                            uni ts:
            uni que val ues:
                                                                      missing .: 3415/5642
                                   Freq.
52
                 tabul ati on:
                                              Numeric Label
                                                   -1
                                                           Refused
                                     2078
                                                       0
                                                           No
                                      97
                                                       1
                                                           Yes
                                    3415
                                                               [Completed more education] Knowing what
ED11A d
            you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [Associate/Bachelors] again, would you have done each of these things:
                                   numeric (byte)
                         type:
                        Label:
                                   LABA
                                   [-1, 1]
                        range:
                                                                            uni ts:
                                                                      missing .: 3415/5642
            uni que val ues:
                 tabul ati on:
                                              Numeric Label
                                   Freq.
                                       31
                                                      -1
                                                           Refused
                                     1215
                                                       0
                                                           No
                                                           Yes
                                      981
                                                       1
                                     3415
ED11A_e
                                                          [Chosen not to attend college] Knowing what
```

you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [Associate/Bachelors] again, would you have done each of these things:

numeric (byte) type:

label: LABA

range: [-1, 1]

uni que val ues:

uni ts:

missing .: 3415/5642

tabul ati on: Freq. Numeri c Label

56 -1 Refused 2092 0 No 1 Yes

3415

ED13_a [Too expensive] Which of the following are reasons why you did not attend college?

numeric (byte) type:

Label: ED13_A

range: [0, 1]

uni ts:

uni que val ues: 3955/5642 missing .:

Freq. tabul ati on: Numeric Label 1158 0 No

529 1 Yes

3955

ED13 b [Family responsibilities] Which of the following are

reasons why you did not attend college?

numeric (byte) ED13_B

type: Label:

range: [0, 1]uni ts:

missing .: 3955/5642 uni que val ues:

tabul ati on: Numeric Label Freq.

1285 No 0 402 1 Yes

3955

ED13_c [Wanted to work] Which of the following are reasons why you did not attend college?

numeric (byte) ED13_C type:

Label:

[0, 1]range: uni ts:

uni que val ues: 3955/5642 missing .:

Freq. tabul ati on: Numeric Label

1187 0 No 500 1 Yes Page 39

ED13_d [Simply was not interested in college] Which of the following are reasons why you did not attend college? type: numeric (byte) Label: ED13_D range: [0, 1]uni ts: uni que val ues: 3955/5642 missing .: Freq. 1065 tabul ati on: Numeric Label No 0 622 1 Yes 3955 ED13_e [Was not admitted] Which of the following are reasons why you did not attend college? type: numeric (byte) I abel : ED13_E [0, 1] units: 1 range: missing .: 3955/5642 uni que val ues: Freq. 1667 Numeric Label O No tabul ati on: 20 3955 1 Yes [Did not think benefits of attending college were worth the cost] Which of the following are ED13_f reasons why you did not attend college? type: numeric (byte) I abel : ED13_F [0, 1] units: 1 range: uni que val ues: missing .: 3955/5642 Numeric Label 0 No tabul ati on: Freq. 1501 1 Yes 186 3955 ED13_g [Other] Which of the following are reasons why you did not attend college? numeric (byte) type: Label: ED13 G range: [0, 1]uni ts: uni que val ues: missing .: 3955/5642 Numeric Label O No tabul ati on: Freq. 1529

158 1 Yes

3955

ED13_Refused

[Refused] Which of the following are reasons why you did not attend college?

type: numeric (byte)

ED13_REF l abel :

uni ts: range:

[0, 1] 2 missing .: 3955/5642 uni que val ues:

tabul ati on: Numeric Label Freq.

1682 0 No 1 Yes

3955

ED14_a

[Too expensive] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)

Label: ED14_A

range: [0, 1]uni que val ues:

uni ts:

4753/5642 missing .:

tabul ati on: Freq. Numeri c Label

658 0 No 231 1 Yes

4753

ED14_b [Family responsibilities] Which of the following are reasons

why you did not complete your college degree?

type: numeric (byte)

Label: ED14_B

[0, 1] units: 1 range:

uni que val ues: missing .: 4753/5642

Freq. Numeric Label tabul ati on:

538 0 No 351 1 Yes

4753

[Wanted to work] Which of the following are reasons ED14 c why you did not complete your college degree?

numeric (byte) ED14_C

type: Label:

[0, 1]range: uni ts:

4753/5642 uni que val ues: missing .:

Numeric Label tabul ati on: Freq.

```
288
                                             1
                                                 Yes
                              4753
ED14_d
                                                 [Simply not interested in continuing in
                                               college] Which of the following are reasons
                                             why you did not complete your college degree?
                     type:
                             numeric (byte)
                   l abel :
                            ED14_D
                             [0, 1]
2
                   range:
                                                               uni ts:
                                                          missing .: 4753/5642
          uni que val ues:
              tabul ati on:
                             Freq.
                                      Numeric Label
                               688
                                             0
                                                 No
                               201
                                             1
                                                 Yes
                              4753
                                 [Did not think the benefits of continuing college were worth the cost] Which of the following are reasons
ED14_e
                                           why you did not complete your college degree?
                     type:
                             numeric (byte)
                   I abel :
                             ED14_E
                   range:
                             [0, 1]
                                                               uni ts:
                                                          missing .: 4753/5642
          uni que val ues:
              tabul ati on:
                             Freq.
                                      Numeric Label
                               738
                                             0
                                                 No
                               151
                                             1
                                                 Yes
                              4753
                                           [Low grades] Which of the following are reasons why you did not complete your college degree?
ED14 f
                             numeric (byte)
                     type:
                   Label:
                             ED14_F
                   range:
                             [0, 1]
                                                               uni ts:
          uni que val ues:
                                                          missing .:
                                                                        4753/5642
              tabul ati on:
                                      Numeric
                             Freq.
                                                Label
                               802
                                             0
                                                 No
                                87
                                             1
                                                 Yes
                                                 [Other] Which of the following are reasons
ED14_g
                                           why you did not complete your college degree?
                     type:
                             numeric (byte)
                   l abel :
                             ED14_G
```

0 No

601

Page 42

units: 1

[0, 1]

range:

```
Freq.
             tabul ati on:
                                   Numeric Label
                              746
                                     0
                                              No
                              143
                                           1
                                              Yes
                             4753
                                            [Refused] Which of the following are reasons
ED14_Refused
                                           why you did not complete your college degree?
_____
                    type: numeric (byte) abel: ED14_REF
                   label:
                  range:
                            [0, 1]
                                                            units: 1
                                                       missing .: 4753/5642
          uni que val ues:
             tabul ati on:
                           Freq.
                                   Numeric Label
                              884
                                     0 No
                               5
                                           1
                                              Yes
                             4753
                 What is the highest level of education that your mother completed?
ED15
                    type:
                           numeric (byte)
                   Label:
                           ED15
                                                       units: 1
missing .: 0/5642
                   range:
                            [-1, 8]
          uni que val ues:
                                    Numeric Label
             tabul ati on:
                            Freq.
                              13
                                          -1 Refused
                                          1 Less than High School degree
2 High school degree or GED
3 Some college but no degree
                             1103
                             2258
                              542
                                              Certificate or technical degree
Associate degree
                              277
                                           5
                              239
                                              Bachel or's degree
Graduate degree
                              501
                                           6
                              281
                              428
                                           8 Don't know
             ______
        What is the highest level of education that your father completed?
ED16
                           numeric (byte)
                    type:
                           ED16
                   Label:
                                                            units: 1
                   range:
                            [-1, 8]
                                                       missing .: 0/5642
          uni que val ues:
             tabul ati on:
                                    Numeric Label
                            Freq.
                                              Refused
                               16
                                          -1
                                              Less than High School degree
High school degree or GED
Some college but no degree
Certificate or technical degree
                             1305
                                           1
                                           2
                             1775
                              442
                                           3
                              252
                                              Associate degree
Bachelor's degree
                              175
                                           6
7
                              551
                              433
                                              Graduate degree
                                           Page 43
```

missing .: 4753/5642

uni que val ues:

SHED 2015 public use codebook, formatted.txt 693 8 Don't know

SL1			owe an	Do you y money	currently ha used to pay	ve student loan debt or for your own education?
	type: I abel :	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	
	tabul ati on:	Freq. 15 4884 743	- 1	Refused No	ı	
SL2_a		to pay f educati debt, or	or your o on a stud	wn educa ent Loan	tion. Is the , a home equ	the money you borrowed money you owe for that ity loan, a credit card ou have multiple loans, select all that apply.
	type: I abel :	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	
	tabul ati on:	Freq. 4 27 712 4899	0	Refused	ı	
SL2_b	(to pay f educati	or your o on a stud	wn educa ent Loan	tion. Is the , a home equ of loan? If y	the money you borrowed money you owe for that ity loan, a credit card ou have multiple loans, select all that apply.
	type: label:	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 4899/5642
	tabul ati on:	Freq. 48 674 21 4899	Numeric -1 0 1		l	
SL2_c		to nay f	[Cred	it Card]	Think about	the money you borrowed money you owe for that

[Credit Card] Think about the money you borrowed to pay for your own education. Is the money you owe for that education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans, Page 44

SL3_b [Home Equity Loan] Thinking specifically about the money that you borrowed to pay for your own education, please tell us the total amount that you currently owe on each of these loans.

If you don't know an exact amount, an estimate is fine.

type: numeric (long)

Tabel: SL3_B, but 16 nonmissing values are not Tabeled

SHED 2015 public use codebook, formatted.txt range: [-1, 221000] uni ts: uni que val ues: missing .: 4914/5642 17 examples: [Credit Card] Thinking specifically about the money that SL3_c you borrowed to pay for your own education, please tell us the total amount that you currently owe on each of these loans. If you don't know an exact amount, an estimate is fine. numeric (long) SL3_C, but 53 nonmissing values are not labeled type: Label: [-1, 100000] uni ts: range: uni que val ues: missing .: 4914/5642 examples: [Other Loan] Thinking specifically about the money that SL3_d you borrowed to pay for your own education, please tell us the total amount that you currently owe on each of these loans.

If you don't know an exact amount, an estimate is fine. .______ type: numeric (Iong) Label: SL3_D, but 26 nonmissing values are not labeled [-1, 58000] range: uni ts: uni que val ues: missing .: 4914/5642 examples: [TOTAL] Thinking specifically about the money that SL3 TOTAL you borrowed to pay for your own education, please tell us the total amount that you currently owe on each of these loans.

If you don't know an exact amount, an estimate is fine. type: numeric (long) SL3_TOTA, but 214 nonmissing values are not labeled label: [-1, 400000] uni ts: range: uni que val ues: missing .: 4914/5642 215 examples:

```
SHED 2015 public use codebook, formatted.txt
SL4
                                   Approximately how much is the total monthly payment that you make on student loans from your education?
                          numeric (long)
SL4, but 168 nonmissing values are not labeled
                   type:
                  Label:
                           [-1, 52000]
                                                          units: 1
                  range:
         uni que val ues:
                                                     missing .: 4930/5642
              examples:
                                         Is one or more of the student loans from your
SL5
                                     own education in deferment, forbearance, or being
                               forgiven so you do not need to make payments right now?
                   type:
                          numeric (byte)
                  l abel :
                          LABA
                  range:
                           [-1, 1]
                                                         units: 1
         uni que val ues:
                                                     missing .: 4930/5642
             tabul ati on:
                          Freq. 4
                                   Numeric Label
                                    -1
                                            Refused
                             402
                                         0
                                            No
                             306
                                          1
                                             Yes
                            4930
SL6
                                          Are you behind on payments or in collections
                       for one or more of the student loan's from your own education?
                  type:
Label:
                          numeric (byte)
                          LABA
                  range:
                           [-1, 1]
                                                          units: 1
                                                     missing .: 4930/5642
         uni que val ues:
             tabul ati on:
                                   Numeric Label
                           Freq.
                                        -1 Refused
                             553
                                         0
                                            No
                             155
                                         1
                                             Yes
                            4930
SL7
                                    Did you borrow money or take out any loans to
pay for your own education that you have since repaid?
                          numeric (byte)
                   type:
                  Label:
                          LABA
                  range:
                           [-1, 1]
                                                          uni ts:
         uni que val ues:
                                                     missing .: 743/5642
                                  Numeric Label
-1 Refused
            tabul ati on:
                           Freq.
```

```
SHED 2015 public use codebook, formatted.txt
                                   4139
                                                    0 No
                                    732
                                                    1
                                                        Yes
                                    743
                      [Certificate or technical training] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?
SL8_a
                                 numeric (byte)
                        type:
                      I abel:
                                 LABA
                                 [-1, 1]
                      range:
                                                                        uni ts:
                                                                   missing .: 4167/5642
           uni que val ues:
                tabul ati on:
                                 Freq.
                                            Numeric Label
                                     30
                                                        Refused
                                                 -1
                                   1196
                                                   0
                                                        No
                                    249
                                                   1
                                                        Yes
                                   4167
SL8_b
                                                                    [Associate degree] Still thinking
                      about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs
                                      (including any loans which you have completely repaid)?
                                 numeric (byte)
                        type:
                      Label:
                                 LABA
                      range:
                                 [-1, 1]
                                                                        units: 1
            uni que val ues:
                                                                   missing .: 4167/5642
                                 Freq.
36
                tabul ati on:
                                            Numeric Label
                                               -1
                                                        Refused
                                   1125
                                                    0
                                                        No
                                    314
                                                    1
                                                        Yes
                                   4167
  -----
                      [Bachelor's degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?
SL8 c
                                 numeric (byte)
                        type:
                      Label:
                                 LABA
                      range:
                                  [-1, 1]
                                                                        uni ts:
                                                                   missing .: 4167/5642
            uni que val ues:
                                 Freq.
                tabul ati on:
                                            Numeric Label
                                     25
                                                   -1
                                                        Refused
                                    566
                                                    0
                                                        No
                                    884
                                                    1
                                                        Yes
                                   4167
                                                     [Professional degree (e.g. MBA, MD, JD)']
SL8_d
```

Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)

label: LABA

range: [-1, 1]

units: 1 missing .: 4167/5642 uni que val ues:

tabul ati on: Numeric Label Freq. 50 -1 Refused

1308 0 No 117 1 Yes

4167

SL8_e

[Master's degree or Doctoral Degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have

completely repaid)?

numeric (byte) type:

label: LABA

[-1, 1] 3 range:

uni que val ues:

uni ts: missing .: 4167/5642

tabul ati on: Freq. Numeri c Label

40 -1 Refused 1203 0 No 232 1 Yes

4167

SL9

Did you complete the most recent educational program for which you borrowed money?

numeric (byte) type:

Label: SL9

[-1, 2]range:

uni ts: uni que val ues: missing .: 4167/5642

Freq. tabul ati on: Numeri c Label Refused -1

326 0 No

1003 Yes 143 Still enrolled in the program

4167

SL10

Do you currently owe any money used to pay for your [spouse's/partner's] education? Please only include any loans on which you are a co-signer that were used to pay for their education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

SHED 2015 public use codebook, formatted.txt							
type:	numeric (byte)						
I abel :	LABA						
range:	[-1,1] units: 1						
uni que val ues:	3 missing : 2445/5642						
tabul ati on:	Freq. Numeric Label 8 -1 Refused 3016 0 No 173 1 Yes 2445 .						
SL11	Do you currently owe any money used to pay for your child or grandchild's education' Please only include any loans on which you are a co-signer that were used to pay for their education beyond high school (including student loans, home equity loans, or credit cards paid off over time).						
type:	numeric (int)						
I abel :	SL11						
range:	[-1,999] units: 1						
uni que val ues:	4 missing : 755/5642						
tabul ati on:	Freq. Numeric Label 15 -1 Refused 3556 0 No 282 1 Yes 1034 999 Do not have children or grandchildren 755 .						
K1B	At what age do you expect to retire fully, meaning completely stop working for pay						
type:	numeric (int)						
I abel :	K1B, but 49 nonmissing values are not labeled						
range:	[-1,999] units: 1						
uni que val ues:	52 missing : 1358/5642						
examples:	67 888 Will never stop working/I do not plan to retire 999 Not Sure						
whe invest for r	[401(k), 403(b), or other defined contribution plan through yer or former employer (i.e., a retirement plan through work, re you contribute a percent of your salary each pay-period to etirement)] Do you currently have each of the following types of retirement savings or pension						
type:	numeric (byte)						
I abel :	LABA						

```
range:
                                [-1, 1]
                                                                      units: 1
           uni que val ues:
                                                                 missing .: 1516/5642
                                Freq. 32
               tabul ati on:
                                          Numeri c
                                                      Label
                                                      Refused
                                                 -1
                                  2245
                                                  0
                                                      No
                                  1849
                                                  1
                                                      Yes
                                 1516
                             [Pension with a defined benefit through an employer or former employer] Do you currently have each of the following types of retirement savings or pension?
K2_b
                      type:
Label:
                                numeric (byte)
                                LABA
                      range:
                                [-1, 1]
                                                                      units: 1
           uni que val ues:
                                                                 missing .: 1516/5642
               tabul ati on:
                                          Numeric Label
                                Freq.
                                    46
                                              -1 Refused
                                  3098
                                                  0 No
                                   982
                                                      Yes
                                                  1
                                 1516
                            [IRA or Roth IRA] Do you currently have each of the following types of retirement savings or pension?
K2_c
                       type: numeric (byte)
                      label:
                                LABA
                      range:
                                [-1, 1]
                                                                      units: 1
           uni que val ues:
                                                                 missing .: 1516/5642
               tabul ati on:
                                          Numeric Label
                                Freq.
                                           -1 Refused
                                   68
                                  2899
                                                  0 No
                                  1159
                                                  1
                                                      Yes
                                  1516
K2_d
                                                  [Savings outside a retirement account (e.g. a
                                     brokerage account, savings account, or stock holdings)]
Do you currently have each of the following types of
retirement savings or pension?
                      type:
Label:
                                numeric (byte)
                                LABA
                     range:
                                [-1, 1]
                                                                      uni ts:
                                                                                1
           uni que val ues:
                                                                 missing .: 1516/5642
               tabul ati on:
                                Freq.
                                          Numeric Label
                                  38
                                           -1 Refused
                                  2449
                                                  0 No
                                 1639
                                                  1 Yes
```

1516

K2_e			to sel	I or ren	t to generat have each of	e or land that you plante income in retirement] the following types of ment savings or pension?
	type: I abel :	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 1516/5642
	tabul ati on:	Freq. 53 3465 608 1516	Numeric -1 0 1	Refused No		
K2_f		each of t	[Owne] he follow	ership of ving type	s of retirem] Do you currently have ent savings or pension?
	type: I abel :	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	
	tabul ati on:	Freq. 71 3805 250 1516	Numeric -1 0 1	Refused		
K2_g	• • • • • • • • • • • • • • • • • • •	each of t	[Othe he follow	er retire ving type	ment savings s of retirem] Do you currently have ent savings or pension?
	type: Label:	numeric LABA	(byte)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 1516/5642
	tabul ati on:	Freq. 66 3604 456 1516		Label Refused No Yes		
DC1				Does yo Thrift,	ur employer or other def	offer a 401(k), 403(b), ined contribution plan?
	type: I abel :	numeric LABC	(byte)			
	range:	[-1, 8]	Day	ne 52	uni ts:	1

```
SHED 2015 public use codebook, formatted.txt
                                                                missing .: 4644/5642
           uni que val ues:
                               Freq.
5
               tabul ati on:
                                          Numeric Label
                                                     Refused
                                              -1
                                  541
                                                 0
                                                     No
                                  269
                                                1
                                                     Yes
                                  183
                                                 8
                                                    Don't Know
                                 4644
DC2_a
                                  [I am not eligible to participate in my employer's plan]
       You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.
                               numeric (byte)
                       type:
                     Label:
                               DC2 A
                                                             uni ts: 1
mi ssi ng .: 5373/5642
                     range:
                                [0, 1]
           uni que val ues:
                                Freq.
                                        Numeric Label
               tabul ati on:
                                          O No
                                  226
                                   43
                                                 1 Yes
                                 5373
                     [Employer does not match contributions]
You stated that you do not participate in a 401(k), 403(b), Thrift,
or other defined contribution plan from work. Please select all the
reasons below for why you do not currently invest in this
DC2_b
                      type of retirement plan.
                               numeric (byte)
                       type:
                     Label:
                               DC2_B
                                                             units: 1
missing .: 5373/5642
                     range:
                                [0, 1]
           uni que val ues:
               tabul ati on:
                                Freg.
                                        Numeric Label
                                          O No
                                  248
                                   21
                                                1 Yes
                                 5373
                                       [Unable to afford contributions to a retirement plan]
DC2_c
                     You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the
                                  reasons below for why you do not currently invest in this
  type of retirement plan.
                               numeric (byte)
                       type:
                     Label:
                               DC2 C
                                                             units: 1
missing .: 5373/5642
                     range:
                                [0, 1]
           uni que val ues:
                                       Numeric Label
O No
                                Freq.
               tabul ati on:
                                  176
```

DC2_d

[Plan to invest through the retirement plan but have not signed up yet] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)

Label: DC2_D

[0, 1]range:

uni ts: missing .: 5373/5642 uni que val ues:

tabul ati on: Freq. Numeric Label

224 0 No 1 45 Yes

5373

DC2_e

[Unsure of best way to invest money contributed to the retirement plan] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you

do not currently invest in this type of retirement plan.

numeric (byte) type:

I abel : DC2_E

range: [0, 1]uni ts:

uni que val ues: missing .: 5373/5642

Numeric Label tabul ati on: Freq.

223 0 No 46 1 Yes

5373

DC2_f

[Prefer to save for retirement in other ways] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this

type of retirement plan.

type: numeric (byte)

Label: DC2_F

range:

[0, 1]uni ts:

uni que val ues: missing .: 5373/5642

Freq. tabul ati on: Numeric Label

223 0 No 46 1 Yes

5373

[Prefer to spend the money rather than save] DC2_q You stated that you do not participate in a 401(k), 403(b), Thrift, Page 54

SHED 2015 public use codebook, formatted.txt or other defined contribution plan from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)

label: DC2_G

range: [0, 1] uni ts:

uni que val ues: missing .: 5373/5642

Freq. tabul ati on: Numeri c Label

250 No 19 1 Yes

5373

[Other (Please specify):] You stated that you do not participate in a 401(k), 403(b), Thrift, or other defined contribution plan from work. Please select all the reasons below for why you DC2 h

do not currently invest in this type of retirement plan.

numeric (byte) type:

label: DC2_H

range: [0, 1] units: 1

uni que val ues: missing .: 5373/5642

tabul ati on: Freq. Numeric Label

240 0 No 29 Yes 1

5373

[Refused] You stated that you do not participate in a DC2_Refused 401(k), 403(b), Thrift, or other defined contribution plan

from work. Please select all the reasons below for why you do not currently invest in this type of retirement plan.

type: numeric (byte)

label: DC2_REFU

[0, 1] range: uni ts:

uni que val ues: 5373/5642 missing .:

tabul ati on: Freq. Numeric Label

265 0 No 1 Yes

5373

DC3

If your employer did offer a 401(k), 403(b), Thrift, or other defined contribution benefit plan, would you

uni ts:

contribute to the plan?

type: numeric (byte)

Label: DC3

[-1, 8] range:

4918/5642 uni que val ues: missing .:

	tabul ati on:	Freq. 2 41 96 269 152 164 4918	3 4	Refused Definitely No Probably No
DC4			investmen in your	nfident are you in your ability to make the t decisions when managing and investing the retirement accounts (including IRA, 401(k), Thrift, or other retirement accounts where you choose the investments for yourself)?
	type: I abel :	numeric DC4	(byte)	
	range: uni que val ues:	[-1, 4] 5		units: 1 missing .: 3123/5642
	tabul ati on:	Freq. 8 334 923 830 424 3123	1 2	Label Refused Very confident Mostly confident Slightly confident Not confident
DC5_a			to in	[No one] Which of the following sources of advice do you usually use when deciding how vest the money in your retirement accounts?
	type: I abel :	numeric DC5_A	(byte)	
	range: uni que val ues:	[0, 1] 2		units: 1 missing .: 3123/5642
	tabul ati on:	Freq. 1831 688 3123	Numeric 0 1	Label No Yes
DC5_b		[Fri		elatives] Which of the following sources of advice do you usually use when deciding how vest the money in your retirement accounts?
	type: Label:	numeric DC5_B	(byte)	
	range: uni que val ues:	[0, 1] 2		units: 1 missing .: 3123/5642
	tabul ati on:	Freq. 1868		Label No ge 56

[Financial planner] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts? DC5_c numeric (byte) type: I abel : DC5_C [0, 1]uni ts: range: uni que val ues: 3123/5642 missing .: tabul ati on: Numeric Label Freq. 1788 0 No 731 1 Yes 3123 [Investment broker] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts? DC5 d type: numeric (byte) label: DC5_D range: [0, 1] uni ts: uni que val ues: 3123/5642 missing .: tabul ati on: Freq. Numeri c Label 2121 0 No 398 1 Yes 3123 [Lawyer or accountant] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts? DC5_e numeric (byte) type: label: DC5_E [0, 1]range: uni ts: uni que val ues: missing .: 3123/5642 tabul ati on: Numeric Label Freq. 2409 0 No 110 1 Yes 3123 [Employer] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts? DC5_f

type: numeric (byte)

label: DC5_F

range: [0, 1]uni ts: 3123/5642 uni que val ues: missing .: Freq. tabul ati on: Numeri c Label 2231 0 No 288 1 Yes 3123 DC5_g [Internet research, books, or magazines] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts? numeric (byte) type: Label: DC5_G range: [0, 1]uni ts: missing .: 3123/5642 uni que val ues: Freq. 1937 tabul ati on: Numeri c Label 0 No 582 1 Yes 3123 DC5_h [Other (Please specify):] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts? type: Label: numeric (byte) DC5_H [0, 1]uni ts: range: uni que val ues: missing .: 3123/5642 Freq. tabul ati on: Numeri c Label 2443 0 No 76 1 Yes 3123 [Refused] Which of the following sources of DC5_Refused advice do you usually use when deciding how to invest the money in your retirement accounts? type: numeric (byte) I abel : DC5 REFU range: [0, 1]uni ts: uni que val ues: missing .: 3123/5642 tabul ati on: Freq. Numeri c Label 2503 0 No 16 1 Yes 3123

SHED 2015 public use codebook, formatted.txt

DC6

SHED 2015 public use codebook, formatted.txt not know where to get it, or because it is too expensive? type: numeric (byte) Label: DC₆ range: [-1, 3]uni ts: uni que val ues: missing .: 4954/5642 tabul ati on: Numeric Label Freq. Refused -1 334 1 I do not feel that I need help managing my investments I would like help but do not know where to get it I would like help but I cannot 149 198 afford it or it is too expensive 4954 [Social Security] Which of the following do you expect will be a source of funds for you [and your spouse/partner] K3_a type: numeric (byte) Label: LABC units: 1 [-1, 8]range: missing .: 1516/5642 uni que val ues: Freq. 19 tabul ati on: Numeri c Label Refused -1 436 0 No 2888 Yes 783 Don't Know 1516 [I will continue working] Which of the following do you expect will be a source of funds for you [and your spouse/partner] K3 b in retirement? numeric (byte) type: Label: LABC uni ts: 1 mi ssi ng .: 1516/5642 range: [-1, 8]uni que val ues: tabul ati on: Freq. 73 Numeric Label -1 Refused 1192 0 No 1650 1 Yes 1211 Don't Know 1516 [Spouse/partner will continue working] Which of K3_c the following do you expect will be a source of funds for

you [and your spouse/partner] in retirement?

```
SHED 2015 public use codebook, formatted.txt
                    type:
                            numeric (byte)
                   Label:
                            LABC
                                                       units: 1
missing .: 1516/5642
                   range:
                             [-1, 8]
          uni que val ues:
              tabul ati on:
                                    Numeric Label
                             Freq.
                                      -1 Refused
                               87
                              1974
                                           0 No
                              848
                                           1 Yes
                                           8 Don't Know
                              1217
                              1516
                                             [Pension with a defined benefit from work]
K3_d
Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?
                    type: numeric (byte)
                   Label:
                            LABC
                            [-1, 8]
                                                       units: 1
missing .: 1516/5642
                   range:
          uni que val ues:
                            Freq. Numeric Label
52 -1 Refuse
             tabul ati on:
                                      -1 Refused
                                          0 No
1 Yes
8 Don't Know
                              1952
                              1263
                               859
                              1516
                    [401(k), 403(b), or other defined contribution plan from work] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?
K3_e
                   type:
Label:
                            numeric (byte)
                            LABC
                             [-1, 8]
                   range:
                                                            units: 1
                                                       missing .: 1516/5642
          uni que val ues:
              tabul ati on:
                             Freq. Numeric Label
                                      -1 Refused
0 No
1 Yes
8 Don't Know
                                46
                              1313
                              2019
                               748
                              1516
K3_f
                             [IRA or Roth IRA] Which of the following do you expect
                            will be a source of funds for you [and your spouse/partner]
                                                                               in retirement?
                            numeric (byte)
                    type:
                   label:
                            LABC
                                                             uni ts: 1
                   range: [-1, 8]
                                                       missing .: 1516/5642
          uni que val ues: 4
```

```
SHED 2015 public use codebook, formatted.txt
              tabul ati on:
                             Freq.
                                      Numeric Label
                                 68
                                                  Refused
                                             -1
                                           0
1
2
                               1823
                                                  No
                               1263
                                                  Yes
                                                  Don't Know
                                972
                               1516
                                              [Savings outside a retirement account (e.g. a
K3_q
                                brokerage account, savings account)] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?
                     type: numeric (byte)
                    Tabel: LABC
                    range:
                              [-1, 8]
                                                                units: 1
          uni que val ues:
                                                           missing .: 1516/5642
                                       Numeric Label
              tabul ati on:
                              Freq.
                                       -1
                                60
                                                  Refused
                                                No
                               1487
                                              0
                               1728
                                             1
                                                  Yes
                               851
                                                Don't Know
                                             8
                               1516
-----
K3_h [Income from real estate or the sale of real estate]
Which of the following do you expect will be a source of funds for
you [and your spouse/partner] in retirement?
K3_h
                     type: numeric (byte)
                    Label:
                             LABC
                              [-1, 8]
                    range:
                                                                units: 1
          uni que val ues:
                                                           missing .: 1516/5642
                                      Numeric Label
              tabul ati on:
                              Freq.
                                       -1 Refused
                               61
                               2339
                                            0 No
                                             1
                                708
                                                 Yes
                               1018
                                                Don't Know
                               1516
                             [Income from a business or the sale of a business] Which of the following do you expect will be a source of funds for you [and your spouse/partner]
K3_i
                                                                            in retirement?
                     type:
                             numeric (byte)
                    Label:
                             LABC
                    range:
                              [-1, 8]
                                                                uni ts:
                                                          missing .: 1516/5642
          uni que val ues:
                                       Numeric Label
-1 Refused
              tabul ati on:
                             Freq.
67
                                             0 No
1 Yes
                               2933
                                243
```

```
SHED 2015 public use codebook, formatted.txt 883 8 Don't Know
```

1516 .

[Rely on children, grandchildren, or other family] Which of the following do you expect will be a source of funds for you [and your spouse/partner] K3_j in retirement? numeric (byte) type: Label: LABC range: [-1, 8]uni ts: uni que val ues: missing .: 1516/5642 tabul ati on: Freq. Numeric Label 69 -1 Refused 3015 0 No 189 1 Yes Don't Know 853 8 1516 [Rely on inheritance] Which of the following do you expect K3_k will be a source of funds for you [and your spouse/partner] type: numeric (byte) Label: LABC range: [-1, 8]uni ts: missing .: 1516/5642 uni que val ues: tabul ati on: Numeric Label Freq. Refused 66 -1 2875 0 No 329 1 Yes Don't Know 856 8 1516 [Other retirement savings] Which of the following do you expect K3_I will be a source of funds for you [and your spouse/partner] in retirement? numeric (byte) type: label: LABC [-1,8] uni ts: range: uni que val ues: missing .: 1516/5642 tabul ati on: Freq. 76 Numeric Label Refused -1 2485 0 No 535 1 Yes 1030 Don't Know 8 1516 K5A In the past 12 months, have you borrowed money from Page 62

SHED 2015 public use codebook, formatted.txt or cashed out (permanently withdrawn) money from any of your retirement savings accounts?

units: 1

numeric (byte) type:

Label: K5A

[-1, 3]range:

uni que val ues: missing .: 1516/5642

tabul ati on: Numeric Label Freq. 10

-1 Refused 0 No 3730

1 Yes, borrowed money 2 Yes, cashed out 3 Yes, both 1 161 184

41

1516

K8A At what age did you retire fully, meaning completely stop working?

type:

numeric (int) K8A, but 49 nonmissing values are not labeled Label:

[-1, 999]range: uni ts:

uni que val ues: missing .: 4287/5642

examples: 70

O_a [Social Security] Which of the following are sources of funds for you [and your spouse/partner] in retirement? K10 a

numeric (byte)

type: Label: LABA

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

uni que val ues: missing .: 4126/5642

tabul ati on: Numeric Label Freq.

-1 Refused 0 No 13 121

1 1382 Yes 4126

[I have a job] Which of the following are sources of funds for you [and your spouse/partner] in retirement? K10_b

numeric (byte) type:

Label: LABA

range: [-1, 1] units: 1

uni que val ues: missing .: 4126/5642

Freq. Numeric Label 142 -1 Refused tabul ati on:

```
1261
                                           0
                                              No
                             113
                                           1
                                              Yes
                             4126
                [My spouse/partner has a job] Which of the following are sources of
K10_c
                              funds for you [and your spouse/partner] in retirement?
                           numeric (byte)
                   type:
                   I abel :
                           LABA
                   range:
                            [-1, 1]
                                                            uni ts:
          uni que val ues:
                                                                     4126/5642
                                                       missing .:
             tabul ati on:
                           Freq.
                                    Numeric
                                              Label
                             147
                                          -1
                                              Refused
                             1184
                                           0
                                              No
                             185
                                           1
                                              Yes
                             4126
                               [Pension with a defined benefit from work (i.e. pension
K10_d
                               based on a formula, your earnings, and years of service)
Which of the following are sources of funds for you
                                                 [and your spouse/partner] in retirement?
                           numeric (byte)
                    type:
                   I abel :
                           LABA
                           [-1, 1]
3
                   range:
                                                            uni ts:
          uni que val ues:
                                                                     4126/5642
                                                       missing .:
             tabul ati on:
                                    Numeric
                           Freq.
                                              Label
                                              Refused
                               60
                                          -1
                              509
                                           0
                                              No
                              947
                                           1
                                              Yes
                             4126
                                    [401(k), 403(b), or other defined contribution plan
K10_e
                                        from work] Which of the following are sources of
                                 funds for you [and your spouse/partner] in retirement?
                           numeric (byte)
                    type:
                   Label:
                           LABA
                   range:
                            [-1, 1]
                                                            uni ts:
          uni que val ues:
                                                       missing .: 4126/5642
             tabul ati on:
                                    Numeric
                                              Label
                           Freq.
                              106
                                          -1
                                              Refused
                              891
                                           0
                                              No
                              519
                                           1
                                              Yes
                             4126
                                [IRA or Roth IRA] Which of the following are sources of
K10_f
                                 funds for you [and your spouse/partner] in retirement?
```

```
SHED 2015 public use codebook, formatted.txt
                  type:
                         numeric (byte)
                 Label:
                         LABA
                         [-1, 1]
3
                                                   units: 1
missing .: 4126/5642
                 range:
         uni que val ues:
            tabul ati on:
                                Numeric Label
                         Freq.
                                  -1 Refused
                           106
                           759
                                      0 No
                           651
                                       1 Yes
                          4126
                                   [Savings outside a retirement account (e.g. a brokerage account, savings account)]
K10_g
                                 Which of the following are sources of funds for you
[and your spouse/partner] in retirement?
                  type: numeric (byte)
                 Label:
                         LABA
                         [-1, 1]
                                                 units: 1
missing .: 4126/5642
                 range:
         uni que val ues:
            tabul ati on:
                                Numeric Label
                         Freq.
                           89
                                  -1 Refused
                           614
                                       0 No
                                       1
                           813
                                           Yes
                          4126
       -----
                                       [Income from real estate or the sale of real estate] Which of the following are sources of
K10_h
                              funds for you [and your spouse/partner] in retirement?
                  type: numeric (byte)
                 Label:
                         LABA
                 range:
                          [-1, 1]
                                                       units: 1
         uni que val ues:
                                                   missing .: 4126/5642
                         Freq.
            tabul ati on:
                                Numeric Label
                                  -1 Refused
0 No
1 Yes
                           133
                           1189
                           194
                           4126
                                             [Income from a business or the sale of a
K10_i
                                      business] Which of the following are sources of
                              funds for you [and your spouse/partner] in retirement?
                  type: numeric (byte)
                 Label:
                         LABA
                 range:
                          [-1, 1]
                                                       units: 1
         uni que val ues:
                                                   missing .: 4126/5642
                         Freq. Numeric Label
153 -1 Refused
            tabul ati on:
```

```
1310
                                                    0 No
                                     53
                                                    1
                                                        Yes
                                   4126
                                        [Relying on children, grandchildren, or other family] Which of the following are sources of funds for you [and your spouse/partner] in retirement?
K10_j
                                 numeric (byte)
                        type:
                       Label:
                                 LABA
                                 [-1, 1]
3
                       range:
                                                                         uni ts:
                                                                   missing .: 4126/5642
            uni que val ues:
                                 Freq.
                tabul ati on:
                                            Numeric Label
                                    151
                                                 -1
                                                        Refused
                                   1324
                                                    0
                                                        No
                                                    1
                                     41
                                                         Yes
                                   4126
K10_k
                         [Other retirement savings] Which of the following are sources of
                               funds for you [and your spouse/partner] in retirement?
                        type:
                                 numeric (byte)
                       l abel :
                                 LABA
                                                                   units: 1
missing .: 4126/5642
                       range:
                                  [-1, 1]
            uni que val ues:
                tabul ati on:
                                 Freq.
                                            Numeric Label
                                    137
                                                        Refused
                                             -1
                                   1078
                                                    0
                                                        No
                                    301
                                                    1
                                                         Yes
                                   4126
HOL1
                                                          Thinking about the coming holiday season,
                                 about how much are you [and/or your spouse/partner] planning to spend on holiday gifts this year? If you do not
                                                       know the exact amount, an estimate is fine.
                                 numeric (Iong)
                        type:
                       Label:
                                 HOL1, but 92 nonmissing values are not labeled
                                  [1, 70000]
                       range:
                                                                         uni ts:
                                                                   missing .: 1392/5642
            uni que val ues:
                                  92
                   examples:
                                  500
                                  1000
                                      Do you [or your spouse/partner] plan to
use a credit card that you pay off over time, a layaway
plan, a loan, or any other form of borrowing to pay
for holiday gifts this year?
HOL2
```

type: numeric (byte) label: LABA range: [-1, 1] uni ts: uni que val ues: missing .: 1392/5642 tabul ati on: Numeri c Label Freq. 44 -1 Refused 3279 0 No 927 1 Yes 1392 Approximately when do you [and/or your spouse/partner] expect that you will have any credit card debt, HOL3 loans, or other borrowing from your holiday spending this year completely paid off? numeric (byte) type: label: HOL3 [-1, 6]range: uni ts: missing .: 4715/5642 uni que val ues: tabul ati on: Freq. Numeric Label -1 Refused 238 1 January 2016 or earlier February or March 2016 April, May, or June 2016 July, August, or September 2016 October, November, or December 2 224 189 83 59 5 2016 132 After December 2016 4715 ALO Do you [and/or your spouse/partner] own or lease a car or truck? type: numeric (byte) label: ALO [-1, 3]range: uni ts: uni que val ues: 0/5642 missing .: Numeric tabul ati on: Label Freq. Refused 936 No, I do not own or lease a car 0 or truck 4273 Yes, I own a car or truck Yes, I lease a car or truck 235 175 Yes, I own a car or truck and I lease a car or truck Do you [and/or your spouse/partner] currently have AL1 any auto loans on cars or trucks that you own?

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type: numeric (byte) label: LABA

	SHED	2015 pul	olic use	codebook, formatted.txt
	range: uni que val ues:	[-1, 1] 3		units: 1 missing .: 1194/5642
	tabul ati on:	Freq. 10 2861 1577 1194	Numeric -1 0 1	Refused No
AL2			spo	n the past 12 months, have you [and/or your buse/partner] missed or been late making any payments on your auto loan or lease?
	type: I abel :	numeric LABA	(byte)	
	range: uni que val ues:	[-1, 1] 3		units: 1 missing .: 3748/5642
	tabul ati on:	Freq. 5 1723 166 3748	0	Refused No
AL4			1	n the past 12 months, have you [and/or your e/partner] bought or leased a car or truck?
AL4		numeric	spous	n the past 12 months, have you [and/or your de/partner] bought or leased a car or truck?
AL4	 type:	numeric	spous	n the past 12 months, have you [and/or your se/partner] bought or leased a car or truck? units: 1 missing .: 959/5642
AL4	type: label: range:	numeric AL4 [-1,4]	I spous (byte)	units: 1 missing : 959/5642 Label Refused No, I have not purchased or leased a car or truck?
AL4	type: label: range: uni que val ues:	numeric AL4 [-1,4] 6 Freq.	Spous (byte) Numeric	units: 1 missing .: 959/5642 Label Refused No, I have not purchased or leased a car or truck in the past year Yes, I purchased a new, unused
AL4	type: label: range: uni que val ues:	numeric AL4 [-1,4] 6 Freq. 15 3450	Spous (byte) Numeric -1 0	units: 1 missing .: 959/5642 Label Refused No, I have not purchased or leased a car or truck in the past year Yes, I purchased a new, unused car or truck Yes, I purchased a used car or truck from a dealership, car
AL4	type: label: range: uni que val ues:	numeric AL4 [-1,4] 6 Freq. 15 3450	Spous (byte) Numeric -1 0 1	units: 1 missing :: 959/5642 Label Refused No, I have not purchased or leased a car or truck in the past year Yes, I purchased a new, unused car or truck Yes, I purchased a used car or truck from a dealership, car lot, or car salesman Yes, I purchased a used car or truck from a private seller
AL4	type: label: range: uni que val ues:	numeric AL4 [-1,4] 6 Freq. 15 3450 475 425	Spous (byte) Numeric -1 0 1	units: 1 missing :: 959/5642 Label Refused No, I have not purchased or leased a car or truck in the past year Yes, I purchased a new, unused car or truck Yes, I purchased a used car or truck from a dealership, car lot, or car salesman Yes, I purchased a used car or

type: numeric (byte) label: AL5, but 20 nonmissing values are not labeled

```
[-1, 30]
                  range:
                                                            uni ts:
         uni que val ues:
                                                       missing .: 4424/5642
                           21
               examples:
                           15
AL6
                                              When you [bought/leased] this vehicle, did
                                              you compare prices from different sellers?
                  type:
Label:
                           numeric (byte)
                           LABA
                  range:
                           [-1, 1]
                                                            units: 1
                                                       missing .: 4424/5642
          uni que val ues:
             tabul ati on:
                           Freq.
                                    Numeric Label
                                              Refused
                                      -1
                              382
                                           0
                                              No
                             832
                                           1
                                              Yes
                             4424
AL7
                                            When you [and/or your spouse/partner] bought
                                     this vehicle, did you take out an auto loan to pay
                                                                          for the purchase?
                  type:
Label:
                          numeric (byte)
                           AL7
                  range:
                            [-1, 4]
                                                            units: 1
                                                       missing .: 4542/5642
          uni que val ues:
                           Freq. 2
                                    Numeric Label
             tabul ati on:
                                              Refused
                                          -1
                              421
                                              No
                              364
                                              Yes, from the location where the
                                           1
                                              car or truck was purchased
                              281
                                              Yes, from a bank or credit union
                               12
                                              Yes, from an internet lender
                               20
                                             Yes, from another source:
                             4542
                            When you [and/or your spouse/partner] bought this vehicle, did you compare interest rates or other loan terms from
AL8
                  different lenders or from different automobile dealerships/sellers?
                  type:
Label:
                           numeric (byte)
                           LABA
                           [-1, 1]
3
                  range:
                                                            uni ts:
          uni que val ues:
                                                       missing .: 4965/5642
             tabul ati on:
                           Freq.
                                    Numeric Label
                                        -1 Refused
                              311
                                           0 No
                                           1 Yes
                              362
```

[No one] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it? AL9_a _____ type: numeric (byte) label: AL9_A units: 1 range: [0, 1]uni que val ues: missing .: 4424/5642 tabul ati on: Freq. Numeri c Label No 583 0 635 Yes 4424 [Friends or relatives] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it? AL9_b type: numeric (byte) label: AL9_B range: [0, 1]uni ts: uni que val ues: 4424/5642 missing .: Numeric tabul ati on: Freq. Label 976 0 No 242 Yes 1 4424 [Print or online publication] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when AL9_c deciding how to finance or pay for it? numeric (byte) type: AL9_C Label: range: [0, 1]uni ts: missing .: 4424/5642 uni que val ues: tabul ati on: Freq. Numeric Label 1136 0 No 82 Yes 4424 [Internet research] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when AL9_d deciding how to finance or pay for it? type: numeric (byte)

```
I abel:
                                          AL9 D
                                           [0, 1]
                                                                                            uni ts:
                            range:
               uni que val ues:
                                                                                     missing .:
                                                                                                         4424/5642
                    tabul ati on:
                                          Freq.
                                                        Numeri c
                                                                       Label
                                              993
                                                                  0
                                                                       No
                                              225
                                                                  1
                                                                       Yes
                                            4424
                                     [Advice of car dealer or salesman] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?
AL9_e
                            type:
Label:
                                          numeric (byte)
                                          AL9 E
                             range:
                                           [0, 1]
                                                                                            uni ts:
                                                                                     missing .: 4424/5642
               uni que val ues:
                    tabul ati on:
                                                        Numeric Label
                                          Freq.
                                            1026
                                                                 0 No
                                             192
                                                                  1
                                                                      Yes
                                            4424
                                     [Advice of banker or lender] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?
AL9_f
                            type:
Label:
                                        numeric (byte)
                                          AL9_F
                            range:
                                           [0, 1]
                                                                                            uni ts:
               uni que val ues:
                                                                                     missing .:
                                                                                                         4424/5642
                                          Freq.
                    tabul ati on:
                                                        Numeric
                                                                      Label
                                            1144
                                                         0
                                                                       No
                                              74
                                                                  1
                                                                       Yes
                                            4424
                                     [Other (Please specify):] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?
AL9_g
                            type:
Label:
                                          numeric (byte)
                                          AL9_G
                             range:
                                           [0, 1]
                                                                                            uni ts:
                                                                                     missing .: 4424/5642
               uni que val ues:
                                          Freq.
                    tabul ati on:
                                                        Numeric Label
                                            1184
                                                                  0 No
                                               34
                                                                  1 Yes
                                            4424
```

		•						
AL9_Refused		[Refused] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?						
	type: Label:	numeric AL9_REFU	(byte) J					
	range: uni que val ues:	[0, 1] 2			units: missing .:	1 4424/5642		
	tabul ati on:	Freq. 1213 5 4424	Numeric 0 1	Label No Yes				
AL10_a		[Total pi	urchase p	rice] Wh] this c (if any)	en you [and/ ar or truck, did you neg	or your spouse/partner] which of the following gotiate with the seller?		
	type: I abel :	numeric LABA	(byte)					
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 4424/5642		
	tabul ati on:	Freq. 13 285 920 4424	Numeric -1 0 1	Label Refused No Yes				
AL10_b	[N	Monthly pa [bough	ayment am nt/leased	ount] Wh] this c (if any)	en you [and/ ar or truck, did you neg	or your spouse/partner] which of the following potiate with the seller?		
	type: label:	numeric LABA	(byte)					
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 4424/5642		
	tabul ati on:	Freq. 35 699 484 4424		Refused No				
AL10_c		[bough	t payment nt/leased] this c	ar or truck,	or your spouse/partner] which of the following gotiate with the seller?		
	type: I abel :	numeric LABA	_	no 72				

SHED 2015 public use codebook, formatted.txt units: 1 missing .: 4424/5642 [-1, 1]range: uni que val ues: Freq. 50 Numeric Label -1 Refused tabul ati on: 714 0 No 454 1 Yes 4424 [Interest rate on the auto loan (if any)]
When you [and/or your spouse/partner] [bought/leased]
this car or truck, which of the following
(if any) did you negotiate with the seller? AL10_d type: Label: numeric (byte) LABA range: [-1, 1] units: 1 missing .: 4424/5642 uni que val ues: tabul ati on: Freq. Numeric Label 46 -1 Refused 820 0 No 352 1 Yes 4424 [Length of the auto loan or lease]
When you [and/or your spouse/partner] [bought/leased]
this car or truck, which of the following AL10_e (if any) did you negotiate with the seller? type: Label: numeric (byte) LABA units: 1 missing : 4424/5642 [-1, 1]range: uni que val ues: tabul ati on: Freq. Numeric Label -1 Refused 740 0 No 428 1 Yes [Amount offered for trade-in of old vehicle]
When you [and/or your spouse/partner] [bought/leased]
this car or truck, which of the following AL10 f (if any) did you negotiate with the seller?

type: numeric (byte)

Tabel: LABA

range: [-1, 1] units: 1

uni que val ues: 3 mi ssi ng .: 4424/5642

tabulation: Freq. Numeric Label 40 -1 Refused Page 73

```
710
                                           0 No
                              468
                                           1
                                               Yes
                             4424
                                          Among the factors that you negotiated when
AL11
                                          [purchasing/leasing] this vehicle, which one of
                                        these did you consider to be the most important?
                    type: numeric (byte)
                   Tabel: AL11
                            [-1, 6]
7
                   range:
                                                            uni ts:
                                                        mi ssi ng .: 4876/5642
          uni que val ues:
                           Freq.
             tabul ati on:
                                     Numeric Label
                                               Refused
                                              Total purchase price
Monthly payment amount
Upfront payment due
Interest rate on the auto loan
(if any)
                              336
                                           1
                              275
                                           2
                               22
                                            3
                               54
                                              Length of the auto loan or lease
Amount offered for trade-in of
                               17
                                            5
                               60
                                               old vehicle
                             4876
------
                     Approximately what was the total purchase price of this vehicle?
AL12
                    type:
                           numeric (byte)
                   Label:
                            AI 12
                            [-1, 6]
                                                            units: 1
                   range:
                                                        missing .: 4542/5642
          uni que val ues:
                           Freq.
5
             tabul ati on:
                                     Numeric Label
                                         1 Less than $10,000
2 $10,000 to $19,999
3 $20,000 to $29,999
4 $30,000 to $20,000
                              288
                              303
                              274
                              144
                                          5
                                              $40,000 to $49,999
                               58
                                            6 Over $50,000
                               28
                             4542
     Approximately how much was the total auto loan amount for this vehicle?
AL13
                   type:
Label:
                          numeric (byte)
                           AL13
                            [-1, 6]
7
                   range:
                                                            uni ts:
          uni que val ues:
                                                        missing .: 4965/5642
                            Freq.
8
             tabul ati on:
                                     Numeric Label
                                      -1 Refused
                              107
                                           1 Less than $10,000
                                           2 $10,000 to $19,999
3 $20,000 to $29,999
                              243
                              185
                                           Page 74
```

```
6 Over $50,000
                                12
                              4965
AL14
                                               Approximately what was the interest rate on
                                   the auto I oan used for the purchase of this vehicle?
                            numeric (byte)
                    type:
                   Label:
                            AL14
                                                         units: 1
missing .: 4965/5642
                   range:
                             [-1, 7]
          uni que val uĕs:
                            Freq.
2
             tabul ati on:
                                      Numeric Label
                                           -1 Refused
                                            1 0 to 1.99 percent
2 2.00 to 3.99 percent
3 4.00 to 5.99 percent
4 6.00 to 7.99 percent
5 8.00 to 9.99 percent
                               153
                               224
                               107
                                46
                                          5
                                21
                                                10 percent or higher
                                             6
                                38
                                                Don<sup>i</sup> t know
                                86
                              4965
______
       How many monthly payments were agreed upon when you
took out the loan for this vehicle. That is, if you
do not pay off the loan early, how long will you be making
payments on the auto loan?
AL15
                   type:
Label:
                            numeric (byte)
                            AL15
                             [-1, 8]
                                                             units: 1
                   range:
          uni que val ues:
                                                         missing .: 4965/5642
                            Freq.
              tabul ati on:
                                      Numeric Label
                                            -1
                                                Refused
                                                0 to 12 months (up to 1 year)
13 to 24 months (1 to 2 years)
25 to 36 months (2 to 3 years)
                                21
                                             2
                                32
                               100
                                                37 to 48 months (3 to 4 years)
49 to 60 months (4 to 5 years)
61 to 72 months (5 to 6 years)
73 months or Longer (over 6
                                67
                               208
                                             5
                               196
                                25
                                                years)
                                                Ďon' t´know
                                26
                              4965
______
                                               [Wages or salaries] In the past 12 months,
I 0_a
                                               did you and/or your spouse/partner] receive
  any income from the following sources:
                    type:
                            numeric (byte)
                   Label:
                            LABA
```

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units: 1

range: [-1, 1]

Freq. 76 tabul ati on: Numeri c Label Refused -1 2157 0 No 3409 Yes 1 I 0_b [Self-employment] In the past 12 months, did you and/or your spouse/partner] receive any income from the following sources: type: Label: numeric (byte) LABA range: [-1, 1]uni ts: missing .: 0/5642 uni que val ues: tabul ati on: Freq. 115 Numeric Label Refused -1 4723 0 No 804 1 Yes [Freelance work or hobbies (do not include income from GfK)] In the past 12 months, I 0_c did you and/or your spouse/partner] receive any income from the following sources: type: Label: numeric (byte) LABA [-1, 1] uni ts: range: uni que val ues: missing .: 0/5642 Numeric Label -1 Refused 0 No tabul ati on: Freq. 129 4798 715 1 Yes [Interest, dividends, or rental income]
In the past 12 months, did you and/or your spouse/partner] receive any income from I 0_d the following sources: numeric (byte) type: Label: LABA [-1, 1] range: uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Freq. 109 Numeric Label - 1 Refused 4102 0 No 1431 1 Yes [Social Security] In the past 12 months, I 0_e

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missing : 0/5642

did you and/or your spouse/partner] receive

uni que val ues:

SHED 2015 public use codebook, formatted.txt any income from the following sources:

type: numeric (byte)

Label: LABA

range: [-1, 1]

uni ts: uni que val ues: missing .: 0/5642

tabul ati on: Numeri c Label Freq. 64 Refused -1

3535 0 No 2043 1 Yes

[Supplemental Security (SSI)] In the past 12 months, did you and/or your spouse/partner] receive I 0_f

any income from the following sources:

type: Label: numeric (byte)

LABA

range: [-1, 1]

uni ts:

uni que val ues: 0/5642 missing .:

tabul ati on: Numeric Label Freq.

151 -1 Refused 0 No 5161 330 1 Yes

I 0_g [Unemployment income] In the past 12 months, did you and/or your spouse/partner] receive any income from the following sources:

type: numeric (byte)

Label: LABA

range: [-1, 1]

uni ts:

uni que val ues: 0/5642 missing .:

tabul ati on: Freq. Numeric Label -1 Refused 152

0 No 5319 171 Yes

I 0_h [Pension income] In the past 12 months,

did you and/or your spouse/partner] receive any income from the following sources:

numeric (byte) type:

Label: LABA

[-1, 1]range: uni ts:

uni que val ues: 0/5642 missing .:

tabul ati on: Numeric Label Freq.

95 -1 Refused 0 No 4278

SHED 2015 public use codebook, formatted.txt $1269 \,\,$ 1 Yes

10_i				did you	and/or your	In the past 12 months, spouse/partner] receiven the following sources:
	type: I abel :	numeric (byte LABA)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 0/5642
	tabul ati on:	155	-1 0	Label Refused No Yes		
I OA			 D a	oid you [and/or your e from any s	spouse/partner] receive source in the past year?
	type: I abel :	numeric (byte LABA)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	
	tabul ati on:	13	-1	Label Refused No Yes		
I OB		Be	si d e	else in y	our househol	ouse/partner] did anyone d receive any income in months from any source?
	type: I abel :	numeric (byte LABA)			
	range: uni que val ues:	[-1, 1] 3			units: missing .:	1 1186/5642
	tabul ati on:	Freq. Numer 23 3187 1246 1186	-1 0	Label Refused No Yes		
I 4A		Wh the t recei ved	ota fro	I income om all so	that you [a urces, befor	ategories best describes and your spouse/partner] re taxes and deductions, in the past 12 months?
	type:	numeric (byte	•)			ahel ed

Tabel: I4A, but 1 nonmissing value is not labeled Page 78

```
[-1, 10]
                  range:
                                                           units: 1
         uni que val ues:
                                                      missing .: 0/5642
                           2
                                  $5,000 to $14,999
               examples:
                                  $25,000 to $39,999
                           4
                                  $50,000 to $74,999
                           6
                                  $75,000 to $99,999
      ______
11
                                        In the past 12 months, would you say that your
                                      [and your spouse's/partner's] total spending was:
                   type: numeric (byte)
                  Tabel: I1
                  range:
                           [-1, 3]
                                                           units: 1
         uni que val ues:
                                                     missing .: 266/5642
                           Freq. 33
             tabul ati on:
                                    Numeric Label
                                    -1
                                             Refused
                                         1 Less than your income
                            2572
                                        2 The same as your income
3 More than your income
                            1847
                             924
                             266
-----
                                      In the past 12 months, about what percent of your
12
                                       [and your spouse's/partner's] total gross income (before taxes and deductions) did you set aside as savings? Please include all types of savings, even those through a pension or 401(k) at work.
                   type: numeric (byte)
                  l abel :
                           12
                  range:
                           [-1, 5]
7
                                                           uni ts:
         uni que val ues:
                                                      missing .: 1610/5642
             tabul ati on:
                           Freq.
                                    Numeric Label
                              34
                                    -1 Refused
                                          0 None
                            1426
                                         1 1 to 5 percent
2 6 to 10 percent
3 11 to 15 percent
4 16 to 20 percent
5 Over 20 percent
                            1098
                                        2
3
4
                             695
                             348
                             200
                             231
                            1610
19
                                           In the past year, which one of the following
                                 best describes how your [and your spouse's/partner's]
                                      income changes from month to month, if at all?
                           numeric (byte)
                   type:
                  Label:
                  range:
                           [-1, 3]
                                                           units: 1
                                                    missing .: 0/5642
         uni que val ues:
```

```
SHED 2015 public use codebook, formatted.txt
                tabul ati on:
                                 Freq.
                                           Numeric
                                                       Label
                                                        Refused
                                                   -1
                                  3880
                                                    1
                                                        Roughly the same amount each
                                                        monťh
                                                       Roughly the same most months, but some unusually high or low
                                  1106
                                                       months during the year
Often varies quite a bit from
one month to the next
                                    609
                                      [Bonuses] Please indicate whether each of the following is a reason that your [and your spouse's/partner's] income changed from month to month in the past year:
I 10_a
                       type:
                                numeric (byte)
                      label:
                                 I 10 A
                                 [0, 1]
                      range:
                                                                       uni ts:
           uni que val ues:
                                                                                  3927/5642
                                                                  missing .:
                tabul ati on:
                                           Numeri c
                                                       Label
                                 Freq.
                                  1510
                                                    0
                                                       No
                                   205
                                                    1
                                                       Yes
                                  3927
I 10_b
                                 [Commissions] Please indicate whether each of the following
                                           is a reason that your [and your spouse's/partner's]
                                          income changed from month to month in the past year:
                        type:
                                numeric (byte)
                      Label:
                                 I 10 B
                      range:
                                 [0, 1]
                                                                        uni ts:
                                                                  missing .: 3927/5642
           uni que val ues:
                tabul ati on:
                                           Numeric
                                                       Label
                                 Freq.
                                  1589
                                                    0
                                                       No
                                   126
                                                    1
                                                       Yes
                                  3927
                              [Seasonal employment] Please indicate whether each of the following is a reason that your [and your spouse's/partner's]
I 10 c
                                          income changed from month to month in the past year:
                                 numeric (byte)
                        type:
                      Label:
                                 I 10_C
                      range:
                                 [0, 1]
                                                                        uni ts:
           uni que val ues:
                                                                                  3927/5642
                                                                  missing .:
                tabul ati on:
                                 Freq.
                                           Numeri c
                                                       Label
                                  1485
                                                    0
                                                        No
                                   230
                                                    1
                                                        Yes
                                  3927
I 10_d
```

[Irregular work schedule (i.e. your work hours change Page 80

from week to week)] Please indicate whether each of the following is a reason that your [and your spouse's/partner's] income changed from month to month in the past year:

type: numeric (byte)

label: I 10_D

range: [0, 1]

uni ts: uni que val ues: 3927/5642 missing .:

Freq. tabul ati on: Numeric Label 995 No 0 720 1 Yes

3927

I 10 e

[Periods of unemployment] Please indicate whether each of the following is a reason that your [and your spouse's/partner's]

income changed from month to month in the past year:

numeric (byte) type:

I abel: I 10_E

range: [0, 1]

uni ts: uni que val ues: 3927/5642 missing .:

Freq. tabul ati on: Numeric Label

1454 0 No 261 1 Yes

3927

I10 f

[Investment Income] Please indicate whether each of the following is a reason that your [and your spouse's/partner's] income changed from month to month in the past year:

uni ts:

type: numeric (byte)

I 10_F Label:

range: [0, 1]

uni que val ues: missing .: 3927/5642

tabul ati on: Numeric Label

Freq. 1549 0 No 166 1 Yes

3927

I 10_g

[Other (Please specify):] Please indicate whether each of the following is a reason that your [and your spouse s/partner's] income changed from month to month in the past year:

type: numeric (byte)

I 10_G I abel :

range: [0, 1]uni ts:

uni que val ues: 3927/5642 missing .:

tabul ati on: Numeric Label Freq.

```
1324
                                            0 No
                              391
                                            1
                                                Yes
                             3927
I 10_Refused
                                           [Refused] Please indicate whether each of the
                         following is a reason that your [and your spouse's/partner's]
                             income changed from month to month in the past year:
                           numeric (byte)
                    type:
                   Label:
                            I 10_REFU
                            [0, 1]
2
                                                         units: 1
missing .: 3927/5642
                   range:
          uni que val ues:
                            Freq.
             tabul ati on:
                                     Numeric Label
                                     0 No
                             1617
                               98
                                            1
                                                Yes
                             3927
                                   In the past year, which one of the following best describes how your [and your spouse's/partner's]
I 11
                                       expenses change from month to month, if at all?
                    type:
                            numeric (byte)
                   l abel :
                            I 11
                                                         units: 1
missing .: 0/5642
                   range:
                            [-1, 3]
          uni que val ues:
                                     Numeric Label
             tabul ati on:
                            Freq.
                               70
                                                Refused
                              3093
                                                Roughly the same amount each
                                                month
                             1954
                                                Roughly the same most months,
                                                but some unusually high or low
months during the year
Often varies quite a bit from
one month to the next
                               525
I 12
                                     In the past year, did you [and your spouse/partner]
                           have any months where you struggled to pay your bills either because your income was unusually low or because your
  expenses were unusually high?
                    type:
                          numeric (byte)
                   Label:
                            LABA
                   range:
                            [-1, 1]
                                                              units: 1
                                                         missing .: 2573/5642
          uni que val ues:
             tabul ati on:
                            Freq.
                                     Numeric Label
                                      -1
                                                Refused
                                              No
                              1649
                                            0
                              1401
                                            1
                                                Yes
                             2573
```

type: numeric (byte)

l abel : EF3 A [0, 1]uni ts: range: uni que val ues: missing .: 0/5642 Numeric Label tabul ati on: Freq. 3975 0 No 1667 1 Yes EF3_b [Put it on my credit card and pay it off over time] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? type: numeric (byte) Label: EF3 B [0, 1]uni ts: range: uni que val ues: missing .: 0/5642 tabul ati on: Numeric Label Freq. 4646 0 No 996 1 Yes [With the money currently in my checking/savings account or with cash] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? EF3_c _____ type: numeric (byte) label: EF3 C range: [0, 1]units: 1 uni que val ues: missing .: 0/5642 tabul ati on: Numeric Label Freq. 3007 0 No 2635 1 Yes EF3_d [Using money from a bank loan or line of credit] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? type: numeric (byte) Label: EF3_D range: [0, 1]uni ts: missing .: 0/5642 uni que val ues: Freq. 5451 Numeric Label tabul ati on: 0 No 191 1 Yes

EF3_e

SHED 2015 public use codebook, formatted.txt

[By borrowing from a friend or family member] Suppose that you have an emergency expense that costs Page 84

type: numeric (byte)

Label: EF3_E

[0, 1] units: 1 range:

missing .: 0/5642 uni que val ues:

Numeric Label O No 1 Yes Freq. tabul ati on: 4984

658

EF3_f

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

type: numeric (byte)

Label: EF3_F

range: [0, 1] units: 1

uni que val ues: missing .: 0/5642

tabul ati on: Freq. 5528

Numeric Label 0 No 1 Yes 114

[By selling something] Suppose that you have an emergency expense that costs \$400. Based on your current EF3_g

financial situation, how would you pay for this expense?

type: numeric (byte)

Label: EF3 G

range: [0, 1] uni ts:

missing .: 0/5642 uni que val ues:

Freq. tabul ati on: Numeric Label

5148 0 No 494 1 Yes

EF3_h

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

type: numeric (byte) abel: EF3_H

Label:

[0, 1] range: uni ts:

uni que val ues: missing .: 0/5642

Freq. tabul ati on: Numeric Label

0 No 1 Yes 4790 852 Page 85

```
[Other (Please specify):] Suppose that you have an emergency expense that costs $400. Based on your current financial situation, how would you pay for this expense?
EF3 i
                                     numeric (byte)
                          type:
                         Label:
                                     EF3_I
                                     [0, 1]
                                                                                 uni ts:
                         range:
             uni que val ues:
                                                                                             0/5642
                                                                           missing .:
                                     Freq. 5514
                  tabul ati on:
                                                 Numeric Label
                                                               No
                                        128
                                                          1
                                                               Yes
                [Refused] Suppose that you have an emergency expense that costs $400. Based on your current financial situation, how would you pay for this expense?
EF3_Refused
                                     numeric (byte)
                           type:
                                     EF3_REFU
                         Label:
                         range:
                                     [0, 1]
                                                                                 units: 1
                                                                           missing .: 0/5642
             uni que val ues:
                                                Numeric Label
0 No
                  tabul ati on:
                                     Freq.
5591
                                          51
                                                              Yes
                                                       Based on your current financial situation, what is the largest emergency expense that you could pay right now using cash or money in your
EF4
                                                                                        checki ng/savi ngs account?
                                     numeric (byte)
                           type:
                         Label:
                                     EF4
                                     [-1, 5]
                                                                                 uni ts:
                         range:
             uni que val ues:
                                                                           missing .: 3103/5642
                                     Freq.
                  tabul ati on:
                                                 Numeric Label
                                                               Refused
                                                         -1
                                                              Under $100
$100 to $199
                                       1041
                                                          2
                                        403
                                                              $200 to $299
                                        291
                                        237
                                                               $300 to $399
                                                              Over $400
                                        536
                                       3103
                                                  [Prescription medicine (including taking less
medication than prescribed)] During the past
12 months, was there a time when you needed any of
E1 a
                                                            the following, but didn't get it because you
                                                                                                couldn't afford it?
```

SHED 2015 public use codebook, formatted.txt type: numeric (byte) I abel : LABA units: 1 missing .: 0/5642 range: [-1, 1]uni que val ues: tabul ati on: Freq. 37 Numeric Label -1 Refused 4898 0 No 707 1 Yes E1_b [To see a doctor] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it? E1_b type: numeric (byte) Label: LABA range: [-1, 1]uni ts: uni que val ues: missing .: 0/5642 Freq. 39 Numeric Label tabul ati on: -1 Refused 0 No 4888 715 1 Yes [Mental health care or counseling] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it? E1_c type: Label: numeric (byte) LABA units: 1 missing .: 0/5642 [-1, 1]range: uni que val ues: Freq. tabul ati on: Numeric Label -1 Refused 44 5303 0 No 1 Yes [Dental care (including skipping check-ups or routine cleaning)] During the past 12 months, was there a time when you needed any of E1_d the following, but didn't get it because you couldn't afford it? type: numeric (byte) Label: LABA range: [-1, 1] units: 1 uni que val ues: missing .: 0/5642

> Freq. Numeric Label 36 -1 Refused Page 87

tabul ati on:

1208 1 Yes [To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.] During the past 12 E1_e months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it? type: numeric (byte) Label: LABA [-1, 1]range: uni ts: uni que val ues: missing .: 0/5642 Freq. tabul ati on: Numeric Label Refused 41 -1 5113 0 No 488 1 Yes [Follow-up care (e.g. skipping physical E1_f therapy sessions recommended by a doctor)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it? type: numeric (byte) I abel : LABA range: [-1, 1]uni ts: uni que val ues: 0/5642 missing .: Freq. 50 tabul ati on: Numeri c Label -1 Refused 5146 0 No 446 1 Yes During the past 12 months, have you had any unexpected E2 major medical expenses that you had to pay out of pocket (that were not completely paid for by insurance)? type: numeric (byte) Label: LABA [-1, 1]range: uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Freq. 26 Numeri c Label Refused -1 4267 0 No 1349 1 Yes E2A Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months?

SHED 2015 public use codebook, formatted.txt

No

4398

```
type:
                             numeric (Iong)
                   Label:
                             E2A, but 167 nonmissing values are not labeled
                   range:
                             [-1, 1000000]
                                                               uni ts:
          uni que val ues:
                                                          missing .: 4293/5642
                examples:
                             3500
                                   Do you currently have an unpaid balance or owe any debt related to the unexpected major medical expenses that you had in the past 12 months?
E2B
                   type:
Label:
                             numeric (byte)
                             LABA
                   range:
                             [-1, 1]
3
                                                               uni ts:
                                                          missing .: 4293/5642
          uni que val ues:
              tabul ati on:
                                      Numeric Label
                             Freq.
                                          -1
                                                Refused
                               736
                                             0
                                                No
                               609
                                             1
                                                 Yes
                              4293
                                              [Health Insurance] Are you currently covered
E5_a
                                              by each of the following types of insurance?
                   type:
Label:
                             numeric (byte)
                             LABA, but 1 nonmissing value is not labeled
                   range:
                             [-1, 3]
                                                               uni ts:
          uni que val ues:
                                                          missing .: 0/5642
                             Freq. 27
              tabul ati on:
                                      Numeri c
                                               Label
                                          -1
                                                Refused
                               563
                                             0
                                                No
                              4907
                                             1
                                                 Yes
                               145
E5_b
                                            [Auto/Car Insurance] Are you currently covered
                                            by each of the following types of insurance?
                             numeric (byte)
                     type:
                   Label:
                             LABA, but 1 nonmissing value is not labeled
                   range:
                                                               uni ts:
                             [-1, 3]
          uni que val ues:
                                                          missing .: 0/5642
              tabul ati on:
                                      Numeric
                                                Label
                             Freq.
                                38
                                            -1
                                                 Refused
                               726
                                             0
                                                No
                              4707
                                             1
                                                 Yes
                               171
```

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E5_c [Homeowners or Renters Insurance] Are you currently covered by each of the following types of insurance? type: numeric (byte) LABA, but 1 nonmissing value is not labeled label: range: [-1, 3]uni ts: uni que val ues: 0/5642 missing .: Freq. Numeric tabul ati on: Label Refused -1 1443 0 No 3902 1 Yes 238 3 [Disability Insurance] Are you currently covered E5_d by each of the following types of insurance? numeric (byte) type: LABA, but 1 nonmissing value is not labeled label: range: [-1, 3]uni ts: uni que val ues: 0/5642 missing .: Freq. tabul ati on: Numeric Label Refused 115 -1 3725 0 No 1238 1 Yes 564 3 [Long Term Care Insurance] Are you currently E5_e covered by each of the following types of insurance? numeric (byte) type: LABA, but 1 nonmissing value is not labeled Label: range: [-1, 3]uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Numeric Freq. Label 102 Refused -1 4270 0 No 728 1 Yes 542 3 E5_f [Life Insurance] Are you currently covered by each of the following types of insurance? numeric (byte) LABA, but 1 nonmissing value is not labeled type: label: range: [-1, 3]uni ts: uni que val ues: 0/5642 missing .: tabul ati on: Numeric Label Freq. Page 90

```
3024
                                                Yes
                               331
                                            [Funeral Insurance] Are you currently covered
E5_g
                                             by each of the following types of insurance?
                            numeric (byte)
                    type:
                   Label:
                            LABA, but 1 nonmissing value is not labeled
                   range:
                             [-1, 3]
                                                              uni ts:
          uni que val ues:
                                                                       0/5642
                                                         missing .:
             tabul ati on:
                            Freq.
                                     Numeric
                                                Label
                               105
                                           -1
                                                Refused
                              4481
                                            0
                                                No
                               552
                                            1
                                                Yes
                               504
                                                Do you have a health problem or disability
E6_a
                                          which prevents you from working or which limits
                                               the kind or amount of work that you can do?
                            numeric (byte)
                    type:
                   Label:
                            LABA
                            [-1, 1]
3
                   range:
                                                              uni ts:
          uni que val ues:
                                                                       0/5642
                                                         missing .:
             tabul ati on:
                            Freq.
22
                                     Numeri c
                                                Label
                                                Refused
                                           -1
                              4222
                                            0
                                                No
                              1398
                                            1
                                                Yes
E6_b
                                                 Do you have serious difficulty hearing or
                                           difficulty seeing even with glasses (including
                                                                        being blind or deaf)?
                            numeric (byte)
                    type:
                   Label:
                            LABA
                   range:
                            [-1, 1]
                                                              uni ts:
          uni que val ues:
                                                                       0/5642
                            3
                                                         missing .:
                                     Numeri c
             tabul ati on:
                            Freq.
                                                Label
                                28
                                                Refused
                                           -1
                              5214
                                            0
                                                No
                               400
                                                Yes
                                            1
                                  Because of a physical, mental, or emotional condition, do you have serious difficulty concentrating,
E6_c
                                                          remembering, or making decisions?
```

No

Refused

-1

0

1

69

2218

Page 91

numeric (byte)

type:

range: [-1, 1]uni ts: uni que val ues: missing .: 0/5642 Freq. 27 tabul ati on: Numeric Label -1 Refused 5109 0 No 506 1 Yes E6_d Do you have difficulty walking or climbing stairs? type: numeric (byte) LABA Label: range: [-1, 1]units: 1 uni que val ues: missing .: 0/5642 Numeric Label -1 Refused 0 No Freq. 38 tabul ati on: 4548 1 Yes 1056 Over the past year, have you or your family living with you experienced any financial hardship such as a job loss, drop in income, health emergency, divorce, X1 or loss of your home? numeric (byte) type: Label: LABA [-1, 1] range: uni ts: uni que val ues: missing .: 0/5642 Numeric Label -1 Refused tabul ati on: Freq. 36 4537 No 0 1069 1 Yes X2_a [I lost a job] Which of the following did you or your family living with you experience in the past year? type: Label: numeric (byte) X2_A [0, 1]units: 1 range: missing .: 4573/5642 uni que val ues: Freq. 798 Numeric Label tabul ati on: 0 No 271 1 Yes 4573

SHED 2015 public use codebook, formatted.txt

l abel :

LABA

X2_b [I had my work hours and/or pay reduced]
Which of the following did you or your
family living with you experience in the past year?
Page 92

	SHED	2015 pul	olic use	codeboo	k, formatted.	txt
	type: I abel :	numeric X2_B	(byte)			
	range: uni que val ues:	[0, 1] 2			uni ts: mi ssi ng .:	1 4573/5642
	tabul ati on:	Freq. 871 198 4573		No		
X2_c			family l	Whiving w	ich of the fo	use/partner lost a job] llowing did you or your ience in the past year?
	type: I abel :	numeric X2_C	(byte)			
	range: uni que val ues:	[0, 1] 2			uni ts: missi ng .:	
	tabul ati on:	Freq. 933 136 4573	Numeric 0 1	Label No Yes		
X2_d			redu	iced] Wh	ich of the fo	r work hours and/or pay llowing did you or your ience in the past year?
	type: I abel :	numeric X2_D	(byte)			
	range: uni que val ues:	[0, 1] 2			units: missing .:	1 4573/5642
	tabul ati on:	Freq. 937 132 4573	Numeric 0 1	Label No Yes		
X2_e			family l	Wh	ich of the fo	ure or eviction notice] Ilowing did you or your ience in the past year?
	type: I abel :	numeric X2_E	(byte)			
	range: uni que val ues:	[0, 1] 2			units: missing .:	1 4573/5642
	tabul ati on:	Freq. 1025 44 4573	0 1	Label No Yes ge 93		

X2_f [A business I owned had financial difficulty] Which of the following did you or your family living with you experience in the past year? numeric (byte) type: Label: X2_F range: [0, 1]uni ts: uni que val ues: 4573/5642 missing .: tabul ati on: Numeri c Freq. Label 1034 No 0 35 1 Yes [Had a health emergency] Which of the following did you X2_g or your family living with you experience in the past year? numeric (byte) type: Label: X2_G [0, 1] range: units: 1 missing .: 4573/5642 uni que val ues: tabul ati on: Freq. Numeric Label 676 0 No 393 1 Yes 4573 X2_h [Divorce] Which of the following did you or your family living with you experience in the past year? numeric (byte) type: X2_H Label: range: [0, 1]uni ts: uni que val ues: missing .: 4573/5642 tabul ati on: Numeric Label Freq. 0 No 71 1 Yes 4573 X2_i [Death of primary breadwinner] Which of the following did you or your family living with you experience in the past year? numeric (byte) type: Label: X2_I range: [0, 1]uni ts: uni que val ues: missing .: 4573/5642 Numeric Label tabul ati on: Freq. 1039 0 No

SHED	2015 pul 30 4573	olic use 1	codebook, Yes	formatted.	txt
X2_j	[Othe	er (Pleas family l	se specify):] Which o h you exper	f the following did you ience in the past year?
type: I abel :	numeric X2_J	(byte)			
range: uni que val ues:	[0, 1] 2		J	units: missing .:	1 4573/5642
tabul ati on:	Freq. 872 197 4573	Numeric 0 1	No		
X2_Refused [Refused] Which of the fol family living with you experi				llowing did you or your ience in the past year?	
type: I abel :	numeric X2_REFUS	(byte) S			
range: uni que val ues:	[0, 1] 2		!	units: missing .:	
tabul ati on:	Freq. 1047 22 4573	Numeric 0 1			
X3	payr enough	We are in ments whe money to	nterested en money i pay one	s tight. Su of the foll	le choose to prioritize ppose that you only had owing bills this month. ould you choose to pay?
type: I abel :	numeric X3	(byte)			
range: uni que val ues:	[-1, 4] 5		1	units: missing .:	1 1040/5642
tabul ati on:	Freq. 28 3730 538 41 265 1040	Numeric -1 1 2 3 4	Refused Rent/Mor Credit c Student	ard bill	
ppage					Age

Page 95

type: Label:

numeric (byte) PPAGE, but 76 nonmissing values are not labeled

```
SHED 2015 public use codebook, formatted.txt
                  range:
                           [18, 94]
                                                           uni ts:
         uni que val ues:
                                                      missing .: 0/5642
                           76
               examples:
                           34
                           49
                           59
                           68
                                                                        Age - 7 Categories
ppagecat
                           numeric (byte)
PPAGECAT
                   type:
                  label:
                  range:
                           [1, 7]
                                                           uni ts:
         uni que val ues:
                                                      missing .: 0/5642
             tabul ati on:
                           Freq. 363
                                    Numeric Label
                                             18-24
                                          1
                             790
                                          2
                                              25-34
                             759
                                              35-44
                                             45-54
                             937
                                          4
                            1315
                                          5
                                             55-64
                            1001
                                          6
                                             65-74
                             477
                                             75+
______
                                                                        Age - 4 Categories
ppagect4
                  type:
Label:
                          numeric (byte)
PPAGECT4
         range:
uni que val ues:
                           [1, 4]
                                                           uni ts:
                                                      missing .:
                                                                   0/5642
                           Freq.
             tabul ati on:
                                    Numeric
                                            Label
                             755
                                          1
                                              18-29
                            1157
                                              30-44
                                          3
                                              45-59
                            1575
                            2155
                                             60+
ppeduc
                                                    Education (Highest Degree Received)
                           numeric (byte)
PPEDUC
                   type:
                  Label:
                  range:
                           [1, 14]
                                                           uni ts:
         uni que val ues:
                           14
                                                      missing .: 0/5642
                                 HIGH SCHOOL GRADUATE - high school DIPLOMA or the equ
               examples:
                           9
> ivalent (GED)
                           10
                                 Some college, no degree
                                 Associate degree
Bachelors degree
                           11
                           12
                                                                 Education (Categorical)
ppeducat
```

SHED 2015 public use codebook, formatted.txt numeric (byte) type: I abel : **PPEDUCAT** range: [1, 4] uni ts: 1 uni que val ues: missing .: 0/5642 tabul ati on: Numeri c Freq. Label

> High school 3 Some college 4 Bachelor's degree or higher 1720 1754

Less than high school

1 2

Race / Ethnicity ppethm

> numeric (byte) type: Label:

476

1692

PPETHM

uni ts: range: [1, 5] 1

uni que val ues: missing .: 0/5642

Freq. 4117 Numeric Label tabul ati on:

White, Non-Hispanic Black, Non-Hispanic 2 567 Other, Non-Hispanic 3 204

589 Hi spani c

5 2+ Races, Non-Hi spani c 165

ppgender

type: numeric (byte)

label: PPGENDER

range: [1, 2] uni ts:

uni que val ues: missing .: 0/5642

tabul ati on: Numeric Label Freq.

2808 1 Male 2 Female 2834

pphhhead Household Head ______

> numeric (byte) PPHHHEAD type:

I abel :

[0, 1]uni ts: range: uni que val ues: missing .: 0/5642

tabul ati on: Freq. 945 Numeric Label

0 No 4697 1 Yes

pphhsi ze Household Size

numeric (byte) PPHHSIZE, but 10 nonmissing values are not labeled l abel :

uni que val ues: 10 missing .: 0/5642 examples: 2 4 pphouse Housing Type type: Label: numeric (byte) **PPHOUSE** range: [1, 5] uni ts: uni que val ues: 0/5642 missing .: tabul ati on: Numeric Label Freq. A one-family house detached from any other house A one-family house attached to one or more houses A building with 2 or more 3862 401 1093 apartments 264 A mobile home 22 5 Boat, RV, van, etc. ppi nci mp Household Income numeric (byte) PPINCIMP type: Label: uni ts: range: [1, 19] uni que val ues: missing .: 0/5642 \$20,000 to \$24,999 examples: 7 \$30,000 to \$34,999 \$50,000 to \$59,999 9 12 \$100,000 to \$124,999 16 ppmari t Marital Status type: Label: numeric (byte) PPMARIT [1, 6] uni ts: range: uni que val ues: missing .: 0/5642 Numeric Label tabul ati on: Freq. 2941 Marri ed 1 2 3 4 363 742 Wi dowed Di vorced 101 Separated 1239 5 Never married 256 6 Living with partner

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uni ts:

[1, 10]

range:

MSA Status ppmsacat

> numeric (byte) PPMSACAT type:

I abel :

[0, 1] 2 range:

uni ts: uni que val ues: missing .: 0/5642

tabul ati on: Freq. 883 Numeric Label

0 Non-Metro 4759 1 Metro

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

> type: Label: numeric (byte)

PPREG4

range: [1, 4] uni que val ues:

uni ts: missing 0/5642

tabul ati on: Numeric Label Freq.

1 Northeast 2 Mi dwest 1006 1386 1978 3 South 1272 4 West

Region 9 - Based on State of Residence ppreg9

type: numeric (byte)

Label: PPREG9

units: 1 range: [1, 9]

uni que val ues: missing .: 0/5642

tabul ati on: Freq. Numeric Label

1 New England 2 Mid-Atlantic 260 746 923 3 East-North Central West-North Central 463 5 South Atlantic 1119 East-South Central 299 560 West-South Central

426 8 Mountai n 9 Pacific 846

pprent Ownership Status of Living Quarters

type: numeric (byte) label: PPRENT

range: [1, 3] uni ts:

uni que val ues: missing .: 0/5642

Freq. tabul ati on: Numeric Label

1 Owned or being bought by you or someone in your household 3974

SHED 2015 public use codebook, formatted.txt 1496 2 Rented for cash

172 Occupied without payment of cash

rent

State ppstaten type: numeric (byte) **PPSTATEN** Label: [11, 95] 51 uni ts: range: 1 uni que val ues: missing .: 0/5642 examples: 31 oh 44 nd 59 fΙ 85 nm PPT01 Presence of Household Members - Children 0-1 type: numeric (byte) PPT01, but 4 nonmissing values are not labeled label: [0, 3] range: uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Numeri c Label Freq. 5424 207 1 2 3 2 PPT25 Presence of Household Members - Children 2-5 numeric (byte) type: PPT25, but 4 nonmissing values are not labeled l abel :

> range: [0, 3]uni ts:

uni que val ues: missing .: 0/5642

tabul ati on: Freq. 5209 Numeri c Label

0 1 2 345 83 3 5

Presence of Household Members - Children 6-12

type:

numeric (byte) PPT612, but 6 nonmissing values are not labeled I abel :

range: [0, 5]uni ts:

uni que val ues: missing .: 0/5642

tabul ati on: Freq. Numeric Label 4943

```
2
                                        36
                                         9
                                                        4
                                         1
PPT1317
                                                    Presence of Household Members - Children 13-17
                                   numeric (byte)
PPT1317, but 5 nonmissing values are not labeled
                          type:
                        Label:
                                    [0, 4]
5
                        range:
                                                                              uni ts:
             uni que val ues:
                                                                        missing .: 0/5642
                                   Freq.
4999
                 tabul ati on:
                                               Numeri c
                                                          Label
                                                        0
                                       477
                                                        1
                                                        2
                                       142
                                        23
PPT180V
                                                          Presence of Household Members - Adults 18+
                          type:
                                   numeric (byte)
PPT180V, but 10 nonmissing values are not labeled
                        Label:
                                   [1, 10]
10
                        range:
                                                                              uni ts:
                                                                        missing .: 0/5642
             uni que val ues:
                    examples:
                                    2 3
ppwork
                                                                                   Current Employment Status
                         type:
                                   numeric (byte)
PPWORK
                        I abel :
                                    [1, 7]
7
                        range:
                                                                              uni ts:
            uni que val ues:
                                                                        missing .: 0/5642
                 tabul ati on:
                                               Numeri c
                                                            Label
                                    Freq.
                                                            Working - as a paid employee
Working - self-employed
Not working - on temporary
layoff from a job
Not working - looking for work
Not working - retired
Not working - disabled
Not working - other
                                     2552
                                       366
                                        43
                                      279
                                     1459
                                                        5
```

497

156

numeric (byte) type:

ppnet

526

417

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Not working - other

HH Internet Access

6

SHED 2015 public use codebook, formatted.txt **PPNET** I abel: range: [0, 1]uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Freq. Numeric Label 805 No 0 4837 1 Yes pphi 0001 QO: What language do you usually speak at home? type: Label: numeric (byte) PPHI 0001 range: [1, 6] uni ts: missing .: 5050/5642 uni que val ues: tabul ati on: Freq. Numeric Label 1 Only Spanish
2 More Spanish than English
3 Both Spanish and English equally
4 More English than Spanish 14 41 140 174 5 Only English 220 6 Neither Spanish nor English 5050 Occupation (detailed) in current or main job ppcm0160 type: numeric (byte) Label: PPCM0160 [-2, 29]range: uni ts: missing .: 0/5642 uni que val ues: -2 Not asked Not asked examples: $-\overline{2}$ Computer and Mathematical 3 20 Retail Sales Food Manufacturing

hhi nd1

type: Label: numeric (byte) HHIND1

range: [0, 1]

uni ts: uni que val ues: missing .: 0/5642

Freq. 5529 tabul ati on: Numeric Label 0 No 113 Yes

hhi nd2 Beverage and Tobacco Product Manufacturing

> type: numeric (byte) HHI ND2 label:

range: [0, 1]units: 1

uni que val ues: missing .: 0/5642

Numeric Label 0 No tabul ati on: Freq.

5616 26 1 Yes

hhi nd3 Pharmaceutical and Medicine Manufacturing

> type: Label: numeric (byte) HHIND3

range: [0, 1]uni ts:

missing .: 0/5642 uni que val ues:

Freq. 5579 tabul ati on: Numeric Label

0 No 63 1 Yes

Health, Personal Care, and Beauty Product Manufacturing hhi nd4

numeric (byte) type:

Label: HHI ND4

range:

[0, 1] 2 uni ts: uni que val ues: missing .: 0/5642

tabul ati on: Numeric Label Freq.

5550 No 0 92 1 Yes

hhi nd5 Household Product Manufacturing

> numeric (byte) HHIND5 type:

Label:

[0, 1] units: 1 range:

uni que val ues: missing .: 0/5642

tabul ati on: Freq. 5582

Numeric Label 0 No 1 Yes 60

hhi nd6 Advertising Agencies

numeric (byte) HHIND6

type: Label:

range: [0, 1]uni ts:

uni que val ues: missing .: 0/5642

Freq. tabul ati on: Numeric Label

5611 0 No

1 Yes 31 Page 103

hhi nd7 Heal th Care type: numeric (byte) Label: HHI ND7 range: [0, 1] uni ts: uni que val ues: missing .: 0/5642 Freq. 5005 tabul ati on: Numeric Label No 637 Yes hhi nd8 Market Research and Public Opinion Polling type: numeric (byte) Label: HHI ND8 [0, 1] range: uni ts: uni que val ues: missing .: 0/5642 Freq. tabul ati on: Numeric Label 5621 0 No 21 1 Yes hhi nd9 Marketing Consulting Services type: numeric (byte) label: HHIND9 [0, 1]range: uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Numeric Label Freq. 5601 No 0 41 1 Yes hhi nd10 Public Relations Agencies type: Label: numeric (byte) HHIND10 range: [0, 1]uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Freq. Numeric Label 5603 0 No 39 1 Yes hhi nd11 Broadcasti ng numeric (byte) HHIND11 type: I abel :

range: [0, 1]uni ts:

uni que val ues: missing .: 0/5642

Freq. 5626 tabul ati on: Numeric Label

0 No 16 1 Yes

hhi nd12 Fi nance

> numeric (byte) HHIND12 type:

I abel :

range: [0, 1]uni ts:

missing .: 0/5642 uni que val ues:

Freq. 5424 tabul ati on: Numeric Label

0 No 218 1 Yes

Retail Trade hhi nd13

numeric (byte) type:

HHI ND13 I abel :

[0, 1] 2 range: uni ts:

uni que val ues: 0/5642 missing .:

tabul ati on: Numeric Label Freq.

5134 No 0 508 1 Yes

hhi nd14 Food and Beverage Stores

numeric (byte) HHIND14 type: Label:

[0, 1] uni ts:

range: uni que val ues: missing .: 0/5642

tabul ati on: Freq. Numeric Label

5387 0 No 255 1 Yes

hhi nd15 None Of These

numeric (byte) HHIND15

type: Label:

range: [0, 1]uni ts:

uni que val ues: missing .: 0/5642

Freq. tabul ati on: Numeric Label

1390 0 No 4252 1 Yes

pph21501		QI NS1	: Your primary source of insurance coverage
type: I abel :	numeric PPH2150	(byte) 1	
range: uni que val ues:	[1, 7] 7		units: 1 missing .: 647/5642
tabul ati on:	Freq. 2193	Numeric 1	Label Heal th insurance through your or someone else?s employer or union
	1225	2	Medicare, a government plan that pays healthcare bills for people aged 65 or older and for some
	527	3	disabled people Medicaid or any other state medical assistance plan for those with lewer incomes
	269	4	those with lower incomes Health insurance that you bought through a state or federal
	167	5	individual marketplace/exchange Veteran?s Affairs (VA), Department of Defense, or other
	210	6	military programs Health insurance from some other
	404	7	source I do not have any healthcare insurance/coverage
	647		Trisur and cover age
pph10001	Q1: I	n general	, would you say your physical health is?
type: I abel :	numeric PPH1000	(byte) 1	
range: uni que val ues:	[1, 5] 5		units: 1 missing .: 119/5642
tabul ati on:	514	2	Label Excellent Very good Good Fair Poor
ppfs0001		Q1 hou	: When it comes to decisions regarding your sehold's financial activities, how involved are you in making these decisions?
type: I abel :	numeric PPFS000	(byte) 1	
range: uni que val ues:	[1, 3] 3		units: 1 missing .: 81/5642

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SHED 2015 public use codebook, formatted.txt tabul ati on: Freq. Numeric Label 2794 I make most of the decisions Another household member and I 2151 share in the decisions Another household member makes most of the decisions 616 81 Q22: What is the approximate total amount of ppfs0596 your household's savings and investments? type: numeric (byte) I abel : PPFS0596 range: [1, 11] uni ts: missing .: 2449/5642 uni que val ues: 11 examples: 4 \$25,000 - \$34,999 8 \$100,000 - \$249,999 Completion date for Core Profile (standard ppcmdate demographics, industry, occupation) numeric (long) type: [20100724, 20151013] range: uni ts: uni que val ues: 493 missing .: 0/5642 2.0e+07 mean: std. dev: 5032.12 percentiles: 10% 25% 50% 75% 90% 2. 0e+07 2. 0e+07 2. 0e+07 2. 0e+07 2. 0e+07 Completion date for Hispanic profile (language spoken at home) pphi date type: numeric (long) [20131116, 20151202] range: uni ts: uni que val ues: **1**18 missing .: 5048/5642 2.0e+07 mean: std. dev: 4309.73 percentiles: 10% 25% 50% 75% 90% 2. 0e+07 2. 0e+07 2. 0e+07 2. 0e+07 2. 0e+07 pph1date Completion date for Health Profile 1 (self-reported health)

type: numeric (long)

range: [20130607, 20151203] units: 1

uni que val ues: 259 mi ssi ng .: 93/5642

mean: 2.0e+07 std. dev: 2847.22

10% percentiles: 25% 50% 75%

2. 0e+07 2. 0e+07 2. 0e+07 2. 0e+07 2.0e+07

Completion date for Health Profile 2 (health insurance) pph2date

type: numeric (long)

[20130629, 20151203] 279 range: uni ts:

uni que val ues: missing .: 142/5642

mean: 2.0e+07 std. dev: 3145. 23

percentiles: 10% 50% 75% 90% 25%

2. 0e+07 2. 0e+07 2. 0e+07 2. 0e+07 2.0e+07

Completion date for Financial Services ppfsdate Profile (Primary Financial Decision maker)

type: numeric (long)

range: [20130114, 20151113] uni ts:

uni que val ues: 355 missing .: 67/5642

2.0e+07 mean: std. dev: 1886. 43

percentiles: 10% 25% 50% 75% 90%

2. 0e+07 2. 0e+07 2. 0e+07 2. 0e+07 2.0e+07

iigdr Imputation flag: Gender

> type: numeric (byte)

Label: I I GDR

[0, 0]range: units: 1 uni que val ues: missing .: 0/5642

tabul ati on: Numeric Label Freq. 5642 0 No

Imputation flag: Race ______

numeric (byte) type:

> range: [0, 1]uni ts:

uni que val ues: missing .: 0/5642

tabul ati on: Freq. Val ue

> 5470 0 172 1

----i i house Imputation flag: Household type type: numeric (byte) l abel : I I HOUSE range: [0, 1] uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Freq. Numeric Label 5614 No 28 Yes 1 i i hhhead Imputation flag: Head of household type: numeric (byte) Label: I I HHHEAD range: [0, 1] units: 1 missing .: 0/5642 uni que val ues: tabul ati on: Freq. Numeric Label 5605 0 No 37 1 Yes Imputation flag: Rent or Own iirent type: numeric (byte)
label: IIRENT range: [0, 1]uni ts: uni que val ues: missing .: 0/5642 Freq. 5617 tabul ati on: Numeric Label No 0 25 1 Yes iimarit Imputation flag: Marital status type: Label: numeric (byte) IIMARIT range: [0, 1]uni ts: uni que val ues: missing .: 0/5642 tabul ati on: Freq. Numeric Label 5616 0 No Yes 26 iiwork Imputation flag: Employment status numeric (byte) IIWORK type: l abel :

range: [0, 1]uni ts:

uni que val ues: missing .: 0/5642

Numeric Label 0 No Freq. 5620 tabul ati on:

1 Yes 22

i i hi span Imputation flag: Hispanic Origin

> numeric (byte) IIHISPAN type:

Label:

range: [0, 0]uni ts:

missing .: 0/5642 uni que val ues:

Freq. 5642 tabul ati on: Numeric Label

i i educ Imputation flag: Education level

numeric (byte) type: Label:

[0, 1] 2 units: 1 range:

uni que val ues: missing .: 0/5642

tabul ati on: Freq. 5617 Numeric Label

0 No 1 Yes 25

Imputation flag: Income iiincome

> numeric (byte) IIINCOME type:

l abel :

range: [0, 1]uni ts:

uni que val ues: missing .: 0/5642

Freq. 5441 tabul ati on: Numeric Label

0 No 201 Yes

QEG22: Are you a citizen of the United States?

type: Label: numeric (byte) PPP20197

range: uni que val ues: [1, 2] 2 uni ts: missing .: 110/5642

tabul ati on: Freq. Numeric Label

1 Yes 5386 146 2 No 110

sector Sector of institution type: numeric (byte) label: l abel _sector [0, 9] range: uni ts: uni que val ues: 10 missing .: 2467/5642 Public, 4-year or above Private for-profit, 4-year or above examples: 1 3 control Control of institution type: numeric (byte)
label: label_control range: [1, 3] uni ts: missing .: 2467/5642 uni que val ues: tabul ati on: Freq. Numeric Label 1 Public 2 Private not-for-profit 3 Private for-profit 2216 700 259 2467 educ_from_2014 Education responses take from 2014 survey type: numeric (float) [0, 1] 2 uni ts: range: missing .: 0/5642 uni que val ues: tabul ati on: Freq. Val ue 3807 0 1835

Race, Census categories ppracem _____

type: numeric (byte)

label: ppracem

units: 1 range: [1,6]

unique values: 6 missing .: 1/5642

tabulation: Freq. Numeric Label 4,605 1 White 594 2 Black, 2 Black/African-American 3 American Indian or Alaska Native 4 Asian 54 171 5 Hawaiian/Pacific Islander 209 6 2+ Races

race_5cat

race_5cat Race/Ethnicity - 5 categories

type: numeric (byte) label: race 5cat

units: 1 range: [1,5]

missing .: 0/5642 unique values: 5

tabulation: Freq. Numeric Label 4,117 1 White 567 2 Black 589 3 Hispanic 158 4 Asian 211 5 Other