

Codebook_2016_SHED. txt

CODEBOOK FOR 2016 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2016 Survey of Household Economics and Decisionmaking (SHED) data set.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2016 SHED were collected by GfK using their online probability based KnowledgePanel.

For a general overview of the 2015 SHED and a detailed discussion of the survey methods, see Jeff Larrimore, Alex Durante, Christina Park, and Anna Tranfaglia, "Report on the Economic Well-Being of U.S. Households in 2016," Federal Reserve Board.

The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see "Appendix 1" of "Report on the Economic Well-Being of U.S. Households in 2016."

Case I D

Case ID

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

```
type: numeric (int)
range: [2, 31023]
unique values: 6,610
units: 1
missing .: 0/6,610

mean: 20757.1
std. dev: 8782.3

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

wei ght1b

Population weights: Rel interview respondents

```
type: numeric (double)
range: [13196.576, 655159.29]      units: .0001
unique values: 1,835                 missing : 4,586/6,610
mean: 120370
std. dev: 116654
percentiles:          10%        25%        50%        75%        90%
                  24113.8    44223.6    84222.2   151242   251523
```

wei ght2b

Population weights: Rel interview/Fresh respondents

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```
type: numeric (double)
range: [4629.3873, 208512.71]
unique values: 3,147
units: .0001
missing : 1,547/6,610

mean: 48119.6
std. dev: 36547.9

percentiles: 10% 25% 50% 75% 90%
              12919.4 25447 39233.7 59087.4 91314.5
```

Population weights: All respondents

```
type: numeric (double)
range: [2620.0037, 222165.37]      unique values: 3,749      units: .0001
missing : 0/6,610
mean: 36857.7
std. dev: 33111.9
percentiles:          10%        25%        50%        75%        90%
                 9449.26    16509.8    27764.1    45401.6    72579.3
```

wei ght4b Population weights: Fresh respondents

```

type: numeric (double)
range: [19751.601, 277298.42]      units: .0001
unique values: 1,282                 missing .: 3,571/6,610
mean: 80167.7
std. dev: 46724.6

percentiles:          10%        25%        50%        75%        90%
                  39272.4    50462.3    66532.7    95109.2    140279

```

xsfl.aq Sample variable

```

type: numeric (byte)
label : XFLAG

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

tabulation: Freq.   Numeric Label
            3,039      1 Fresh
            2,024      2 Re-interview
            1,547      3 LML oversample

```

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

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```

type: numeric (byte)
label : L0_A

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

tabulation: Freq.    Numeric Label
              79        -1  Refused
              2,346       0   No
              4,185       1   Yes

```

L0_b [My child or children who are under age 18] Do each of the following types of people currently live with you in your household?

```

type: numeric (byte)
label : LO_B

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

tabulation: Freq.    Numeric Label
              304        -1  Refused
              4,821        0   No
              1,485        1  Yes

```

L0_c [My adult child or children who are age 18 or older] Do each of the following type of people currently live with you in your household?

```

type: numeric (byte)
label : LO_C

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

tabulation: Freq.    Numeric Label
              358      -1   Refused
              5,273     0    No
              979      1   Yes

```

L0_d [My parents] Do each of the following types of people currently live with you in your household?

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1 Yes

L0_e [My extended family such as brothers, sisters or cousins'] Do each of the following types of people currently live with you in your household?

```

type: numeric (byte)
label: LO_E

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

tabulation: Freq.    Numeric Label
              420        -1 Refused
              5,706        0 No
              484         1 Yes

```

L0_f [Roommate(s) who are not related to me]
Do each of the following types of people currently live with you in your household?

```

type: numeric (byte)
label : L0_F

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

tabulation: Freq.    Numeric Label
              446      -1   Refused
              5,864     0    No
              300      1   Yes

```

L0_g [Other individuals (Please specify)]
Do each of the following types of people currently live with you in your household?

```

type: numeric (byte)
label: LO_G

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

tabulation: Freq.  Numeric Label
              6,589    0   No
                  21     1   Yes

```

LOA Which of the following best describes the adult children (who are age 18 or older) who live with you?

type: numeric (byte)
label: LOA

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| | | |
|------------------|----------------|---------------------------------------|
| uni que val ues: | range: [-2, 2] | uni ts: 1 |
| | 4 | mi ssing .: 5, 631/6, 610 |
| tabul ati on: | Freq. | Numeri c Label |
| | 3 | -2 not asked |
| | 9 | -1 Refused |
| | 315 | 1 All of the adul t chil dren li ving |
| | | wi th me are not i n school |
| | 652 | 2 One or more of the adul t |
| | | chi ldren who li ve wi th me are i n |
| | | school |
| | 5, 631 | . |

L1_a [To save money] Are each of the fol lowing reasons why you li ve wi th these i ndivi dual s?

| | | |
|------------------|------------------|---------------------------|
| type: | numer i c (byte) | |
| label : | L1_A | |
| uni que val ues: | range: [-1, 1] | uni ts: 1 |
| | 3 | mi ssing .: 4, 972/6, 610 |
| tabul ati on: | Freq. | Numeri c Label |
| | 65 | -1 Refused |
| | 578 | 0 No |
| | 995 | 1 Yes |
| | 4, 972 | . |

L1_b [To provi de fi nancial assi stance to those li ving wi th me] Are each of the fol lowing reasons why you li ve wi th these i ndivi dual s?

| | | |
|------------------|------------------|---------------------------|
| type: | numer i c (byte) | |
| label : | L1_B | |
| uni que val ues: | range: [-1, 1] | uni ts: 1 |
| | 3 | mi ssing .: 4, 972/6, 610 |
| tabul ati on: | Freq. | Numeri c Label |
| | 87 | -1 Refused |
| | 860 | 0 No |
| | 691 | 1 Yes |
| | 4, 972 | . |

L1_c [To care for sick, di sabled, or el derly fami ly member or fri end] Are each of the fol lowing reasons why you li ve wi th these i ndivi dual s?

| | | |
|------------------|------------------|---------------------------|
| type: | numer i c (byte) | |
| label : | L1_C | |
| uni que val ues: | range: [-1, 1] | uni ts: 1 |
| | 3 | mi ssing .: 4, 972/6, 610 |
| tabul ati on: | Freq. | Numeri c Label |
| | 97 | -1 Refused |

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1,172 0 No
369 1 Yes
4,972 .

L1_d [To receive assistance with child care]
Are each of the following reasons
why you live with these individuals?

```

  type: numeric (byte)
  label : L1_D

range: [-1, 1]          unique values: 3           units: 1
missing.: 4, 972/6, 610

  tabulation: Freq.    Numeric   Label
                121        -1      Refused
                1, 420       0       No
                  97        1      Yes
                4, 972       .

```

L1_e [Companionship / prefer living with others] Are each of the following reasons why you live with these individuals?

type: numeric (byte)
 label : L1_E
 range: [-1, 1]
 uni que val ues: 3
 tabul ati on: Freq. Numeric Label
 109 -1 Refused
 1,014 0 No
 515 1 Yes
 4,972

L1_f [Other (Please specify)] Are each of the following reasons why you live with these individuals?

type: numeric (byte)
 label : L1_F
 range: [0, 1]
 unique values: 2
 tabulation: Freq. Numeric Label
 1,427 0 No
 211 1 Yes
 4,972 . .

L2 Could you [and your spouse/and your partner] afford to live on your own in your current neighborhood if you had to?

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| | |
|----------------|--------------------------------------|
| type: | numeric (byte) |
| label: | L2 |
| range: | [1, 4] |
| unique values: | 4 |
| | |
| tabulation: | Freq. Numeric Label |
| | 333 1 Definitely No |
| | 276 2 Probably No |
| | 319 3 Probably Yes |
| | 710 4 Definitely Yes |
| | 4,972 . |
| | |

L3

Would you [and your spouse/and your partner] prefer to live on your own if you could afford to?

| | |
|----------------|-------------------------------|
| type: | numeric (byte) |
| label: | L3 |
| range: | [-1, 1] |
| unique values: | 3 |
| | |
| tabulation: | Freq. Numeric Label |
| | 1 -1 Refused |
| | 185 0 No |
| | 423 1 Yes |
| | 6,001 . |
| | |

B2

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

| | |
|----------------|--|
| type: | numeric (byte) |
| label: | B2 |
| range: | [-1, 4] |
| unique values: | 5 |
| | |
| tabulation: | Freq. Numeric Label |
| | 7 -1 Refused |
| | 621 1 Finding it difficult to get by |
| | 1,505 2 Just getting by |
| | 2,616 3 Doing okay |
| | 1,862 4 Living comfortably |
| | |

B3

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

| | |
|----------------|---------------------------------|
| type: | numeric (byte) |
| label: | B3 |
| range: | [-1, 5] |
| unique values: | 6 |
| | |
| tabulation: | Freq. Numeric Label |
| | 1 -1 Very bad |
| | 1 0 Bad |
| | 1 1 Same |
| | 1 2 Good |
| | 1 3 Very good |
| | 1 4 Excellent |
| | 1 5 Outstanding |
| | |

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| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------------------|
| | 9 | -1 | Refused |
| | 215 | 1 | Much worse off |
| | 1,058 | 2 | Somewhat worse off |
| | 3,789 | 3 | About the same |
| | 1,215 | 4 | Somewhat better off |
| | 324 | 5 | Much better off |

B6

Think of your parents when they were your age. Would you say you (and your family living with you) are better, the same, or worse off financially than they were?

| | | | |
|--|----------------|----------------|--------------------|
| | type: | numeric (byte) | |
| | label: | B6 | |
| | range: | [-1, 5] | units: 1 |
| | unique values: | 6 | missing : 0/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------------------|
| | 28 | -1 | Refused |
| | 464 | 1 | Much worse off |
| | 1,127 | 2 | Somewhat worse off |
| | 1,618 | 3 | About the same |
| | 2,004 | 4 | Somewhat better off |
| | 1,369 | 5 | Much better off |

B6A

Thinking about your family when you were growing up (under age 17), would you say your family during that time was generally pretty well off financially, about average, poor, or did it vary?

| | | | |
|--|----------------|----------------|--------------------|
| | type: | numeric (byte) | |
| | label: | B6A | |
| | range: | [-1, 4] | units: 1 |
| | unique values: | 5 | missing : 0/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-----------------------------|
| | 10 | -1 | Refused |
| | 408 | 1 | It varied |
| | 1,538 | 2 | Poor |
| | 3,902 | 3 | About average |
| | 752 | 4 | Pretty well off financially |

D1_a

[Employed for someone else] Do each of the following describe your employment situation in the past month?

| | | | |
|--|----------------|----------------|--------------------|
| | type: | numeric (byte) | |
| | label: | D1_A | |
| | range: | [-1, 1] | units: 1 |
| | unique values: | 3 | missing : 0/6, 610 |

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|------------------------|--|---------|--------------------|
| tabulation: | Freq. | Numeric | Label |
| | 236 | -1 | Refused |
| | 3,187 | 0 | No |
| | 3,187 | 1 | Yes |
| D1_b | [Sel f-employed] Do each of the following describe your employment situation in the past month?v | | |
| | type: numeric (byte) | | |
| | label: D1_B | | |
| | range: [-1, 1] | | units: 1 |
| | unique values: 3 | | missing.: 0/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 423 | -1 | Refused |
| | 5,481 | 0 | No |
| | 706 | 1 | Yes |
| D1_c | [Temporarily laid off] Do each of the following describe your employment situation in the past month? | | |
| | type: numeric (byte) | | |
| | label: D1_C | | |
| | range: [-1, 1] | | units: 1 |
| | unique values: 3 | | missing.: 0/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 467 | -1 | Refused |
| | 6,055 | 0 | No |
| | 88 | 1 | Yes |
| D1_d | [Not employed, but looking for a job] Do each of the following describe your employment situation in the past month? | | |
| | type: numeric (byte) | | |
| | label: D1_D | | |
| | range: [-1, 1] | | units: 1 |
| | unique values: 3 | | missing.: 0/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 460 | -1 | Refused |
| | 5,759 | 0 | No |
| | 392 | 1 | Yes |
| D1_e | [Not employed, and not looking for a job] Do each of the following describe your employment situation in the past month? | | |
| | type: numeric (byte) | | |

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Label : D1_E

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

tabulation: Freq. Numeric Label
456 -1 Refused
5,501 0 No
653 1 Yes

D1_f

[Homemaker] Do each of
the following describe your employment
situation in the past month?

type: numeric (byte)
Label : D1_F

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

tabulation: Freq. Numeric Label
454 -1 Refused
5,171 0 No
985 1 Yes

D1_g

[Student] Do each of
the following describe your employment
situation in the past month?

type: numeric (byte)
Label : D1_G

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

tabulation: Freq. Numeric Label
468 -1 Refused
5,720 0 No
422 1 Yes

D1_h

[Disabled and not working] Do each of
the following describe your employment
situation in the past month?

type: numeric (byte)
Label : D1_H

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

tabulation: Freq. Numeric Label
447 -1 Refused
5,530 0 No
633 1 Yes

D1_i

[Retired] Do each of
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the following describe your employment situation in the past month?

```

type: numeric (byte)
label : D1_I

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

tabulation: Freq.    Numeric Label
              300        -1 Refused
              4,260       0  No
              2,050       1 Yes

```

D2 In the past month, which one of the following do you consider to best describe your employment situation?

D3 Think about the main job that you had in the past month. In this job, did you:

```

type: numeric (byte)
label : D3

range: [-1, 5]          unique values: 6           units: 1
missing .: 2,924/6,610

tabulation: Freq.    Numeric Label
              22        -1 Refused
              2,437      1 Work full-time for someone else
              662        2 Work part-time for someone else
              424        3 Work for yourself
                            (self-employed) or as a
                            sole-proprietor
              36         4 Work as a partner in a
                            partnership (e.g. partner in law
                            firm, medical practice)
              105        5 Work as a consultant/contractor
              2,924      .

```

D3A Still thinking about your main job, do you normally start and end work around the same time each day that you work does it vary from week-to-week?

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```

type: numeric (byte)
label : D3A

range: [-1, 3]          units: 1
unique values: 4         missing .: 3,406/6,610

tabulation: Freq.    Numeric Label
              4           -1   Refused
              2,357        1   Normally work the same hours
              276          2   Schedule varies, primarily at my
                           request
              567          3   Schedule varies, primarily based
                           on my employer's needs
              3,406        .

```

D3B Approximately how far in advance does your employer usually tell you the hours that you will need to work on any given day?

D3C_a [Paid sick leave] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

type: numeric (byte)
 label : D3C_A
 range: [-1, 9]
 unique values: 4 units: 1
 missing : 3,406/6,610
 tabulation: Freq. Numeric Label
 7 -1 Refused
 1,054 0 No
 2,029 1 Yes
 114 9 Don't know
 3,406 . .

D3C_b [Paid vacation/personal leave] Still thinking about your main job, does your Page 12

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employer offer you each of the following benefits (even if you do not personally use the benefit)?

| | |
|------------------|----------------------------------|
| type: | numeric (byte) |
| label : | D3C_B |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| uni ts: | 1 |
| mi ssing .: | 3, 406/6, 610 |
| tabul ation: | Freq. Numeric Label |
| | 3 -1 Refused |
| | 733 0 No |
| | 2, 401 1 Yes |
| | 67 9 Don?t know |
| | 3, 406 . |

D3C_c

[Maternity or paternity leave] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

| | |
|------------------|-----------------------------------|
| type: | numeric (byte) |
| label : | D3C_C |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| uni ts: | 1 |
| mi ssing .: | 3, 406/6, 610 |
| tabul ation: | Freq. Numeric Label |
| | 19 -1 Refused |
| | 1, 073 0 No |
| | 1, 581 1 Yes |
| | 531 9 Don?t know |
| | 3, 406 . |

D3C_d

[Health insurance] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

| | |
|------------------|----------------------------------|
| type: | numeric (byte) |
| label : | D3C_D |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| uni ts: | 1 |
| mi ssing .: | 3, 406/6, 610 |
| tabul ation: | Freq. Numeric Label |
| | 6 -1 Refused |
| | 743 0 No |
| | 2, 383 1 Yes |
| | 72 9 Don?t know |
| | 3, 406 . |

D3C_e

[Disability insurance] Still thinking about your main job, does your employer offer you each of the following benefits

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(even if you do not personally use the benefit)?

| | |
|------------------|---------------------|
| type: | numeric (byte) |
| label : | D3C_E |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| tabul ati on: | Freq. Numeric Label |
| | 13 -1 Refused |
| | 1,044 0 No |
| | 1,790 1 Yes |
| | 357 9 Don?t know |
| | 3,406 . |

D3C_f

[Life insurance] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

| | |
|------------------|---------------------|
| type: | numeric (byte) |
| label : | D3C_F |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| tabul ati on: | Freq. Numeric Label |
| | 14 -1 Refused |
| | 1,041 0 No |
| | 1,923 1 Yes |
| | 226 9 Don?t know |
| | 3,406 . |

D3C_g

[Retirement benefits] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

| | |
|------------------|---------------------|
| type: | numeric (byte) |
| label : | D3C_G |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| tabul ati on: | Freq. Numeric Label |
| | 9 -1 Refused |
| | 939 0 No |
| | 2,086 1 Yes |
| | 170 9 Don?t know |
| | 3,406 . |

D3C_h

[Ability to work from home] Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

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| | |
|----------------|------------------------------------|
| type: | numeric (byte) |
| label: | D3C_H |
| range: | [-1, 9] |
| unique values: | 4 |
| | |
| tabulation: | Freq. Numeric Label |
| | 26 -1 Refused |
| | 2,309 0 No |
| | 735 1 Yes |
| | 134 9 Don't know |
| | 3,406 . |
| | |
| units: | 1 |
| missing .: | 3, 406/6, 610 |

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

| | |
|----------------|---|
| type: | numeric (byte) |
| label: | D3D |
| range: | [-1, 5] |
| unique values: | 6 |
| | |
| tabulation: | Freq. Numeric Label |
| | 2 -1 Refused |
| | 2,630 1 Direct-deposit into your bank account or credit union account |
| | 475 2 Paper check |
| | 51 3 Deposit onto a reloadable prepaid card |
| | 34 4 Cash |
| | 12 5 Other (Please specify): |
| | 3,406 . |
| | |
| units: | 1 |
| missing .: | 3, 406/6, 610 |

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

| | |
|----------------|----------------------------------|
| type: | numeric (byte) |
| label: | D4_A |
| range: | [-1, 1] |
| unique values: | 3 |
| | |
| tabulation: | Freq. Numeric Label |
| | 156 -1 Refused |
| | 3,459 0 No |
| | 71 1 Yes |
| | 2,924 . |
| | |
| units: | 1 |
| missing .: | 2, 924/6, 610 |

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

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Label : D4_B

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

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 38 | -1 | Refused |
| | 3,166 | 0 | No |
| | 482 | 1 | Yes |
| | 2,924 | . | |

D6_a [Asked for a raise or a promotion at work] In the past 12 months, have you done each of the following?

type: numeric (byte)
label: D6_A

uni que val ues: 3 range: [-1, 1] uni ts: 1 mi ssing .: 3, 423/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 10 | -1 | Refused |
| | 2,727 | 0 | No |
| | 450 | 1 | Yes |
| | 3,423 | . | |

D6_b [Received a raise or a promotion at work]
In the past 12 months, have you done each of the following?

type: numeric (byte)
label : D6_B

uni que val ues: 3 range: [-1, 1] uni ts: 1 mi ssing .: 3, 423/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 9 | -1 | Refused |
| | 1,750 | 0 | No |
| | 1,428 | 1 | Yes |
| | 3,423 | . | |

D6_c [Applied for a new job] In the past 12 months, have you done each of the following?

| type: numeric (byte)
| label: D6_C

range: [-1, 1] uni ts: 1
uni que val ues: 3 missi ng .: 1, 260/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|---------|
| | 17 | -1 | Refused |
| | 4, 182 | 0 | No |
| | 1, 151 | 1 | Yes |
| | 1, 260 | . | |

Codebook_2016_SHED.txt

| | | | |
|------|---|--------------------------|--|
| D6_d | [Started a new job] In the past 12 months, have you done each of the following? | | |
| | type: numeric (byte) | | |
| | label : D6_D | | |
| | range: [-1, 1] | uni ts: 1 | |
| | unique values: 3 | missing .: 1, 260/6, 610 | |
| | tabulation: | Freq. Numeric Label | |
| | | 26 -1 Refused | |
| | | 4,701 0 No | |
| | | 623 1 Yes | |
| | | 1,260 . | |
| D6_e | [Voluntarily left a job] In the past 12 months, have you done each of the following? | | |
| | type: numeric (byte) | | |
| | label : D6_E | | |
| | range: [-1, 1] | uni ts: 1 | |
| | unique values: 3 | missing .: 1, 260/6, 610 | |
| | tabulation: | Freq. Numeric Label | |
| | | 24 -1 Refused | |
| | | 4,921 0 No | |
| | | 405 1 Yes | |
| | | 1,260 . | |
| D6_f | [Gotten laid-off or fired from a job] In the past 12 months, have you done each of the following? | | |
| | type: numeric (byte) | | |
| | label : D6_F | | |
| | range: [-1, 1] | uni ts: 1 | |
| | unique values: 3 | missing .: 1, 260/6, 610 | |
| | tabulation: | Freq. Numeric Label | |
| | | 37 -1 Refused | |
| | | 5,105 0 No | |
| | | 208 1 Yes | |
| | | 1,260 . | |
| D7 | Thinking about the raise you received in the past 12 months, how did this raise compare to changes in your living expenses over the period? | | |
| | type: numeric (byte) | | |
| | label : D7 | | |

Codebook_2016_SHED. txt

| | | | | | | |
|------------------|----------------|---------------|--------|----------|---|--|
| uni que val ues: | range: [-1, 3] | tabul ati on: | Freq. | Numeri c | Label | uni ts: 1 mi ssing .: 5, 182/6, 610 |
| | 4 | | 1 | -1 | Refused | |
| | | | 642 | 1 | It failed to keep up wi th changing living expenses | |
| | | | 630 | 2 | It was in-line wi th changes in living expenses | |
| | | | 155 | 3 | It exceeded changes in living expenses | |
| | | | 5, 182 | . | | |

D8_a [Chi ld-care responsi bilities] How much do each of the following impact your ability to work for pay or work as much as you like?

| | | | | | | |
|------------------|----------------|---------------|--------|----------|------------------|--|
| uni que val ues: | range: [-1, 3] | tabul ati on: | Freq. | Numeri c | Label | uni ts: 1 mi ssing .: 1, 260/6, 610 |
| | 5 | | 23 | -1 | Refused | |
| | | | 4, 303 | 0 | No i mpact | |
| | | | 375 | 1 | Mi nor i mpact | |
| | | | 328 | 2 | Moderate i mpact | |
| | | | 321 | 3 | Severe i mpact | |
| | | | 1, 260 | . | | |

D8_b [Caretaking responsi bilities for someone other than a chi ld (such as a parent)] How much do each of the following impact your ability to work for pay or work as much as you like?

| | | | | | | |
|------------------|----------------|---------------|--------|----------|------------------|--|
| uni que val ues: | range: [-1, 3] | tabul ati on: | Freq. | Numeri c | Label | uni ts: 1 mi ssing .: 1, 260/6, 610 |
| | 5 | | 21 | -1 | Refused | |
| | | | 4, 619 | 0 | No i mpact | |
| | | | 373 | 1 | Mi nor i mpact | |
| | | | 221 | 2 | Moderate i mpact | |
| | | | 116 | 3 | Severe i mpact | |
| | | | 1, 260 | . | | |

D8_c [Heal th problems of my own] How much do each of the following impact your ability to work for pay or work as much as you like?

type: numeric (byte)
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Codebook_2016_SHED. txt

Label : D8_C

uni que values: 5 range: [-1, 3] uni ts: 1 missing.: 1, 260/6, 610

| tabulation: | Freq. | Numerical | Label |
|-------------|-------|-----------|-----------------|
| | 14 | -1 | Refused |
| | 3,383 | 0 | No impact |
| | 865 | 1 | Mi nor impact |
| | 534 | 2 | Moderate impact |
| | 554 | 3 | Severe impact |
| | 1,260 | . | |

D8_d [Difficulty arranging transportation to or from work] How much do each of the following impact your ability to work for pay or work as much as you like?

type: numeric (byte)
label: D8_D

range: [-1, 3] uni ts: 1
uni que val ues: 5 missi ng .: 1, 260/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-----------------|
| | 17 | -1 | Refused |
| | 4,618 | 0 | No impact |
| | 336 | 1 | Minor impact |
| | 226 | 2 | Moderate impact |
| | 153 | 3 | Severe impact |
| | 1,260 | . | |

D8_e [Employer's restrictions for how many hours I work] How much do each of the following impact your ability to work for pay or work as much as you like?

type: numeric (byte)
label: D8_E

range: [-1, 3] uni ts: 1
uni que val ues: 5 missi ng .: 3, 423/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-----------------|
| | 6 | -1 | Refused |
| | 2,466 | 0 | No impact |
| | 344 | 1 | Minor impact |
| | 235 | 2 | Moderate impact |
| | 136 | 3 | Severe impact |
| | 3,423 | . | |

D8_f [Employer sets or schedules the times or shifts that I work] How much do each of the following impact your ability to work for pay or work as much as you like?

type: numeric (byte)

Codebook_2016_SHED. txt

Label : D8_F

uni que val ues: 5 range: [-1, 3] uni ts: 1 mi ssing : 3, 423/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-----------------|
| | 9 | -1 | Refused |
| | 2,321 | 0 | No impact |
| | 447 | 1 | Mi nor impact |
| | 266 | 2 | Moderate impact |
| | 144 | 3 | Severe impact |
| | 3,423 | . | |

D5 Which one of the following best describes your [spouse's/partner's] current employment status?

type: numeric (byte)
label: D5

D9A_a [Babysitting, child care services, dog walking, and/or house sitting] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
label: D9A A

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

| | | | |
|-------------|--------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 16 | -1 | Refused |
| | 6, 314 | 0 | No |
| | 280 | 1 | Yes |

D9A_b [Disab led adul t and/or el der care services] In the past month, have you been paid for each of the following occasional work acti viti es or si de j obs?

type: numeric (byte)
label: D9A_B

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

tabulation: Freq. Numeric Label
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Codebook_2016_SHED.txt
15 -1 Refused
6, 450 0 No
145 1 Yes

D9A_c [House cleaning, house painting, yard work, landscaping, and/or other property maintenance work) In the past month, have you been paid for each of the following occasional work activities or side jobs?

```

type: numeric (byte)
label : D9A_C

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

tabulation: Freq.    Numeric Label
              16        -1  Refused
              6,175      0   No
              419        1   Yes

```

D9A_d [Providing personal services to individuals, such as picking up their dry cleaning, helping people move, running errands, booking travel, etc.) In the past month, have you been paid for each of the following occasional work activities or side jobs?

```

  type: numeric (byte)
  label : D9A_D

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

  tabulation: Freq.    Numeric Label
                15        -1  Refused
                6,356      0   No
                239        1   Yes

```

D9B_a [Completing online tasks through websites, such as Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, or YouTube. Such tasks might include editing documents, reviewing resumes, writing songs, creating graphic designs, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
label: D9B_A

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

| Codebook_2016_SHED. txt | | | |
|-------------------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 22 | -1 | Refused |
| | 6,345 | 0 | No |
| | 243 | 1 | Yes |

D9B_b [Renting out property, such as your car, your place of residence, or other items you own, through websites, newspaper ads, flyers, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

| | type: numeric (byte) | | |
|----------------|----------------------|---------|---------|
| | label : D9B_B | | |
| | range: [-1, 1] | | |
| unique values: | 3 | | |
| | units: 1 | | |
| | missing .: 0/6, 610 | | |
| tabulation: | Freq. | Numeric | Label |
| | 22 | -1 | Refused |
| | 6,413 | 0 | No |
| | 175 | 1 | Yes |

D9B_c [Selling new/used goods, handcrafts, etc., on-line through eBay, Craigslist, or other websites] In the past month, have you been paid for each of the following occasional work activities or side jobs?

| | type: numeric (byte) | | |
|----------------|----------------------|---------|---------|
| | label : D9B_C | | |
| | range: [-1, 1] | | |
| unique values: | 3 | | |
| | units: 1 | | |
| | missing .: 0/6, 610 | | |
| tabulation: | Freq. | Numeric | Label |
| | 30 | -1 | Refused |
| | 5,992 | 0 | No |
| | 588 | 1 | Yes |

D9B_d [Other online paid activities (do not include taking GfK Surveys). Please specify.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

| | type: numeric (byte) | | |
|----------------|----------------------|---------|-------|
| | label : D9B_D | | |
| | range: [0, 1] | | |
| unique values: | 2 | | |
| | units: 1 | | |
| | missing .: 0/6, 610 | | |
| tabulation: | Freq. | Numeric | Label |
| | 6,505 | 0 | No |
| | 105 | 1 | Yes |

Codebook_2016_SHED.txt

D9C_a [Selling goods (such as food, handcrafts, etc.) or services at flea markets, swap meets, garage sales, mobile vans/trucks, stalls/kiosks, etc.] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
 label : D9C_A
 range: [-1, 1] units: 1
 unique values: 3 missing .: 0/6, 610
 tabulation: Freq. Numeric Label
 22 -1 Refused
 6, 296 0 No
 292 1 Yes

D9C_b [Selling used goods (such as clothes, wedding dresses, handcrafts, etc.) at consignment shops or thrift stores]
 In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
 label : D9C_B
 range: [-1, 1] units: 1
 unique values: 3 missing .: 0/6, 610
 tabulation: Freq. Numeric Label
 26 -1 Refused
 6, 340 0 No
 244 1 Yes

D9C_c [Any other paid activities that you have not yet mentioned (do not include taking Gfk surveys)] In the past month, have you been paid for each of the following occasional work activities or side jobs?

type: numeric (byte)
 label : D9C_C
 range: [0, 1] units: 1
 unique values: 2 missing .: 0/6, 610
 tabulation: Freq. Numeric Label
 6, 402 0 No
 208 1 Yes

D10_a [To earn money as a primary source of income] In the past month, what are the reasons why you have engaged in occasional work activities or side jobs?
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paid work activities or side jobs?

```

type: numeric (byte)
label : LABA

range: [0, 1]          unique values: 2           missing : 1
                                                 4,857/6,610

tabulation: Freq.    Numeric  Label
              1,361      0   No
                  392      1   Yes
              4,857      .

```

D10_b [To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income]
In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

```

type: numeric (byte)
label : LABA

range: [0, 1]          unique values: 2          units: 1
missing .: 4,857/6,610

tabulation: Freq.    Numeric Label
              908      0     No
              845      1    Yes
              4,857     .

```

D10_c [To earn extra money to help family members] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

```

type: numeric (byte)
label : LABA

range: [0, 1]          unique values: 2          units: 1
missing .: 4,857/6,610

tabulation: Freq.    Numeric Label
             1,499      0   No
                  254      1   Yes
             4,857      .

```

D10_d [To maintain existing job-related skills] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

type: numeric (byte)
label: LABA

range: [0, 1]

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

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

D10_e [To acquire new job-related skills]
In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

type: numeric (byte)
label : LABA

range: [0, 1] units: 1
unique values: 2 missing .: 4,857/6,610

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

D10_f [To network/meet people]
In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

type: numeric (byte)
label : LABA

range: [0, 1] units: 1
unique values: 2 missing .: 4,857/6,610

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

D10_g [Just for fun (as a hobby)]
In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

type: numeric (byte)
label : LABA

range: [0, 1] units: 1
unique values: 2 missing .: 4,857/6,610

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

D10_h [Other (please specify)]
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In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs?

| | |
|----------------|-------------------------------|
| type: | numeric (byte) |
| label: | LABA |
| range: | [0, 1] |
| unique values: | 2 |
| | |
| units: | 1 |
| missing .: | 4,857/6,610 |
| tabulation: | Freq. Numeric Label |
| | 1,542 0 No |
| | 211 1 Yes |
| | 4,857 . |

| | |
|-------------|---|
| D10_Refused | [Refused] In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs? |
|-------------|---|

| | |
|----------------|-------------------------------|
| type: | numeric (byte) |
| label: | LABA |
| range: | [0, 1] |
| unique values: | 2 |
| | |
| units: | 1 |
| missing .: | 4,857/6,610 |
| tabulation: | Freq. Numeric Label |
| | 1,693 0 No |
| | 60 1 Yes |
| | 4,857 . |

| | |
|-----|---|
| D11 | In the past month, what is the main reason why you have engaged in occasional paid activities or side jobs? |
|-----|---|

| | |
|----------------|--|
| type: | numeric (byte) |
| label: | D11 |
| range: | [-1, 8] |
| unique values: | 9 |
| | |
| units: | 1 |
| missing .: | 4,917/6,610 |
| tabulation: | Freq. Numeric Label |
| | 2 -1 Refused |
| | 296 1 To earn money as a primary source of income |
| | 705 2 To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income |
| | 140 3 To earn extra money to help family members |
| | 19 4 To maintain existing job-related skills |
| | 16 5 To acquire new job-related skills |
| | 20 6 To network/meet people |
| | 283 7 Just for fun (as a hobby) |

D12_A How much time do you usually spend per month on occasional paid work activities or side jobs, other than your primary job?

type: numeric (int)
label: D12_A, but 72 nonmissing values are not labeled
range: [-1, 720] units: 1
unique values: 73 missing .: 4,857/6,610
examples: 20
. .

D12_B About how much of your monthly income do you [and your spouse/and your partner] get from paid work activities of side jobs?

type: numeric (byte)
label: D12_B, but 38 nonmissing values are not labeled
range: [-1, 100] units: 1
unique values: 39 missing .: 4,857/6,610
examples: 10
. .

D13 Six months from now, do you expect to devote more, the same, or less time to occasional paid work activities or side jobs other than your main job compared to today?

type: numeric (byte)
label: D13
range: [-1, 3] units: 1
unique values: 4 missing .: 4,857/6,610
tabulation: Freq. Numeric Label
15 -1 Refused
361 1 More
371 2 Less
1,006 3 About the same
4,857 .

D14 To what extent have occasional paid work activities or side jobs helped you to offset any negative effects of unemployment, loss of working hours, loss of benefits, or frozen wages

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```

type: numeric (byte)
label : D14

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

tabulation: Freq.    Numeric Label
             7         -1   Refused
             155        1   Very much
             492        2   Somewhat
             505        3 Not at all
             594        4 Does not apply
             4,857       .

```

D15 In the past 12 months, to what extent has the money earned from occasional paid work activities or side jobs been a significant source of income for you?

```

type: numeric (byte)
label : D15

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

tabulation: Freq.    Numeric Label
             9        -1 Refused
             150       1 Very much
             438       2 Somewhat
             880       3 Not at all
             276       4 Does not apply
             4,857      .

```

D16 In the past 12 months, to what extent has the money earned from occasional paid work activities or side jobs been a regular/significant source of income for you?

```

type: numeric (byte)
label : D16

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

tabulation: Freq.    Numeric   Label
             10        -1        Refused
             159       1         Very much
             500       2        Somewhat
             836       3        Not at all
             248       4        Does not apply
             4,857      .

```

D17_a [Apprenticeship or internship] In the past month, did you do each of the following types of unpaid work
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Codebook_2016_SHED.txt for someone else?

```

type: numeric (byte)
label : D17_A

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

tabulation: Freq.    Numeric Label
              30        -1  Refused
              6,504      0   No
              76        1   Yes

```

D17_b [Volunteer work] In the past month, did you do each of the following types of unpaid work for someone else?

```

type: numeric (byte)
label : D17_B

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

tabulation: Freq.    Numeric Label
              38        -1  Refused
              4,867       0   No
              1,705       1   Yes

```

D17_c [Bartering (Work done in exchange for an item or service of similar value)] In the past month, did you do each of the following types of unpaid work for someone else?

type: numeric (byte)
 label : D17_C
 range: [-1, 1] units: 1
 unique values: 3 missing .: 0/6, 610
 tabulation: Freq. Numeric Label
 27 -1 Refused
 6, 366 0 No
 217 1 Yes

D17_d [Other (Please specify)] In the past month, did you do each of the following types of unpaid work for someone else?

type: numeric (byte)
label : D17_D

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

Codebook_2016_SHED.txt

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 6,519 | 0 | No |
| | 91 | 1 | Yes |

D17B_a

[To improve the local community] Which of the following are reasons that you did unpaid work for someone else in the past month?

| type: | numeric (byte) | | |
|----------------|----------------|------------------------|---------|
| label: | D17B_A | | |
| range: | [-1, 1] | | |
| unique values: | 3 | | |
| | | units: 1 | |
| | | missing .: 4,809/6,610 | |
| tabulation: | Freq. | Numeric | Label |
| | 30 | -1 | Refused |
| | 643 | 0 | No |
| | 1,128 | 1 | Yes |
| | 4,809 | . | |

D17B_b

[To help others or give back to society] Which of the following are reasons that you did unpaid work for someone else in the past month?

| type: | numeric (byte) | | |
|----------------|----------------|------------------------|---------|
| label: | D17B_B | | |
| range: | [-1, 1] | | |
| unique values: | 3 | | |
| | | units: 1 | |
| | | missing .: 4,809/6,610 | |
| tabulation: | Freq. | Numeric | Label |
| | 23 | -1 | Refused |
| | 436 | 0 | No |
| | 1,342 | 1 | Yes |
| | 4,809 | . | |

D17B_c

[To maintain existing job-related skills] Which of the following are reasons that you did unpaid work for someone else in the past month?

| type: | numeric (byte) | | |
|----------------|----------------|------------------------|---------|
| label: | D17B_C | | |
| range: | [-1, 1] | | |
| unique values: | 3 | | |
| | | units: 1 | |
| | | missing .: 4,809/6,610 | |
| tabulation: | Freq. | Numeric | Label |
| | 46 | -1 | Refused |
| | 1,524 | 0 | No |
| | 231 | 1 | Yes |
| | 4,809 | . | |

D17B_d

Codebook_2016_SHED.txt

[To acquire new job-related skills] Which of the following are reasons that you did unpaid work for someone else in the past month?

type: numeric (byte)
label : D17B_D

range: [-1, 1]
unique values: 3
missing .: 4, 809/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 52 | -1 | Refused |
| | 1,549 | 0 | No |
| | 200 | 1 | Yes |
| | 4,809 | . | |

D17B_e

[To network/meet people] Which of the following are reasons that you did unpaid work for someone else in the past month?

type: numeric (byte)
label : D17B_E

range: [-1, 1]
unique values: 3
missing .: 4, 809/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 41 | -1 | Refused |
| | 1,230 | 0 | No |
| | 530 | 1 | Yes |
| | 4,809 | . | |

D17B_f

[Just for fun (as a hobby)] Which of the following are reasons that you did unpaid work for someone else in the past month?

type: numeric (byte)
label : D17B_F

range: [-1, 1]
unique values: 3
missing .: 4, 809/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 38 | -1 | Refused |
| | 924 | 0 | No |
| | 839 | 1 | Yes |
| | 4,809 | . | |

D17B_g

[Other (Please specify)] Which of the following are reasons that you did unpaid work for someone else in the past month?

type: numeric (byte)
label : D17B_G

Codebook_2016_SHED. txt
range: [0, 1] uni que values: 2 missing : 4. 809/6. 610
uni ts: 1

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 1,576 | 0 | No |
| | 225 | 1 | Yes |
| | 4,809 | . | . |

GH1 Which one of the following best describes your housing arrangement where you currently live?

GH2 In what year did you [buy/start renting/move into] your current home?

```
type: numeric (int)
label: GH2, but 75 nonmissing values are not labeled
range: [-1, 2016]
unique values: 76
units: 1
missing .: 0/6, 610
examples: 1991
          2002
          2009
          2014
```

R1_a [It's cheaper to rent than own a home]
Please select all the reasons below for why
you rent your home rather than own your home.

Codebook_2016_SHED.txt
475 1 Yes
4,791 .

R1_b [Owning a home is a bigger financial risk] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
label : LABB
range: [0, 1] units: 1
unique values: 2 missing .: 4,791/6,610
tabulation: Freq. Numeric Label
 1,403 0 No
 416 1 Yes
 4,791 .

R1_c [It's more convenient to rent (for example you can move easily)] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
label : LABB
range: [0, 1] units: 1
unique values: 2 missing .: 4,791/6,610
tabulation: Freq. Numeric Label
 1,303 0 No
 516 1 Yes
 4,791 .

R1_d [I plan on moving in the near future] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
label : LABB
range: [0, 1] units: 1
unique values: 2 missing .: 4,791/6,610
tabulation: Freq. Numeric Label
 1,387 0 No
 432 1 Yes
 4,791 .

R1_e [I can't qualify for a mortgage to buy a home] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
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Label : LABB

uni que values: 2 range: [0, 1] uni ts: 1 missing .: 4,791/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 1,212 | 0 | No |
| | 607 | 1 | Yes |
| | 4,791 | . | |

R1_f [I can't afford the down payment to buy a home] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
label: LABB

range: [0, 1] uni ts: 1
uni que val ues: 2 missi ng .: 4,791/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 859 | 0 | No |
| | 960 | 1 | Yes |
| | 4,791 | . | |

R1_g [I simply prefer to rent] Please select all the reasons below for why you rent your home rather than own your home.

type: numeric (byte)
label: LABB

range: [0, 1] uni ts: 1
uni que val ues: 2 missi ng .: 4,791/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 1,437 | 0 | No |
| | 382 | 1 | Yes |
| | 4,791 | . | . |

R1_h [I'm currently looking to buy a home]
Please select all the reasons below for why
you rent your home rather than own your home.

type: numeric (byte)
label: LABB

range: [0, 1] uni ts: 1
uni que val ues: 2 missi ng .: 4,791/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 1,617 | 0 | No |
| | 202 | 1 | Yes |
| | 4,791 | . | . |

R1_i [Other (Please specify)] Please select
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all the reasons below for why you rent your home rather than own your home.

```

type: numeric (byte)
label : LABB

range: [0, 1]          unique values: 2          units: 1
missing : 4,791/6,610

tabulation: Freq.    Numeric  Label
             1,626      0  No
                 193      1  Yes
             4,791      .

```

R1_Refused [Refused] Please select all the reasons below for why you rent your home rather than own your home.

```

type: numeric (byte)
label : LABB

range: [0, 1]          units: 1
unique values: 2        missing .: 4,791/6,610

tabulation: Freq.    Numeric Label
              1,815      0   No
                  4       1   Yes
              4,791     .

```

R4 Did you own your previous home that you moved from in [GH2 RESPONSE]?

```

type: numeric (byte)
label : R4

range: [-1, 2]          units: 1
unique values: 4         missing .: 5, 938/6, 610

tabulation: Freq.    Numeric Label
              1        -1 Refused
              598       0 No
              26        1 Yes, and I still own that home
              47        2 Yes, and I sold that home
              5, 938     .

```

R5A An eviction is when your landlord forces you to move when you don't want to. Were you, or a person you were staying with, evicted from the home you moved from in [GH2 response]?

type: numeric (byte)
label : R5A

range: [-1, 1] unique values: 3 units: 1
missing : 6,011/6,610

| Codebook_2016_SHED.txt | | | |
|------------------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 2 | -1 | Refused |
| | 563 | 0 | No |
| | 34 | 1 | Yes |
| | 6,011 | . | |

R5B_a [Received an eviction notice] Did each of the following contribute to your moving from your previous home in [GH2 response]?

| | | type: numeric (byte) | |
|----------------|----------------|------------------------|---------|
| | | label : R5B_A | |
| unique values: | range: [-1, 1] | units: 1 | |
| 3 | | missing .: 6,045/6,610 | |
| tabulation: | Freq. | Numeric | Label |
| | 2 | -1 | Refused |
| | 559 | 0 | No |
| | 4 | 1 | Yes |
| | 6,045 | . | |

R5B_b [Your landlord told you, or a person you were staying with, to leave] Did each of the following contribute to your moving from your previous home in [GH2 response]?

| | | type: numeric (byte) | |
|----------------|---------------|------------------------|-------|
| | | label : R5B_B | |
| unique values: | range: [0, 1] | units: 1 | |
| 2 | | missing .: 6,045/6,610 | |
| tabulation: | Freq. | Numeric | Label |
| | 551 | 0 | No |
| | 14 | 1 | Yes |
| | 6,045 | . | |

R5B_c [You, or a person you were staying with, missed a rent payment and thought that if you didn't move you would be evicted] Did each of the following contribute to your moving from your previous home in [GH2 response]?

| | | type: numeric (byte) | |
|----------------|----------------|------------------------|---------|
| | | label : R5B_C | |
| unique values: | range: [-1, 1] | units: 1 | |
| 3 | | missing .: 6,045/6,610 | |
| tabulation: | Freq. | Numeric | Label |
| | 1 | -1 | Refused |
| | 557 | 0 | No |
| | 7 | 1 | Yes |
| | 6,045 | . | |

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| | | | | |
|----------------|--|---------|------------------------|--|
| R5B_d | [The city condemned the property and forced you to leave] Did each of the following contribute to your moving from your previous home in [GH2 response]? | | | |
| | type: numeric (byte) | | | |
| | label : R5B_D | | | |
| | range: [-1, 1] | | units: 1 | |
| unique values: | 3 | | missing .: 6,045/6,610 | |
| tabulation: | Freq. | Numeric | Label | |
| | 2 | -1 | Refused | |
| | 557 | 0 | No | |
| | 6 | 1 | Yes | |
| | 6,045 | . | | |
| R5C_a | [Bank took possession of your home in foreclosure] Did each of the following contribute to your moving from your previous home in [GH2 response]? | | | |
| | type: numeric (byte) | | | |
| | label : R5C_A | | | |
| | range: [-1, 1] | | units: 1 | |
| unique values: | 3 | | missing .: 6,537/6,610 | |
| tabulation: | Freq. | Numeric | Label | |
| | 1 | -1 | Refused | |
| | 70 | 0 | No | |
| | 2 | 1 | Yes | |
| | 6,537 | . | | |
| R5C_b | [Received a notice from the bank that they planned to foreclose] Did each of the following contribute to your moving from your previous home in [GH2 response]? | | | |
| | type: numeric (byte) | | | |
| | label : R5C_B | | | |
| | range: [0, 1] | | units: 1 | |
| unique values: | 2 | | missing .: 6,537/6,610 | |
| tabulation: | Freq. | Numeric | Label | |
| | 71 | 0 | No | |
| | 2 | 1 | Yes | |
| | 6,537 | . | | |
| R5C_c | [Missed mortgage payments and thought that if you didn't move, the bank would foreclose on your home] Did each of the following contribute to your moving from your previous home in [GH2 response]? | | | |

Codebook_2016_SHED. txt

type: numeric (byte)
 label : R5C_C
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 6, 537/6, 610
 tabulation: Freq. Numeric Label
 1 -1 Refused
 70 0 No
 2 1 Yes
 6, 537 .

R5C_d [The city condemned the property and forced you to leave] Did each of the following contribute to your moving from your previous home in [GH2 response]? -----

type: numeric (byte)
 label : R5C_D
 range: [-1, 0]
 unique values: 2 units: 1
 missing .: 6, 537/6, 610
 tabulation: Freq. Numeric Label
 1 -1 Refused
 72 0 No
 6, 537 .

R5D_a [Rent increased at previous home or apartment] Please select all of the reasons that you moved to your home in [GH2 response]? -----

type: numeric (byte)
 label : LABC
 range: [0, 1]
 unique values: 2 units: 1
 missing .: 6, 005/6, 610
 tabulation: Freq. Numeric Label
 516 0 No
 89 1 Yes
 6, 005 .

R5D_b [Landlord would not fix things at previous home or apartment] Please select all of the reasons that you moved to your home in [GH2 response]? -----

type: numeric (byte)
 label : LABC
 range: [0, 1]
 unique values: 2 units: 1
 missing .: 6, 005/6, 610

| Codebook_2016_SHED. txt | | | |
|-------------------------|--|---------|------------------------|
| tabulation: | Freq. | Numeric | Label |
| | 536 | 0 | No |
| | 69 | 1 | Yes |
| | 6,005 | . | |
| R5D_c | [To save money] Please select all of the reasons that you moved to your home in [GH2 response]? | | |
| | type: numeric (byte) | | |
| | label : LABC | | |
| | range: [0, 1] | | units: 1 |
| | unique values: 2 | | missing .: 6,005/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 470 | 0 | No |
| | 135 | 1 | Yes |
| | 6,005 | . | |
| R5D_d | [Better quality or larger home] Please select all of the reasons that you moved to your home in [GH2 response]? | | |
| | type: numeric (byte) | | |
| | label : LABC | | |
| | range: [0, 1] | | units: 1 |
| | unique values: 2 | | missing .: 6,005/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 450 | 0 | No |
| | 155 | 1 | Yes |
| | 6,005 | . | |
| R5D_e | [Closer to work or school] Please select all of the reasons that you moved to your home in [GH2 response]? | | |
| | type: numeric (byte) | | |
| | label : LABC | | |
| | range: [0, 1] | | units: 1 |
| | unique values: 2 | | missing .: 6,005/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 485 | 0 | No |
| | 120 | 1 | Yes |
| | 6,005 | . | |
| R5D_f | [Better quality neighborhood or schools] Please select all of the reasons that you moved to your home in [GH2 response]? | | |
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```

type: numeric (byte)
label : LABC

range: [0, 1]          unique values: 2          missing : 6,005/6,610
uni ts: 1

tabulation: Freq.    Numeric Label
              535        0  No
                  70        1 Yes
              6,005      .

```

R5D_g [Relocated to a new city]
Please select all of the
reasons that you moved to your home in
[GH2 response]?

```

type: numeric (byte)
label : LABC

range: [0, 1]          unique values: 2          missing : 1
tabulation: Freq.    Numeric Label
             419        0   No
                 186        1   Yes
             6,005      .

```

R5D_h [Change in family status (e.g. marriage, divorce, children)] Please select all of the reasons that you moved to your home in [GH2 response]?

type: numeric (byte)
 label : LABC
 range: [0, 1]
 unique values: 2
 tabulation: Freq. Numeri c Label
 508 0 No
 97 1 Yes
 6,005 .

R5D_i [Other (Please Specify)]
Please select all of the
reasons that you moved to your home in
[GH2 response]?

type: numeric (byte)
 label : LABC
 range: [0, 1]
 unique values: 2
 tabulation: Freq. Numeric Label
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488 0 No
117 1 Yes
6,005 .

R5D_Refused [Refused] Please select all of the reasons that you moved to your home in [GH2 response]?

```

type: numeric (byte)
label : LABC

range: [0, 1]          unique values: 2          units: 1
missing : 6,005/6,610

tabulation: Freq.    Numeric Label
              598        0   No
                  7        1   Yes
              6,005      .

```

R6_a [Documentation of employment or income] When you rented your current home, were each of the following part of the rental application process?

R6_b [Payment of a security deposit] When you rented your current home, were each of the following part of the rental application process?

R6_c

Codebook_2016_SHED.txt

[Payment of an application fee]

When you rented your current home, were each of the following part of the rental application process?

| | |
|------------------|----------------|
| type: | numeric (byte) |
| label : | R6_C |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| tabul ati on: | Freq. |
| | 3 |
| | 248 |
| | 297 |
| | 29 |
| | 6, 033 |
| | Numeri c |
| | -1 |
| | 0 |
| | 1 |
| | 9 |
| | . |
| | Label |
| | Refused |
| | No |
| | Yes |
| | Don?t know |
| | 1 |
| | 6, 033/6, 610 |

R6_d

[Request for references]

When you rented your current home, were each of the following part of the rental application process?

| | |
|------------------|----------------|
| type: | numeric (byte) |
| label : | R6_D |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| tabul ati on: | Freq. |
| | 4 |
| | 258 |
| | 281 |
| | 34 |
| | 6, 033 |
| | Numeri c |
| | -1 |
| | 0 |
| | 1 |
| | 9 |
| | . |
| | Label |
| | Refused |
| | No |
| | Yes |
| | Don?t know |
| | 1 |
| | 6, 033/6, 610 |

R6_e

[Request to run a credit check]

When you rented your current home, were each of the following part of the rental application process?

| | |
|------------------|----------------|
| type: | numeric (byte) |
| label : | R6_E |
| range: | [-1, 9] |
| uni que val ues: | 4 |
| tabul ati on: | Freq. |
| | 4 |
| | 211 |
| | 314 |
| | 48 |
| | 6, 033 |
| | Numeri c |
| | -1 |
| | 0 |
| | 1 |
| | 9 |
| | . |
| | Label |
| | Refused |
| | No |
| | Yes |
| | Don?t know |
| | 1 |
| | 6, 033/6, 610 |

R6_f

[Request to run a criminal background check] When you rented your current home, were each of the following part of the

Codebook_2016_SHED. txt rental application process?

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

R8 Did you contact your landlord about the problem with your house or apartment that needed to be fixed?

type: numeric (byte)
 label : R8
 range: [-1, 1] unique values: 3 missing: 1
 tabulation: Freq. Numeric Label
 4 -1 Refused
 83 0 No
 887 1 Yes
 5,636 . .

R8A After you contacted your landlord about the problem with your house or apartment, how much difficult did you have getting them to fix the problem?

type: numeric (byte)
label: R8A

Codebook_2016_SHED.txt

| range: | [0, 3] | uni que values: | 4 | uni ts: | 1 mi ssing . : 5, 723/6, 610 |
|---------------|--------|-----------------|------------------------------|---------|---------------------------------|
| tabul ati on: | Freq. | Numeri c | Label | | |
| | 418 | 0 | None | | |
| | 189 | 1 | A l i t t l e d i ffi cul ty | | |
| | 148 | 2 | Moderate d i ffi cul ty | | |
| | 132 | 3 | Substanti al d i ffi cul ty | | |
| | 5, 723 | . | | | |

R8B What is the main reason that you did you not contact your landlord about the problem with your house or apartment that needed to be fixed?

```

type: numeric (byte)
label : R8B

range: [-1, 5]          units: 1
unique values: 6         missing .: 6, 528/6, 610

tabulation: Freq.    Numeric Label
             1        -1 Refused
             7        1 Expected that they would not be
                           willing to fix
             7        2 The problem didn't bother me
                           that much
             28       3 It was easier for me to fix
                           without their assistance
             16       4 I did not want to cause trouble
                           with the landlord
             24       5 Other (Please specify):
             6, 527   .

```

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

```

type: numeric (byte)
label : R9

range: [-1, 8]          unique values: 6          missing: 1
uni que val ues:        mi ssi ng . : 4, 322/6, 610

tabul ati on: Freq.    Numeric Label
                2           -1   Refused
                632          1   Definitely No
                402          2   Probably No
                445          3   Probably Yes
                296          4   Definitely Yes
                511          8   Don't know
4, 322          .

```

R10_a [Will have saved enough for a down-payment] Are each of the following reasons that you expect to buy a home in the next 5 years?

Codebook_2016_SHED. txt

```

type: numeric (byte)
label : R10_A

range: [-1, 1]          unique values: 3          units: 1
missing.: 5,869/6,610

tabulation: Freq.    Numeric Label
              20        -1  Refused
              188       0   No
              533       1   Yes
              5,869     .

```

R10_b [Will be more certain about job]
Are each of the following
reasons that you expect to buy a home in
the next 5 years?

type: numeric (byte)
 label : R10_B
 range: [-1, 1]
 uni que val ues: 3
 tabul ati on: Freq. Numeric Label
 28 -1 Refused
 279 0 No
 434 1 Yes
 5. 869 .

R10_c [Will be more certain about location or where to live] Are each of the following reasons that you expect to buy a home in the next 5 years?

type: numeric (byte)
 label : R10_C
 range: [-1, 1]
 unique values: 3
 tabulation: Freq. Numeric Label
 15 -1 Refused
 182 0 No
 544 1 Yes
 5,869/6,610
 missing : 5,869/6,610

R10_d [Will have a higher income]
Are each of the following
reasons that you expect to buy a home in
the next 5 years?

type: numeric (byte)
label: R10_D
range: [-1, 1] units: 1

Codebook_2016_SHED.txt
unique values: 3 missing .: 5,869/6,610

tabulation: Freq. Numeric Label
23 -1 Refused
217 0 No
501 1 Yes
5,869 .

R10_e [Change in family circumstances (e.g. marriage, divorce, children)']
Are each of the following reasons that you expect to buy a home in the next 5 years?

type: numeric (byte)
label : R10_E
range: [-1, 1] units: 1
unique values: 3 missing .: 5,869/6,610

tabulation: Freq. Numeric Label
40 -1 Refused
422 0 No
279 1 Yes
5,869 .

R10_f [Other (Please specify)]
Are each of the following reasons that you expect to buy a home in the next 5 years?

type: numeric (byte)
label : R10_F
range: [-1, 1] units: 1
unique values: 3 missing .: 5,869/6,610

tabulation: Freq. Numeric Label
157 -1 Refused
548 0 No
36 1 Yes
5,869 .

R3 About how much do you [and/or your spouse /and/or your partner] pay for rent each month?

type: numeric (long)
label : R3, but 435 nonmissing values are not labeled
range: [-1, 888888] units: 1
unique values: 437 missing .: 4,791/6,610

examples: 1080
. .

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HO_a [It's cheaper to own than rent a home]
Please select all the reasons below for why
your own home rather than rent.

```

type: numeric (byte)
label : LABD

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

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

```

HO_b [Owning a home is a good financial investment] Please select all the reasons below for why your own home rather than rent.

```

type: numeric (byte)
label : LABD

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

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

```

HO_c [Certainty about monthly payments]
Please select all the reasons below for why
your own home rather than rent.

```

type: numeric (byte)
label : LABD

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

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

```

HO_d [Building equity with payments]
Please select all the reasons below for why
your own home rather than rent.

type: numeric (byte)
label: LABD
range: [0, 1] units: 1

Codebook_2016_SHED.txt
unique values: 2 missing .: 2,317/6,610

tabulation: Freq. Numeric Label
2,506 0 No
1,787 1 Yes
2,317 .

H0_e [Don't like to move] Please select all the reasons below for why your own home rather than rent.

type: numeric (byte)
label : LABD

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

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

H0_f [Less rules / able to customize house] Please select all the reasons below for why your own home rather than rent.

type: numeric (byte)
label : LABD

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

tabulation: Freq. Numeric Label
2,337 0 No
1,956 1 Yes
2,317 .

H0_g [Simply prefer to own] Please select all the reasons below for why your own home rather than rent.

type: numeric (byte)
label : LABD

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

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

H0_h [Other (Please specify)] Please select all the reasons below for why your own home rather than rent.

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| | | | |
|----------------|----------------|---------|--------------------------|
| type: | numeric (byte) | | |
| label: | LABD | | |
| range: | [0, 1] | | units: 1 |
| unique values: | 2 | | missing .: 2, 317/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 4, 097 | 0 | No |
| | 196 | 1 | Yes |
| | 2, 317 | . | |

H0_Refused [Refused] Please select all the reasons below for why your own home rather than rent.

| | | | |
|----------------|----------------|---------|--------------------------|
| type: | numeric (byte) | | |
| label: | LABD | | |
| range: | [0, 1] | | units: 1 |
| unique values: | 2 | | missing .: 2, 317/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 4, 285 | 0 | No |
| | 8 | 1 | Yes |
| | 2, 317 | . | |

H6 Prior to purchasing your current home did you [or your spouse/or your partner] ever own another house?

| | | | |
|----------------|----------------|---------|--------------------------|
| type: | numeric (byte) | | |
| label: | H6 | | |
| range: | [-1, 1] | | units: 1 |
| unique values: | 3 | | missing .: 2, 317/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 5 | -1 | Refused |
| | 1, 708 | 0 | No |
| | 2, 580 | 1 | Yes |
| | 2, 317 | . | |

H7_a [Proceeds from sale of previous home] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home.

| | | | |
|----------------|----------------|---------|--------------------------|
| type: | numeric (byte) | | |
| label: | LATE | | |
| range: | [0, 1] | | units: 1 |
| unique values: | 2 | | missing .: 6, 299/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 183 | 0 | No |

Codebook_2016_SHED.txt
128 1 Yes
6, 299 .

H7_b [Personal savings] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home.

type: numeric (byte)
label : LABE

range: [0, 1] units: 1
unique values: 2 missing .: 6, 299/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 123 | 0 | No |
| | 188 | 1 | Yes |
| | 6, 299 | . | |

H7_c [Loan or gift from family/friends] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home.

type: numeric (byte)
label : LABE

range: [0, 1] units: 1
unique values: 2 missing .: 6, 299/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 255 | 0 | No |
| | 56 | 1 | Yes |
| | 6, 299 | . | |

H7_d [Second mortgage] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home.

type: numeric (byte)
label : LABE

range: [0, 1] units: 1
unique values: 2 missing .: 6, 299/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 304 | 0 | No |
| | 7 | 1 | Yes |
| | 6, 299 | . | |

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

```

type: numeric (byte)
label : LABE

range: [0, 1]          unique values: 2           missing : 6,299/6,610

tabulation: Freq.    Numeric Label
              301        0   No
                  10       1   Yes
              6,299      .

```

H7_f [None] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home.

```

type: numeric (byte)
label : LABE

range: [0, 1]          unique values: 2           units: 1
missing : 6,299/6,610

tabulation: Freq.    Numeric Label
              289        0      No
              22         1      Yes
              6,299      .

```

H7_g [Other (Please specify)] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home.

```

type: numeric (byte)
label : LABE

range: [0, 1]          units: 1
unique values: 2       missing : 6,299/6,610

tabulation: Freq.    Numeric Label
              288        0      No
                  23        1     Yes
              6,299

```

H7_Refused [Refused] In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home.

type: numeric (byte)
label: LABE

Codebook_2016_SHED.txt

| | | | | |
|----------------|---------------|---------|----------|--------------------------|
| unique values: | range: [0, 0] | 1 | units: 1 | missing .: 6, 299/6, 610 |
| tabulation: | Freq. | Numeric | Label | |
| | 311 | 0 | No | |
| | 6, 299 | . | | |

| | |
|----|---|
| M2 | In the past 12 months, have you [or your spouse/or your partner] missed two or more payment on your mortgage? |
|----|---|

| | | | | |
|----------------|----------------------|---------|----------|--------------------------|
| label : | type: numeric (byte) | | | |
| M2 | | | | |
| unique values: | range: [-1, 1] | 3 | units: 1 | missing .: 3, 923/6, 610 |
| tabulation: | Freq. | Numeric | Label | |
| | 11 | -1 | Refused | |
| | 2, 599 | 0 | No | |
| | 77 | 1 | Yes | |
| | 3, 923 | . | | |

| | |
|----|---|
| M4 | About how much is your total monthly mortgage payment (i.e. the amount you send to the bank)? |
|----|---|

| | | | | |
|---|----------------------|------------|----------|--------------------------|
| label : | type: numeric (long) | | | |
| M4, but 772 nonmissing values are not labeled | | | | |
| unique values: | range: [-1, 888888] | 774 | units: 1 | missing .: 3, 923/6, 610 |
| examples: | 1100 | | | |
| | 888888 | Don't know | | |
| | . | | | |

| | |
|-----|--|
| BK1 | Do you [and/or your spouse / and/or your partner] currently have a checking, savings, or money market account? |
|-----|--|

| | | | | |
|----------------|----------------------|---------|----------|---------------------|
| label : | type: numeric (byte) | | | |
| BK1 | | | | |
| unique values: | range: [-1, 1] | 3 | units: 1 | missing .: 0/6, 610 |
| tabulation: | Freq. | Numeric | Label | |
| | 36 | -1 | Refused | |
| | 400 | 0 | No | |
| | 6, 174 | 1 | Yes | |

| | |
|-------|-------------------------------------|
| BK2_a | [used a money order] In the past 12 |
|-------|-------------------------------------|

Codebook_2016_SHED.txt

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

```

type: numeric (byte)
label : BK2_A

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

tabulation: Freq.    Numeric Label
              17        -1 Refused
              5,483      0  No
              1,110      1 Yes

```

BK2_b [used a check-cashing service] In the past 12 months, have you [and/or your spouse / and/or your partner]

```

type: numeric (byte)
label: BK2_B

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

tabulation: Freq.    Numeric Label
              20        -1  Refused
              6,167      0   No
              423        1   Yes

```

BK2_c [used a tax refund anticipation loan] In the past 12 months, have you [and/or your spouse /and/or your partner]

```

type: numeric (byte)
label : BK2_C

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

tabulation: Freq.    Numeric Label
              20        -1 Refused
              6,498      0 No
                  92      1 Yes

```

BK2_d [used a pawn shop loan, a payday loan, an auto title loan, or a paycheck advance/ deposit advance] In the past 12 months, have you [and/or your spouse / and/or your partner]

type: numeric (byte)
label: BK2_D

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

| Codebook_2016_SHED. txt | | | |
|-------------------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 18 | -1 | Refused |
| | 6,304 | 0 | No |
| | 288 | 1 | Yes |

BK2_e [sent money to a relative or friend (not a business) living outside of the U.S. using a service other than a bank] In the past 12 months, have you [and/or your spouse / and/or your partner]

type: numeric (byte)
 label : BK2_E
 range: [-1, 1] units: 1
 unique values: 3 missing .: 0/6, 610
 tabulation: Freq. Numeric Label
 21 -1 Refused
 6,306 0 No
 283 1 Yes

BK5 Suppose that you were making a \$10 purchase at a local store. How would you most commonly expect to pay for this purchase?

type: numeric (byte)
 label : BK5
 range: [-1, 8] units: 1
 unique values: 9 missing .: 0/6, 610
 tabulation: Freq. Numeric Label
 21 -1 Refused
 2,612 1 Cash
 65 2 Check
 1,573 3 Credit card
 2,286 4 Debit card
 27 5 Prepaid card
 8 6 Money order
 4 7 Mobile app
 14 8 Other

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

type: numeric (byte)
 label : A6
 range: [-1, 9] units: 1
 unique values: 5 missing .: 0/6, 610
 tabulation: Freq. Numeric Label
 14 -1 Refused
 4,013 1 Very confident

Codebook_2016_SHED.txt

| | | |
|-------|---|--------------------|
| 1,176 | 2 | Somewhat confident |
| 1,039 | 3 | Not confident |
| 368 | 9 | Don't know |

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

type: numeric (byte)
 Label : A0
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 0/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 29 | -1 | Refused |
| | 4,085 | 0 | No |
| | 2,496 | 1 | Yes |

AOA_a [Mortgage to buy a new home] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)
 Label : LABF
 range: [0, 1]
 unique values: 2 units: 1
 missing .: 4,114/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 2,304 | 0 | No |
| | 192 | 1 | Yes |
| | 4,114 | . | |

AOA_b [Refinance of a home mortgage] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)
 Label : LABF
 range: [0, 1]
 unique values: 2 units: 1
 missing .: 4,114/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 2,260 | 0 | No |
| | 236 | 1 | Yes |
| | 4,114 | . | |

AOA_c [Home equity loan or line of credit] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

Codebook_2016_SHED. txt

| | |
|---|--------------------------------------|
| type: numeric (byte) Label : LABF range: [0, 1] unique values: 2 | units: 1 missing .: 4, 114/6, 610 |
| tabulation: Freq. Numeric Label 2, 348 0 No 148 1 Yes 4, 114 . | |

AOA_d [Credit card] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

| | |
|--|--------------------------------------|
| type: numeric (byte) Label : LABF range: [0, 1] unique values: 2 | units: 1 missing .: 4, 114/6, 610 |
| tabulation: Freq. Numeric Label 879 0 No 1, 617 1 Yes 4, 114 . | |

AOA_e [Car/auto loan] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

| | |
|--|--------------------------------------|
| type: numeric (byte) Label : LABF range: [0, 1] unique values: 2 | units: 1 missing .: 4, 114/6, 610 |
| tabulation: Freq. Numeric Label 1, 872 0 No 624 1 Yes 4, 114 . | |

AOA_f [Student loan] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

| | |
|---|--------------------------------------|
| type: numeric (byte) Label : LABF range: [0, 1] unique values: 2 | units: 1 missing .: 4, 114/6, 610 |
| tabulation: Freq. Numeric Label 2, 315 0 No Page 56 | |

Codebook_2016_SHED. txt
181 1 Yes
4,114 .

AOA_g [Personal general -purpose loan from a bank] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)
label : LABF

range: [0, 1] units: 1
unique values: 2 missing .: 4,114/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 2,248 | 0 | No |
| | 248 | 1 | Yes |
| | 4,114 | . | |

AOA_h [Personal loan from friends or family] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)
label : LABF

range: [0, 1] units: 1
unique values: 2 missing .: 4,114/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 2,425 | 0 | No |
| | 71 | 1 | Yes |
| | 4,114 | . | |

AOA_i [Other (Please specify)] Please select all of the types of credit below that you [or you spouse or partner] applied for in the past 12 months

type: numeric (byte)
label : LABF

range: [0, 1] units: 1
unique values: 2 missing .: 4,114/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 2,367 | 0 | No |
| | 129 | 1 | Yes |
| | 4,114 | . | |

AOA_Refused [Refused] Please select all of the types of credit below that you [or you spouse or partner] applied

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Codebook_2016_SHED.txt for in the past 12 months

```

type: numeric (byte)
label : LABF

range: [0, 1]          unique values: 2          missing : 4, 114/6, 610

tabulation: Freq.    Numeric  Label
              2,478      0  No
                  18       1  Yes
              4,114      .

```

AOB Was there a time in the past 12 months that you [or your spouse/or your partner] desired credit but chose not to submit a credit application?

```

type: numeric (byte)
Label : AOB

range: [-1, 1]          unique values: 3
missing: 1, 525/6, 610

tabulation: Freq.    Numeric Label
              14        -1   Refused
              3, 652     0    No
              419        1    Yes
              2, 525     .

```

A1_a [You [or your spouse/or your partner] were turned down for credit] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]

```

type: numeric (byte)
label : A1_A

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

tabulation: Freq.    Numeric Label
              11        -1  Refused
              1,927      0   No
              587        1   Yes
              4,085      .

```

A1_b [You [or your spouse/or your partner] were approved for credit, but were not given as much credit as you applied for] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]

Codebook_2016_SHED.txt

| | | | |
|----------------|----------------|---------|-----------------------|
| type: | numeric (byte) | | |
| label: | A1_B | | |
| range: | [-1, 1] | | units: 1 |
| unique values: | 3 | | missing : 4,085/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 22 | -1 | Refused |
| | 2,107 | 0 | No |
| | 396 | 1 | Yes |
| | 4,085 | . | |

A1_c [You [or your spouse/or your partner] put off applying for credit because you thought you might be turned down] In the past 12 months, please tell us if each of the following has or has not happened to you [or your spouse or partner]

| | | | |
|----------------|----------------|---------|-----------------------|
| type: | numeric (byte) | | |
| label: | A1_C | | |
| range: | [-1, 1] | | units: 1 |
| unique values: | 3 | | missing : 4,085/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 34 | -1 | Refused |
| | 2,082 | 0 | No |
| | 409 | 1 | Yes |
| | 4,085 | . | |

A2 You indicated that you [or your spouse/or your partner] desired credit in the past 12 months but did not submit a credit application. Was this because you thought that you might be turned down or denied credit?

| | | | |
|----------------|----------------|---------|-----------------------|
| type: | numeric (byte) | | |
| label: | A2 | | |
| range: | [-1, 1] | | units: 1 |
| unique values: | 3 | | missing : 6,191/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 1 | -1 | Refused |
| | 156 | 0 | No |
| | 262 | 1 | Yes |
| | 6,191 | . | |

A3_a [Mortgage to buy a new home] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label: LABG

Codebook_2016_SHED. txt

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssing .: 5, 827/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 750 | 0 | No |
| | 33 | 1 | Yes |
| | 5,827 | . | |

A3_b [Refinance of a home mortgage] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label: LABG

uni que values: 2 range: [0, 1] uni ts: 1 missing . : 5, 827/6, 610

| tabulation: | Freq. | Numerical | Label |
|-------------|-------|-----------|-------|
| | 751 | 0 | No |
| | 32 | 1 | Yes |
| | 5,827 | . | |

A3_c [Home equity loan or line of credit] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label: LABG

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssing . : 5, 827/6, 610

tabulation: Freq. Numeric Label
 756 0 No
 27 1 Yes
 5,827 .

A3_d [Credit card] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label: LABG

range: [0, 1] uni ts: 1
uni que val ues: 2 missi ng .: 5, 827/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 242 | 0 | No |
| | 541 | 1 | Yes |
| | 5,827 | . | |

Codebook_2016_SHED.txt

A3_e [Car/auto loan] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label : LABG

| | | | |
|----------------|--------|------------|---------------|
| range: | [0, 1] | units: | 1 |
| unique values: | 2 | missing .: | 5, 827/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 673 | 0 | No |
| | 110 | 1 | Yes |
| | 5, 827 | . | |

A3_f [Student loan] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label : LABG

| | | | |
|----------------|--------|------------|---------------|
| range: | [0, 1] | units: | 1 |
| unique values: | 2 | missing .: | 5, 827/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 759 | 0 | No |
| | 24 | 1 | Yes |
| | 5, 827 | . | |

A3_g [Personal general-purpose loan from a bank] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label : LABG

| | | | |
|----------------|--------|------------|---------------|
| range: | [0, 1] | units: | 1 |
| unique values: | 2 | missing .: | 5, 827/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 702 | 0 | No |
| | 81 | 1 | Yes |
| | 5, 827 | . | |

A3_h [Personal loan from friends or family] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)

Codebook_2016_SHED. txt

Label : LABG

uni que values: 2 range: [0, 1] uni ts: 1 missing .: 5,827/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 762 | 0 | No |
| | 21 | 1 | Yes |
| | 5,827 | . | |

A3_i

[0ther] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label: LABG

range: [0, 1] uni ts: 1
uni que val ues: 2 missi ng .: 5,827/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 758 | 0 | No |
| | 25 | 1 | Yes |
| | 5,827 | . | |

A3_Refused

[Refused] In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested

type: numeric (byte)
label: LABG

range: [0, 1] uni ts: 1
uni que val ues: 2 missi ng : 5, 827/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 769 | 0 | No |
| | 14 | 1 | Yes |
| | 5,827 | . | . |

-
C1

If you had to guess, do you think your current credit score (such as a FICO score) is

type: numeric (byte)
label: C1

range: [-1, 8] uni que values: 7 ts: 1 missing : 0/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-----------|
| | 19 | -1 | Refused |
| | 705 | 1 | Poor |
| | 655 | 2 | Fair |
| | 993 | 3 | Good |
| | 1,415 | 4 | Very good |

Codebook_2016_SHED.txt
2,434 5 Excellent
389 8 Don't know my score or how to
rate it

C2A Do you have at least one credit card?

```

type: numeric (byte)
label : C2A

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

tabulation: Freq.    Numeric Label
              18        -1  Refused
              1,222       0   No
              5,370       1  Yes

```

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

```

type: numeric (byte)
label : C3

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

tabulation: Freq.    Numeric Label
              21        -1  Refused
              2,841       0   No
              2,526       1   Yes
              1,222      .

```

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

```

type: numeric (byte)
label : C3A

range: [-1, 3]          units: 1
unique values: 4         missing .: 4,063/6,610

tabulation: Freq.    Numeric Label
             14        -1   Refused
             793       1   Less debt now
             1,036      2   About the same
             704       3   More debt now
             4,063      .

```

C3B 12 months ago, did you have any credit card debt that you have since paid off?

type: numeric (byte)
label: C3B

```

Codebook_2016_SHED. txt

range: [-1, 1]          uni ts: 1
uni que values: 3      missing . : 3,769/6,610

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

```

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

```

type: numeric (byte)
label : C4A

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

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

```

C4B In the past 12 months, how frequently have you paid only the minimum payment on one or more of your credit cards?

```

type: numeric (byte)
label : C4B

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

tabulation: Freq.    Numeric Label
              20        -1    Refused
              1,257      0    Never
              219        1    Once
              903        2  Some of the time
              497        3  Most or all of the time
              3,714      .

```

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

| Codebook_2016_SHED.txt | |
|------------------------|---|
| 258 | 1 Less than High School degree |
| 1,811 | 2 High school degree or GED |
| 1,313 | 3 Some college but no degree (including currently enrolled in college) |
| 378 | 4 Certificate or technical degree |
| 598 | 5 Associate degree |
| 1,309 | 6 Bachelor's degree |
| 629 | 7 Master's degree |
| 179 | 8 Professional degree (e.g. MBA, MD, JD) |
| 135 | 9 Doctoral Degree |

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

```

type: numeric (byte)
label : EDOA

range: [-1, 1]          units: 1
unique values: 3         missing .: 265/6,610

tabulation: Freq.    Numeric Label
              17        -1   Refused
              5,934      0    No
              394        1    Yes
              265        .

```

EDOB What type of degree program are you currently enrolled in?

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

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

Codebook_2016_SHED.txt
unique values: 3 missing .: 4,747/6,610

tabulation: Freq. Numeric Label
8 -1 Refused
1,782 0 No
73 1 Yes
4,747 .

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

type: numeric (byte)
label : ED1

range: [-1, 13] units: 1
unique values: 14 missing .: 2,068/6,610

examples: 5 Computer/information sciences
8 Business/management
11 Vocational/technical training

ED5 Overall, how would you say the lifetime financial benefits of your [current/most recent] educational program compare to its financial costs?

type: numeric (byte)
label : ED5

range: [-1, 5] units: 1
unique values: 6 missing .: 4,920/6,610

tabulation: Freq. Numeric Label
65 -1 Refused
285 1 Financial benefits are much larger
256 2 Financial benefits are somewhat larger
647 3 About the same financial benefits and financial costs
172 4 Financial costs are somewhat larger
265 5 Financial costs are much larger
4,920 .

ED6_a [Chosen a different field of study]
Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:

type: numeric (byte)
label : ED6_A

Codebook_2016_SHED. txt

uni que val ues: range: [-1, 1] uni ts: 1
 3 missing .: 5, 128/6, 610

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|---------|
| | 57 | -1 | Refused |
| | 913 | 0 | No |
| | 512 | 1 | Yes |
| | 5, 128 | . | |

ED6_b [Attended a di fferent school] Knowi ng what you know now about the benefits and costs of your education, if you coul d go back and make your education decisi ons again woul d have done each of these thi ngs:

uni que val ues: type: numeric (byte) uni ts: 1
 3 missing .: 5, 128/6, 610

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|---------|
| | 72 | -1 | Refused |
| | 993 | 0 | No |
| | 417 | 1 | Yes |
| | 5, 128 | . | |

ED6_c [Compl eted less education] Knowi ng what you know now about the benefits and costs of your education, if you coul d go back and make your education decisi ons again woul d have done each of these thi ngs:

uni que val ues: type: numeric (byte) uni ts: 1
 3 missing .: 5, 128/6, 610

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|---------|
| | 88 | -1 | Refused |
| | 1, 308 | 0 | No |
| | 86 | 1 | Yes |
| | 5, 128 | . | |

ED6_d [Compl eted more education] Knowi ng what you know now about the benefits and costs of your education, if you coul d go back and make your education decisi ons again woul d have done each of these thi ngs:

label : ED6_D type: numeric (byte)

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

Codebook_2016_SHED.txt
unique values: 3 missing .: 5,128/6,610

tabulation: Freq. Numeric Label
38 -1 Refused
451 0 No
993 1 Yes
5,128 .

ED6_e [Chosen not to attend college] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would have done each of these things:

type: numeric (byte)
label : ED6_E
range: [-1, 1] unique ts: 1
unique values: 3 missing .: 5,128/6,610
tabulation: Freq. Numeric Label
75 -1 Refused
1,233 0 No
174 1 Yes
5,128 .

ED7A In what state is the school that you received your located?

type: numeric (byte)
label : ED7A
range: [-1, 99] unique ts: 1
unique values: 53 missing .: 4,630/6,610
examples: 64 Mississipi
. .

ED10 Overall, how would you say the lifetime financial benefits of your [DOV_ED] program compare to its financial costs?

type: numeric (byte)
label : ED10
range: [-1, 5] unique ts: 1
unique values: 6 missing .: 3,761/6,610
tabulation: Freq. Numeric Label
16 -1 Refused
1,104 1 Financial benefits are much larger
712 2 Financial benefits are somewhat larger

| Codebook_2016_SHED.txt | |
|------------------------|---|
| 582 | 3 About the same financial benefits and financial costs |
| 232 | 4 Financial costs are somewhat larger |
| 203 | 5 Financial costs are much larger |
| 3,761 | . |

ED11_a [Chosen a different field of study]
Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

ED11_b [Attended a different school] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

[Completed less education] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

type: numeric (byte)
label : ED11_C

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

Codebook_2016_SHED.txt

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 62 | -1 | Refused |
| | 2,652 | 0 | No |
| | 135 | 1 | Yes |
| | 3,761 | . | |

ED11_d [Completed more education] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

| type: | numeric (byte) | | |
|----------------|----------------|------------|-------------|
| label: | ED11_D | | |
| range: | [-1, 1] | units: | 1 |
| unique values: | 3 | missing .: | 3,761/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 35 | -1 | Refused |
| | 1,645 | 0 | No |
| | 1,169 | 1 | Yes |
| | 3,761 | . | |

ED11_e [Chosen not to attend college] Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your [DOV_ED] again, would you have done each of these things:

| type: | numeric (byte) | | |
|----------------|----------------|------------|-------------|
| label: | ED11_E | | |
| range: | [-1, 1] | units: | 1 |
| unique values: | 3 | missing .: | 3,761/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 62 | -1 | Refused |
| | 2,681 | 0 | No |
| | 106 | 1 | Yes |
| | 3,761 | . | |

ED12_a [Parents] How important was the advice or opinion of each of the following types of people when you were deciding to attend college and what school to attend?

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

| Codebook_2016_SHED.txt | | |
|------------------------|----|-----------------------|
| 8 | -1 | Refused |
| 230 | 1 | No advice from person |
| 128 | 2 | Not important |
| 199 | 3 | Slightly important |
| 279 | 4 | Moderately important |
| 587 | 5 | Very important |
| 5,179 | . | |

ED12_b [Siblings, aunts, uncles, or other relatives] How important was the advice or opinion of each of the following types of people when you were deciding to attend college and what school to attend?

| | |
|----------------|-----------------------------------|
| type: | numeric (byte) |
| label: | ED12_B |
| range: | [-1, 5] |
| unique values: | 6 |
| | units: 1 missing : 5,179/6,610 |
| tabulation: | Freq. Numeric Label |
| | 13 -1 Refused |
| | 349 1 No advice from person |
| | 298 2 Not important |
| | 271 3 Slightly important |
| | 286 4 Moderately important |
| | 214 5 Very important |
| | 5,179 . |

ED12_c [Friends] How important was the advice or opinion of each of the following types of people when you were deciding to attend college and what school to attend?

| | |
|----------------|-----------------------------------|
| type: | numeric (byte) |
| label: | ED12_C |
| range: | [-1, 5] |
| unique values: | 6 |
| | units: 1 missing : 5,179/6,610 |
| tabulation: | Freq. Numeric Label |
| | 11 -1 Refused |
| | 273 1 No advice from person |
| | 310 2 Not important |
| | 355 3 Slightly important |
| | 310 4 Moderately important |
| | 172 5 Very important |
| | 5,179 . |

ED12_d [High school teachers or counselors] How important was the advice or opinion of each of the following types of people when you were deciding to attend college and what school to attend?

| | |
|--------|----------------|
| type: | numeric (byte) |
| label: | ED12_D |

Codebook_2016_SHED.txt

| | | | | | |
|------------------|-----------|--------|---|------------|---------------|
| uni que val ues: | [-1, 5] | range: | 6 | uni ts: | 1 |
| | | | | mi ssing : | 5, 179/6, 610 |

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|-----------------------|
| | 11 | -1 | Refused |
| | 370 | 1 | No advice from person |
| | 279 | 2 | Not important |
| | 283 | 3 | Slightly important |
| | 320 | 4 | Moderately important |
| | 168 | 5 | Very important |
| | 5, 179 | . | |

| | |
|--------|--|
| ED12_e | [Faculty or representatives of a college] How important was the advice or opinion of each of the following types of people when your were deciding to attend college and what school to attend? |
|--------|--|

| | | | | | |
|------------------|-----------|--------|---|------------|---------------|
| uni que val ues: | [-1, 5] | range: | 6 | uni ts: | 1 |
| | | | | mi ssing : | 5, 179/6, 610 |

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|-----------------------|
| | 10 | -1 | Refused |
| | 399 | 1 | No advice from person |
| | 304 | 2 | Not important |
| | 301 | 3 | Slightly important |
| | 275 | 4 | Moderately important |
| | 142 | 5 | Very important |
| | 5, 179 | . | |

| | |
|--------|--|
| ED12_f | [Employer] How important was the advice or opinion of each of the following types of people when your were deciding to attend college and what school to attend? |
|--------|--|

| | | | | | |
|------------------|-----------|--------|---|------------|---------------|
| uni que val ues: | [-1, 5] | range: | 6 | uni ts: | 1 |
| | | | | mi ssing : | 5, 179/6, 610 |

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|-----------------------|
| | 13 | -1 | Refused |
| | 636 | 1 | No advice from person |
| | 312 | 2 | Not important |
| | 182 | 3 | Slightly important |
| | 186 | 4 | Moderately important |
| | 102 | 5 | Very important |
| | 5, 179 | . | |

| | |
|--------|---|
| ED12_g | [Religious Leader] How important was the advice or opinion of each of the following types of people when your were deciding to attend |
|--------|---|

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college and what school to attend?

type: numeric (byte)
 label : ED12_G

range: [-1, 5] units: 1
 unique values: 6 missing .: 5, 179/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-----------------------|
| | 13 | -1 | Refused |
| | 733 | 1 | No advice from person |
| | 326 | 2 | Not important |
| | 142 | 3 | Slightly important |
| | 132 | 4 | Moderately important |
| | 85 | 5 | Very important |
| | 5, 179 | . | |

ED12_h

[Other (Please specify)] How important was the advice or opinion of each of the following types of people when your were deciding to attend college and what school to attend?

type: numeric (byte)
 label : ED12_H

range: [-1, 5] units: 1
 unique values: 6 missing .: 5, 179/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-----------------------|
| | 281 | -1 | Refused |
| | 772 | 1 | No advice from person |
| | 212 | 2 | Not important |
| | 49 | 3 | Slightly important |
| | 68 | 4 | Moderately important |
| | 49 | 5 | Very important |
| | 5, 179 | . | |

ED13_a

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

type: numeric (byte)
 label : LABH

range: [0, 1] units: 1
 unique values: 2 missing .: 6, 441/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 97 | 0 | No |
| | 72 | 1 | Yes |
| | 6, 441 | . | |

ED13_b

[Child care responsibilities] Which of the following are reasons why you did not attend college?

Codebook_2016_SHED. txt
type: numeric (byte)
label: LABH

range: [0, 1] uni ts: 1
uni que val ues: 2 missi ng .: 6, 441/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 137 | 0 | No |
| | 32 | 1 | Yes |
| | 6,441 | . | |

ED13_c [Supported or cared for parents or siblings] Which of the following are reasons why you did not attend college?

type: numeric (byte)
label: LABH

uni que val ues: 2 range: [0, 1] uni ts: 1 mi ssing .: 6, 441/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 155 | 0 | No |
| | 14 | 1 | Yes |
| | 6,441 | . | |

ED13_d [Needed to earn money] Which of the following are reasons why you did not attend college?

type: numeric (byte)
label: LABH

uni que val ues: 2 range: [0, 1] uni ts: 1 mi ssing .: 6, 441/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 105 | 0 | No |
| | 64 | 1 | Yes |
| | 6,441 | . | . |

ED13_e [Wanted to work] Which of the following are reasons why you did not attend college?

type: numeric (byte)
label: LABH

uni que values: 2 range: [0, 1] uni ts: 1 missing.: 6, 441/6, 610

| tabulation: | Freq. | Numerical | Label |
|-------------|-------|-----------|-------|
| | 125 | 0 | No |
| | 44 | 1 | Yes |
| | 6,441 | . | |

ED13_f [Simply was not interested in college]
Which of the following
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are reasons why you did not attend college?

| | |
|----------------|-------------------------|
| type: | numeric (byte) |
| label: | LABH |
| range: | [0, 1] |
| unique values: | 2 |
| | units: 1 |
| | missing.: 6, 441/6, 610 |
| tabulation: | Freq. Numeric Label |
| | 124 0 No |
| | 45 1 Yes |
| | 6, 441 . |

ED13_g

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

| | |
|----------------|-------------------------|
| type: | numeric (byte) |
| label: | LABH |
| range: | [0, 1] |
| unique values: | 2 |
| | units: 1 |
| | missing.: 6, 441/6, 610 |
| tabulation: | Freq. Numeric Label |
| | 165 0 No |
| | 4 1 Yes |
| | 6, 441 . |

ED13_h

[Did not think benefits of attending college were worth the cost]
Which of the following are reasons why you did not attend college?

| | |
|----------------|-------------------------|
| type: | numeric (byte) |
| label: | LABH |
| range: | [0, 1] |
| unique values: | 2 |
| | units: 1 |
| | missing.: 6, 441/6, 610 |
| tabulation: | Freq. Numeric Label |
| | 138 0 No |
| | 31 1 Yes |
| | 6, 441 . |

ED13_i

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

| | |
|----------------|-------------------------|
| type: | numeric (byte) |
| label: | LABH |
| range: | [0, 1] |
| unique values: | 2 |
| | units: 1 |
| | missing.: 6, 441/6, 610 |
| tabulation: | Freq. Numeric Label |
| | 148 0 No |
| | 21 1 Yes |
| | 6, 441 . |

Codebook_2016_SHED.txt

ED13_Refused [Refused] Which of the following are reasons why you did not attend college?

type: numeric (byte)
label : LABH

| | | | | | |
|--------|--------|----------------|---|------------|---------------|
| range: | [0, 1] | unique values: | 2 | units: | 1 |
| | | | | missing .: | 6, 441/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 166 | 0 | No |
| | 3 | 1 | Yes |
| | 6, 441 | . | |

ED14_a [Too expensive] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

| | | | | | |
|--------|--------|----------------|---|------------|---------------|
| range: | [0, 1] | unique values: | 2 | units: | 1 |
| | | | | missing .: | 6, 364/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 143 | 0 | No |
| | 103 | 1 | Yes |
| | 6, 364 | . | |

ED14_b [Child care responsibilities] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

| | | | | | |
|--------|--------|----------------|---|------------|---------------|
| range: | [0, 1] | unique values: | 2 | units: | 1 |
| | | | | missing .: | 6, 364/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 203 | 0 | No |
| | 43 | 1 | Yes |
| | 6, 364 | . | |

ED14_c [Supported or cared for parents or siblings] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

| | | | |
|--------|--------|--------|---|
| range: | [0, 1] | units: | 1 |
|--------|--------|--------|---|

Codebook_2016_SHED.txt
unique values: 2 missing .: 6,364/6,610

tabulation: Freq. Numeric Label
232 0 No
14 1 Yes
6,364 .

ED14_d [Needed to earn money] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

range: [0, 1] units: 1
unique values: 2 missing .: 6,364/6,610

tabulation: Freq. Numeric Label
148 0 No
98 1 Yes
6,364 .

ED14_e [Wanted to work] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

range: [0, 1] units: 1
unique values: 2 missing .: 6,364/6,610

tabulation: Freq. Numeric Label
180 0 No
66 1 Yes
6,364 .

ED14_f [Simply not interested in continuing in college] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

range: [0, 1] units: 1
unique values: 2 missing .: 6,364/6,610

tabulation: Freq. Numeric Label
191 0 No
55 1 Yes
6,364 .

ED14_g [Did not think the benefits of continuing college were worth the cost] Which of the following are reasons why you did not

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Codebook_2016_SHED.txt
complete you college degree?

type: numeric (byte)
label : LABI

range: [0, 1]
unique values: 2 units: 1
missing .: 6, 364/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 203 | 0 | No |
| | 43 | 1 | Yes |
| | 6, 364 | . | |

ED14_h [Low grades] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

range: [0, 1]
unique values: 2 units: 1
missing .: 6, 364/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 219 | 0 | No |
| | 27 | 1 | Yes |
| | 6, 364 | . | |

ED14_i [Other] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

range: [0, 1]
unique values: 2 units: 1
missing .: 6, 364/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 204 | 0 | No |
| | 42 | 1 | Yes |
| | 6, 364 | . | |

ED14_Refused [Refused] Which of the following are reasons why you did not complete your college degree?

type: numeric (byte)
label : LABI

range: [0, 1]
unique values: 2 units: 1
missing .: 6, 364/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------|
| | 245 | 0 | No |
| | 1 | 1 | Yes |
| | 6, 364 | . | |

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

```

type: numeric (byte)
label : SL1

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

tabulation: Freq.    Numeric   Label
              31          -1  Refused
              5,660         0   No
              919          1   Yes

```

SL2_a [Student Loan] Think about the money you currently owe for your own education. Is the money you owe for that education a:

SL2_b [Home Equity Loan] Think about the money you currently owe for your own education. Is the money you owe for that education a:

type: numeric (byte)
 label : SL2_B
 range: [-1, 1]
 unique values: 3
 tabulation: Freq. Numeric Label
 56 -1 Refused
 830 0 No
 33 1 Yes
 5,691 . missing : 5,691/6,610

SL2_c [Credit Card] Think about the money you currently owe for your own education. Is the money you owe for that education a:

Codebook_2016_SHED. txt

Label : SL2_C

uni que val ues: 3 range: [-1, 1] uni ts: 1 mi ssing .: 5,691/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 50 | -1 | Refused |
| | 677 | 0 | No |
| | 192 | 1 | Yes |
| | 5,691 | . | |

SL2_d [Other Loan (Please specify)]
Think about the money you currently owe for your own education.
Is the money you owe for that education a:

type: numeric (byte)
label: SL2_D

uni que val ues: 2 range: [0, 1] uni ts: 1 mi ssing .: 5,691/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 883 | 0 | No |
| | 36 | 1 | Yes |
| | 5,691 | . | |

SL3_a [Student Loan] Thinking specifically about the money that you owe for your own education, please tell us the amount that you currently owe on each of these loans

type: numeric (long)

range: [0, 800000] uni ts: 1
uni que val ues: 188 mi ssing .: 5,714/6,610

mean: 31673.7
std. dev: 48819.1

percentiles: 10% 25% 50% 75% 90%
1000 5000 16000 40000 78000

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

type: numeric (long)

uni que values: 21 range: [0, 142000] uni ts: 1 missing.: 5,714/6,610

mean: 1128.94
std. dev: 10250.4

Codebook_2016_SHED.txt

| | | | | | |
|--------------|-----|-----|-----|-----|-----|
| percentiles: | 10% | 25% | 50% | 75% | 90% |
| | 0 | 0 | 0 | 0 | 0 |

SL3_c [Credit Card] Thinking specifically about the money that you owe for your own education, please tell us the amount that you currently owe on each of these loans

type: numeric (long)

range: [0, 50000] units: 1
unique values: 63 missing .: 5,714/6,610

mean: 1307.49
std. dev: 4703.01

percentiles: 10% 0 25% 0 50% 0 75% 0 90% 3000

SL3_TOTAL [Total] Thinking specifically about the money that you owe for your own education, please tell us the amount that you currently owe on each of these loans

type: numeric (long)

range: [0, 800000] units: 1
unique values: 257 missing .: 5,714/6,610

mean: 35289.7
std. dev: 53159.1

percentiles: 10% 2000 25% 6200 50% 20000 75% 45000 90% 90000

SL4A Does anyone else (such as a parent) help you pay these loans from your own education?

type: numeric (byte)
label : SL4A

range: [-1, 1] units: 1
unique values: 3 missing .: 5,691/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 1 | -1 | Refused |
| | 809 | 0 | No |
| | 109 | 1 | Yes |
| | 5,691 | . | |

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

Codebook_2016_SHED. txt
type: numeric (int)
label: SL4, but 190 nonmissing values are not labeled
range: [-2, 20000] unique values: 191
units: 1 missing : 5, 691/6, 610
examples: .
..

SL5 Is one or more of the loans from your own education in deferment, forbearance, or being forgiven so you do not need to make payments right now?

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

```

type: numeric (byte)
label : SL6

range: [-1, 1]          unique values: 3           units: 1
missing .: 5,691/6,610

tabulation: Freq.    Numeric Label
             8         -1   Refused
             712        0     No
             199        1     Yes
             5,691      .

```

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

Codebook_2016_SHED. txt
977 1 Yes
919 .

[Certi fi cate or technical training] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)
 label : SL8_A
 range: [-1, 1]
 unique values: 3
 tabulation: Freq. Numeri c Label
 44 -1 Refused
 1,548 0 No
 304 1 Yes
 4,714 .

SL8_b [Associate degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

SL8_c [Bachelor's degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

Codebook_2016_SHED.txt

SL8_d [Professional degree (e.g. MBA, MD, JD)]
Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)
label : SL8_D

| | | | |
|----------------|---------|------------|-------------|
| range: | [-1, 1] | units: | 1 |
| unique values: | 3 | missing .: | 4,714/6,610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 64 | -1 | Refused |
| | 1,678 | 0 | No |
| | 154 | 1 | Yes |
| | 4,714 | . | |

SL8_e [Master's degree or Doctoral Degree]
Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

type: numeric (byte)
label : SL8_E

| | | | |
|----------------|---------|------------|-------------|
| range: | [-1, 1] | units: | 1 |
| unique values: | 3 | missing .: | 4,714/6,610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 58 | -1 | Refused |
| | 1,511 | 0 | No |
| | 327 | 1 | Yes |
| | 4,714 | . | |

SL9 Did you complete the most recent educational program for which you borrowed money?

type: numeric (byte)
label : SL9

| | | | |
|----------------|---------|------------|-------------|
| range: | [-1, 2] | units: | 1 |
| unique values: | 4 | missing .: | 4,714/6,610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------------------------------|
| | 8 | -1 | Refused |
| | 383 | 0 | No |
| | 1,333 | 1 | Yes |
| | 172 | 2 | Still enrolled in the program |
| | 4,714 | . | |

SL10 Do you currently owe any money used to pay for your [spouse's/partner's] education?

Codebook_2016_SHED. txt

```

  type: numeric (byte)
  label : SL10

range: [-1, 1]          unique values: 3           missing : 1
       2,631/6,610

tabulation: Freq.    Numeric Label
              21        -1  Refused
              3,767      0   No
              191        1   Yes
              2,631      .

```

SL11 Do you currently owe any money used to pay for your child or grandchild's education?

```

type: numeric (int)
label : SL11

range: [-1, 999]          units: 1
unique values: 4           missing .: 812/6,610

tabulation: Freq.    Numeric Label
              22        -1   Refused
              4,303      0   No
              323        1   Yes
              1,150      999 Do not have children or
                               grandchildren
              812        .

```

SL12_a [Student Loan] Is the money you owe for your child or grandchild's education a:

type: numeric (byte)
 label : SL12_A
 range: [-1, 1]
 unique values: 3
 tabulation: Freq. Numeric Label
 4 -1 Refused
 41 0 No
 278 1 Yes
 6.287

SL12_b [Home Equity Loan] Is the money you owe for your child or grandchild's education a:

Codebook_2016_SHED.txt
37 1 Yes
6, 287 .

SL12_c [Credit Card] Is the money you owe for your child or grandchild's education a:

type: numeric (byte)
label: SL12_C
range: [-1, 1]
unique values: 3 units: 1
missing : 6, 287/6, 610
tabulation: Freq. Numeric Label
40 -1 Refused
232 0 No
51 1 Yes
6, 287 .

SL12_d [Other Loan (Please specify)]
Is the money you owe for
your child or grandchild's education a:

type: numeric (byte)
label: SL12_D
range: [0, 1]
unique values: 2 units: 1
missing : 6, 287/6, 610
tabulation: Freq. Numeric Label
299 0 No
24 1 Yes
6, 287 .

K2_a [401(k), 403(b), Keogh, or other defined contribution plan through an employer or former employer] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)
label: K2_A
range: [-1, 1]
unique values: 3 units: 1
missing : 2, 102/6, 610
tabulation: Freq. Numeric Label
39 -1 Refused
2, 274 0 No
2, 195 1 Yes
2, 102 .

K2_b [Pension with a defined benefit through an employer or former employer]
Do you currently have each of the following types of retirement savings or pension?

Codebook_2016_SHED.txt
type: numeric (byte)
label: K2_B

range: [-1, 1] uni ts: 1
uni que val ues: 3 missi ng .: 2, 102/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|---------|
| | 61 | -1 | Refused |
| | 3, 335 | 0 | No |
| | 1, 112 | 1 | Yes |
| | 2, 102 | . | |

K2_c [IRA or Roth IRA] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)
label : K2_C

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

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 90 | -1 | Refused |
| | 3,018 | 0 | No |
| | 1,400 | 1 | Yes |
| | 2,102 | . | |

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

type: numeric (byte)
label : K2_D

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

| tabulation: | Freq. | Numerical | Label |
|-------------|-------|-----------|---------|
| | 62 | -1 | Refused |
| | 2,433 | 0 | No |
| | 2,013 | 1 | Yes |
| | 2,102 | | |

K2_e [Ownership of real estate or land that you plan to sell or rent to generate income in retirement] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)
label : K2_E

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

Codebook_2016_SHED.txt

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 67 | -1 | Refused |
| | 3,785 | 0 | No |
| | 656 | 1 | Yes |
| | 2,102 | . | |

K2_f [Ownership of my business]
Do you currently have each of the following types
of retirement savings or pension?

| | type: | numeric (byte) | |
|----------------|--------|----------------|-------------------------|
| | label: | K2_F | |
| unique values: | range: | [-1, 1] | units: 1 |
| | | 3 | missing : 2, 102/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 88 | -1 | Refused |
| | 4,091 | 0 | No |
| | 329 | 1 | Yes |
| | 2,102 | . | |

K2_g [Other retirement savings (Please
specify)] Do you currently have each of
the following types of
retirement savings or pension?

| | type: | numeric (byte) | |
|----------------|--------|----------------|-------------------------|
| | label: | K2_G | |
| unique values: | range: | [0, 1] | units: 1 |
| | | 2 | missing : 2, 102/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 4,330 | 0 | No |
| | 178 | 1 | Yes |
| | 2,102 | . | |

DC1 Does your employer offer a 401(k),
403(b), Thrift, or other defined
contribution retirement plan, would you
contribute to the plan?

| | type: | numeric (byte) | |
|----------------|--------|--|-------------------------|
| | label: | DC1, but 1 nonmissing value is not labeled | |
| unique values: | range: | [-1, 8] | units: 1 |
| | | 4 | missing : 5, 480/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 10 | -1 | Refused |
| | 567 | 0 | |
| | 349 | 1 | Yes |
| | 204 | 8 | Don't know |
| | 5,480 | . | |

Codebook_2016_SHED.txt

DC3 If your employer did offer a 401(k), 403(b), Thrift, or other defined contribution retirement plan, would you contribute to the plan?

type: numeric (byte)
label : DC3

| | | | |
|----------------|--------|------------|---------------|
| range: | [1, 8] | units: | 1 |
| unique values: | 5 | missing .: | 5, 839/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|----------------|
| | 45 | 1 | Definitely No |
| | 81 | 2 | Probably No |
| | 285 | 3 | Probably Yes |
| | 198 | 4 | Definitely Yes |
| | 162 | 8 | Don't know |
| | 5, 839 | . | |

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

type: numeric (byte)
label : DC4

| | | | |
|----------------|---------|------------|---------------|
| range: | [-1, 4] | units: | 1 |
| unique values: | 5 | missing .: | 3, 645/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|----------------------|
| | 1 | -1 | Refused |
| | 424 | 1 | Very comfortable |
| | 923 | 2 | Mostly comfortable |
| | 988 | 3 | Slightly comfortable |
| | 629 | 4 | Not comfortable |
| | 3, 645 | . | |

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

type: numeric (byte)
label : K5A

| | | | |
|----------------|---------|------------|---------------|
| range: | [-1, 3] | units: | 1 |
| unique values: | 5 | missing .: | 2, 102/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|---------------------|
| | 17 | -1 | Refused |
| | 4, 038 | 0 | No |
| | 187 | 1 | Yes, borrowed money |
| | 232 | 2 | Yes, cashed out |
| | 34 | 3 | Yes, both |
| | 2, 102 | . | |

K8A You indicated previously that you are retired. At what age did you retire?
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Codebook_2016_SHED.txt

```
type: numeric (int)
label: K8A, but 56 nonmissing values are not labeled
range: [-1, 999]          unique values: 58          units: 1
missing.: 4,509/6,610
examples: 63
.
.
```

K9_a [Poor health] How important were each of the following in your decision to retire at the age that you did?

```

type: numeric (byte)
label : K9_A

range: [-1, 3]          unique values: 4          units: 1
missing : 4,508/6,610

tabulation: Freq.    Numeric Label
             37       -1   Refused
             1,447     1   Not important
             278       2   Somewhat important
             340       3   Very important
             4,508     .

```

K9_b [Wanted to do other things] How important were each of the following in your decision to retire at the age that you did?

```

type: numeric (byte)
label : K9_B

range: [-1, 3]          unique values: 4          units: 1
missing : 4,508/6,610

tabulation: Freq.    Numeric Label
             53        -1 Refused
             809       1 Not important
             733       2 Somewhat important
             507       3 Very important
             4,508      .

```

K9_c [Di dn?t like the work] How important were each of the following in your decision to retire at the age that you did?

type: numeric (byte)
label : K9_C

range: [-1, 3] unique values: 4 units: 1
missing : 4, 508/6, 610

| Codebook_2016_SHED.txt | | | |
|------------------------|-------|---------|--------------------|
| tabulation: | Freq. | Numeric | Label |
| | 63 | -1 | Refused |
| | 1,475 | 1 | Not important |
| | 410 | 2 | Somewhat important |
| | 154 | 3 | Very important |
| | 4,508 | . | |

K9_d [Wanted to spend more time with family] How important were each of the following in your decision to retire at the age that you did?

| | | |
|----------------|----------------|--------------------|
| type: | numeric (byte) | |
| label: | K9_D | |
| range: | [-1, 3] | |
| unique values: | 4 | |
| units: | 1 | |
| missing .: | 4,508/6,610 | |
| tabulation: | | |
| Freq. | Numeric | Label |
| 46 | -1 | Refused |
| 811 | 1 | Not important |
| 660 | 2 | Somewhat important |
| 585 | 3 | Very important |
| 4,508 | . | |

K9_e [Forced to retire or lack of available work] How important were each of the following in your decision to retire at the age that you did?

| | | |
|----------------|----------------|--------------------|
| type: | numeric (byte) | |
| label: | K9_E | |
| range: | [-1, 3] | |
| unique values: | 4 | |
| units: | 1 | |
| missing .: | 4,508/6,610 | |
| tabulation: | | |
| Freq. | Numeric | Label |
| 51 | -1 | Refused |
| 1,551 | 1 | Not important |
| 215 | 2 | Somewhat important |
| 285 | 3 | Very important |
| 4,508 | . | |

K10_a [Social Security] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

| | | |
|----------------|----------------|---------|
| type: | numeric (byte) | |
| label: | K10_A | |
| range: | [-1, 1] | |
| unique values: | 3 | |
| units: | 1 | |
| missing .: | 4,508/6,610 | |
| tabulation: | | |
| Freq. | Numeric | Label |
| 7 | -1 | Refused |
| 214 | 0 | No |
| 1,881 | 1 | Yes |

Codebook_2016_SHED.txt 4,508 .

K10_b [I have a job] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)
 label : K10_B
 range: [-1, 1] unique values: 3 units: 1
 missing . : 4,508/6,610
 tabulation: Freq. Numeric Label
 66 -1 Refused
 1,825 0 No
 211 1 Yes
 4,508 . .

K10_c [My spouse/partner has a job] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

K10_d [Pension with a defined benefit from work]
Are each of the following sources of funds for you [and your spouse or partner] in retirement?

K10_e [401(k), 403(b), Keogh, or other defined contribution plan from work] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

Codebook_2016_SHED.txt

type: numeric (byte)
 label : K10_E
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 4, 508/6, 610
 tabulation: Freq. Numeric Label
 49 -1 Refused
 1, 229 0 No
 824 1 Yes
 4, 508 .

K10_f [IRA or Roth IRA] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)
 label : K10_F
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 4, 508/6, 610
 tabulation: Freq. Numeric Label
 52 -1 Refused
 1, 100 0 No
 950 1 Yes
 4, 508 .

K10_g [Savings outside a retirement account] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)
 label : K10_G
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 4, 508/6, 610
 tabulation: Freq. Numeric Label
 42 -1 Refused
 921 0 No
 1, 139 1 Yes
 4, 508 .

K10_h [Income from real estate or the sale of real estate] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)
 label : K10_H
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 4, 508/6, 610

| Codebook_2016_SHED.txt | | | |
|------------------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 56 | -1 | Refused |
| | 1,782 | 0 | No |
| | 264 | 1 | Yes |
| | 4,508 | . | |

K10_i [Income from a business or the sale of a business] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

```

type: numeric (byte)
label : K10_I

range: [-1, 1]          unique values: 3          missing : 4,508/6,610

tabulation: Freq.    Numeric Label
             62        -1   Refused
             1,948      0   No
                 92      1   Yes
             4,508     .

```

K10_j [Relying on children, grandchildren, or other family] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

type: numeric (byte)
 label : K10_J
 range: [-1, 1] unique values: 3 units: 1
 missing . : 4,508/6,610
 tabulation: Freq. Numeric Label
 62 -1 Refused
 1,984 0 No
 56 1 Yes
 4,508

K10_K [Other retirement savings] Are each of the following sources of funds for you [and your spouse or partner] in retirement?

Codebook_2016_SHED. txt

10_a

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

type: numeric (byte)
label: I0_A

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

| | | | |
|-------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 48 | -1 | Refused |
| | 2,539 | 0 | No |
| | 4,023 | 1 | Yes |

I O_b

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

type: numeric (byte)
label: I0_B
range: [-1, 1]
unique values: 3
units: 1
missing.: 0/6, 610

| | | | |
|-------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 81 | -1 | Refused |
| | 5,561 | 0 | No |
| | 968 | 1 | Yes |

10_c

[Freelance work or hobbies (do not include income from GfK)] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

type: numeric (byte)
label: LO_C

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

tabulation: Freq. Numeric Label
81 -1 Refused
5,713 0 No
816 1 Yes

Io_d

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

type: numeric (byte)

Codebook_2016_SHED. txt

Label : IO_D

uni que values: 3 range: [-1, 1] uni ts: 1 missing : 0/6,610

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

10_e

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

type: numeric (byte)
label: 10_E

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

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

10_f

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

type: numeric (byte)
label: 10 F

uni que values: 3 range: [-1, 1] uni ts: 1 missing : 0/6,610

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

I O_g

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

type: numeric (byte)
label: IO_G

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

| | | | |
|-------------|--------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 93 | -1 | Refused |
| | 6, 331 | 0 | No |
| | 186 | 1 | Yes |

Codebook_2016_SHED.txt

I0_h [Pension income] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

type: numeric (byte)
 label: I0_H
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 0/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 85 | -1 | Refused |
| | 4,936 | 0 | No |
| | 1,589 | 1 | Yes |

I0_i [Any other income] In the past 12 months, did you [and/or your spouse / and/or partner] receive any income from the following sources:

type: numeric (byte)
 label: I0_I
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 0/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 163 | -1 | Refused |
| | 5,616 | 0 | No |
| | 831 | 1 | Yes |

I0A Did you [and/or your spouse / and/or your partner] receive any income from any source in the past 12 months?

type: numeric (byte)
 label: I0A
 range: [-1, 1]
 unique values: 3 units: 1
 missing .: 6, 218/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 21 | -1 | Refused |
| | 290 | 0 | No |
| | 81 | 1 | Yes |
| | 6,218 | . | |

I4A Which of the following categories best describes the total income that you received from all sources, before taxes and deductions, in the past 12 months?

type: numeric (byte)

Codebook_2016_SHED.txt
Label : I4A, but 1 nonmissing value is not labeled

uni que val ues: 12 range: [-1, 10] uni ts: 1 mi ssing .: 0/6, 610

| | | | | |
|-----------|---|----------|----|----------|
| examples: | 3 | \$15,000 | to | \$24,999 |
| | 4 | \$25,000 | to | \$39,999 |
| | 6 | \$50,000 | to | \$74,999 |
| | 7 | \$75,000 | to | \$99,999 |

11 In the past 12 months, would you say that your [and your spouse's/and your partner] total spending was:

type: numeric (byte)
label: l1

range: [-1, 3] units: 1
unique values: 4 missing: 290/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------------------------|
| | 13 | -1 | Refused |
| | 3,080 | 1 | Less than your income |
| | 2,134 | 2 | The same as your income |
| | 1,093 | 3 | More than your income |
| | 290 | . | |

13_a [Spend out of your savings] In the past 12 months, did you [and your spouse/and your partner] do each of the following to cover spending that exceeded your income?

type: numeric (byte)
label: I3_A

range: [-1, 1] uni ts: 1
uni que val ues: 3 missi ng .: 5, 517/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 9 | -1 | Refused |
| | 411 | 0 | No |
| | 673 | 1 | Yes |
| | 5,517 | . | |

I 3_b [Borrow / take-on debt] In the past 12 months, did you [and your spouse/and your partner] do each of the following to cover spending that exceeded your income?

type: numeric (byte)
label: | 3 B

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssing : 5, 517/6, 610

tabulation: Freq. Numeric Label
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Codebook_2016_SHED.txt
20 -1 Refused
538 0 No
535 1 Yes
5,517 .

I 3_c [Rely on family or friends] In the past 12 months, did you [and your spouse/and your partner] do each of the following to cover spending that exceeded your income?

```

type: numeric (byte)
label : I3_C

range: [-1, 1]          unique values: 3          units: 1
missing.: 5,517/6,610

tabulation: Freq.    Numeric Label
              24        -1  Refused
              674         0   No
              395         1   Yes
              5,517       .

```

I 3_d [Other (Please describe)] In the past 12 months, did you [and your spouse/and your partner] do each of the following to cover spending that exceeded your income?

```

type: numeric (byte)
label : I3_D

range: [-1, 1]          units: 1
unique values: 3         missing.: 5, 517/6, 610

tabulation: Freq.    Numeric Label
             134       -1   Refused
                 907       0    No
                  52       1   Yes
                5, 517

```

19 In the past 12 months, which one of the following best describes how your income changes from month to month, if at all?

```

type: numeric (byte)
label: 19

range: [-1, 3]          units: 1
unique values: 4         missing .: 0/6,610

tabulation: Freq.    Numeric Label
              41        -1   Refused
              4,577      1   Roughly the same amount each
                               month
              1,374      2   Roughly the same most months,
                               Page 99

```

Codebook_2016_SHED. txt

but some unusually high or low months during the year

618 3 Often varies quite a bit from
 one month to the next

| 10_a

[Bonuses] Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

type: numeric (byte)
label: LABJ

range: [0, 1] uni ts: 1
uni que values: 2 missing : 4,618/6,610

| tabulation: | Freq. | Numeri c | Label |
|-------------|-------|----------|-------|
| 1,755 | 0 | No | |
| 237 | 1 | Yes | |
| 4,618 | . | | |

| 10_b

[Commissions] Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

type: numeric (byte)
label: LABJ

| | | | | | |
|---------------|--------|-----------------|-------|---------|-------------------------------|
| range: | [0, 1] | uni que values: | 2 | uni ts: | 1 mi ssing . : 4,618/6,610 |
| tabul ati on: | Freq. | Numeri c | Label | | |
| | 1,857 | 0 | No | | |
| | 135 | 1 | Yes | | |
| | 4,618 | . | | | |

| 10 c

[Seasonal employment] Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

type: numeric (byte)
label: LABJ

| | | | | | |
|---------------|--------|------------------|-------|---------|---------------------------------|
| range: | [0, 1] | uni que val ues: | 2 | uni ts: | 1 mi ssing . : 4, 618/6, 610 |
| tabul ati on: | Freq. | Numeri c | Label | | |
| | 1, 741 | 0 | No | | |
| | 251 | 1 | Yes | | |
| | 4, 618 | . | | | |

| 10 d

[Irregular work schedule (i.e. your work hours change from week to week)] Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

Codebook_2016_SHED.txt

| | |
|---|--------------------------------------|
| type: numeric (byte) Label : LABJ range: [0, 1] unique values: 2 | units: 1 missing .: 4, 618/6, 610 |
| tabulation: Freq. Numeric Label 1, 163 0 No 829 1 Yes 4, 618 . | |

I10_e [Periods of unemployment]
 Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

| | |
|---|--------------------------------------|
| type: numeric (byte) Label : LABJ range: [0, 1] unique values: 2 | units: 1 missing .: 4, 618/6, 610 |
| tabulation: Freq. Numeric Label 1, 696 0 No 296 1 Yes 4, 618 . | |

I10_f [Investment Income]
 Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

| | |
|---|--------------------------------------|
| type: numeric (byte) Label : LABJ range: [0, 1] unique values: 2 | units: 1 missing .: 4, 618/6, 610 |
| tabulation: Freq. Numeric Label 1, 784 0 No 208 1 Yes 4, 618 . | |

I10_g [Other (Please specify)]
 Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

| | |
|---|--------------------------------------|
| type: numeric (byte) Label : LABJ range: [0, 1] unique values: 2 | units: 1 missing .: 4, 618/6, 610 |
| tabulation: Freq. Numeric Label 1, 591 0 No | |

Codebook_2016_SHED.txt
401 1 Yes
4,618 .

I10_Refused [Refused] Please indicate whether each of the following is a reason that your income changed from month to month in the past year?

type: numeric (byte)
label : LABJ

range: [0, 1] units: 1
unique values: 2 missing .: 4,618/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 1,879 | 0 | No |
| | 113 | 1 | Yes |
| | 4,618 | . | |

I12 In the past 12 months, did you [and your spouse/and your partner] have any months where you struggled to pay your bills because your income was lower than normal?

type: numeric (byte)
label : I12

range: [-1, 1] units: 1
unique values: 3 missing .: 4,618/6,610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 9 | -1 | Refused |
| | 1,130 | 0 | No |
| | 853 | 1 | Yes |
| | 4,618 | . | |

OL1_a [Groceries or personal care items] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
label : OL1_A

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

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 33 | -1 | Refused |
| | 4,639 | 0 | No |
| | 1,938 | 1 | Yes |

OL1_b [Clothing] In the past 12 months, have you purchased each of the following types of goods online?

```

Codebook_2016_SHED.txt
type: numeric (byte)
label: 0L1_B

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

tabulation: Freq.    Numeric Label
              37        -1   Refused
              3,170      0    No
              3,403      1    Yes

```

0L1_c [Furniture or household goods] In the past 12 months, have you purchased each of the following types of goods online:

```

      type: numeric (byte)
label : 0L1_C

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

tabulation: Freq.    Numeric Label
              38        -1  Refused
              4,992       0   No
              1,580       1   Yes

```

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

```

      type: numeric (byte)
label : 0L1_D

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

tabulation: Freq.    Numeric Label
              34        -1  Refused
              4,383       0   No
              2,193       1   Yes

```

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

```

type: numeric (byte)
label : 0L1_E

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

tabulation: Freq.    Numeric Label
              41        -1  Refused
              3,663      0   No
              2,906      1   Yes

```

0L1_f codebook_2016_SHED.txt
[Travel-related items (plane tickets, hotel rooms)] In the past 12 months, have you purchased each of the following types of goods online:

```
    type: numeric (byte)
  label: OL1_F
      range: [-1, 1]
  unique values: 3
       units: 1
     missing.: 0/6, 610
```

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 31 | -1 | Refused |
| | 3,724 | 0 | No |
| | 2,855 | 1 | Yes |

OL1_g [Tickets to live events, like sporting events, concerts, or movies] In the past 12 months, have you purchased each of the following types of goods online:

```
type: numeric (byte)
label: OL1_G
range: [-1, 1]
unique values: 3
units: 1
missing.: 0/6, 610
```

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|---------|
| | 40 | -1 | Refused |
| | 4, 553 | 0 | No |
| | 2, 017 | 1 | Yes |

OL1_h [Food delivery or carryout] In the past 12 months, have you purchased each of the following types of goods online:

type: numeric (byte)
label: OL1_H

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

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------|
| | 38 | -1 | Refused |
| | 4,484 | 0 | No |
| | 2,088 | 1 | Yes |

OL1_i [0ther (P)lease speci fy)] In the past 12 months, have you purchased each of the following types of goods online:

```
type: numeric (byte)
label : 0L1_I

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

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| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 6,373 | 0 | No |
| | 237 | 1 | Yes |

OL2_a [Groceries or personal care items] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

| | | | |
|----------------|----------------|------------|-------------------------------|
| type: | numeric (byte) | | |
| label: | OL2_A | | |
| range: | [-1, 5] | units: | 1 |
| unique values: | 6 | missing .: | 4,672/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 51 | -1 | Refused |
| | 867 | 1 | Convenience |
| | 573 | 2 | Better price |
| | 44 | 3 | Better quality |
| | 281 | 4 | Not available in local stores |
| | 122 | 5 | Other reason |
| | 4,672 | . | |

OL2_b [Clothing] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

| | | | |
|----------------|----------------|------------|-------------------------------|
| type: | numeric (byte) | | |
| label: | OL2_B | | |
| range: | [-1, 5] | units: | 1 |
| unique values: | 6 | missing .: | 3,207/6,610 |
| tabulation: | Freq. | Numeric | Label |
| | 53 | -1 | Refused |
| | 1,527 | 1 | Convenience |
| | 959 | 2 | Better price |
| | 73 | 3 | Better quality |
| | 661 | 4 | Not available in local stores |
| | 130 | 5 | Other reason |
| | 3,207 | . | |

OL2_c [Furniture or household goods] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

| | | | |
|--------|----------------|--|--|
| type: | numeric (byte) | | |
| label: | OL2_C | | |

Codebook_2016_SHED.txt

| | | | | | |
|--------|-----------|------------------|---|-------------|---------------|
| range: | [-1, 5] | uni que val ues: | 6 | uni ts: | 1 |
| | | | | mi ssing .: | 5, 030/6, 610 |

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|-------------------------------|
| | 25 | -1 | Refused |
| | 640 | 1 | Conveni ence |
| | 600 | 2 | Better price |
| | 37 | 3 | Better quality |
| | 214 | 4 | Not available in local stores |
| | 64 | 5 | Other reason |
| | 5, 030 | . | |

OL2_d [E lectronics or appli ances] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

| | |
|---------|-----------------|
| type: | numeri c (byte) |
| label : | OL2_D |

| | | | | | |
|--------|-----------|------------------|---|-------------|---------------|
| range: | [-1, 5] | uni que val ues: | 6 | uni ts: | 1 |
| | | | | mi ssing .: | 4, 417/6, 610 |

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|-------------------------------|
| | 19 | -1 | Refused |
| | 797 | 1 | Conveni ence |
| | 1, 093 | 2 | Better price |
| | 39 | 3 | Better quality |
| | 188 | 4 | Not available in local stores |
| | 57 | 5 | Other reason |
| | 4, 417 | . | |

OL2_e [Books, music, or DVDs] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

| | |
|---------|-----------------|
| type: | numeri c (byte) |
| label : | OL2_E |

| | | | | | |
|--------|-----------|------------------|---|-------------|---------------|
| range: | [-1, 5] | uni que val ues: | 6 | uni ts: | 1 |
| | | | | mi ssing .: | 3, 704/6, 610 |

| tabul ati on: | Freq. | Numeri c | Label |
|---------------|--------|----------|-------------------------------|
| | 21 | -1 | Refused |
| | 1, 412 | 1 | Conveni ence |
| | 966 | 2 | Better price |
| | 37 | 3 | Better quality |
| | 387 | 4 | Not available in local stores |
| | 83 | 5 | Other reason |
| | 3, 704 | . | |

OL2_f [Travel -related items (plane tickets, hotel rooms)] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than

Codebook_2016_SHED. txt in a local store?

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------------------------------|
| | 14 | -1 | Refused |
| | 1,705 | 1 | Convenience |
| | 825 | 2 | Better price |
| | 15 | 3 | Better quality |
| | 237 | 4 | Not available in local stores |
| | 59 | 5 | Other reason |
| | 3,755 | . | |

0L2_g [Tickets to live events, like sporting events, concerts, or movies]
For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type: numeric (byte)
label: OL2_G

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

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------------------------------|
| | 13 | -1 | Refused |
| | 1,420 | 1 | Convenience |
| | 260 | 2 | Better price |
| | 25 | 3 | Better quality |
| | 249 | 4 | Not available in local stores |
| | 50 | 5 | Other reason |
| | 4,593 | . | |

OL2_h [Food delivery or carryout]
For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

type: numeric (byte)
label : 0L2_H

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

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------------------------------|
| | 33 | -1 | Refused |
| | 1,718 | 1 | Convenience |
| | 191 | 2 | Better price |
| | 30 | 3 | Better quality |
| | 23 | 4 | Not available in local stores |
| | 93 | 5 | Other reason |

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[OL1other] For each type of good that you purchased online in the past 12 months, what was the primary reason that you made these purchases online rather than in a local store?

```

type: numeric (byte)
Label : 0L2_I

range: [-1, 5]          units: 1
unique values: 6         missing : 6, 392/6, 610

tabulation: Freq.    Numeric   Label
             7           -1   Refused
             61          1   Convenience
             71          2   Better price
             7           3   Better quality
             61          4   Not available in local stores
             11          5   Other reason
             6,392        .

```

OL3_a [Bought used, second-hand, or handmade goods on websites like Ebay, Craigslist, or Etsy] In the past 12 months have you done each of the following:

```

type: numeric (byte)
label : 0L3_A

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

tabulation: Freq.    Numeric Label
              31        -1 Refused
              5,049      0  No
              1,530      1 Yes

```

OL3_b [Used a ride-hailing service like Uber or Lyft?] In the past 12 months have you done each of the following:

```

type: numeric (byte)
label : OL3_B

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

tabulation: Freq.    Numeric Label
              34        -1  Refused
              5,782      0   No
              794        1   Yes

```

OL3_c [Stayed overnight in a private residence
that you booked online using a service like
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Airbnb, VRBO, or HomeAway] In the past 12 months have you done each of the following:

```

type: numeric (byte)
label : OL3_C

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

tabulation: Freq.    Numeric Label
              30        -1  Refused
              6,131      0   No
              449        1   Yes

```

OL3_d [Hi red someone on line to do a task for you remotely through a service such as Mechanical Turk or Fiverr] In the past 12 months have you done each of the following:

```

type: numeric (byte)
label : OL3_D

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

tabulation: Freq.    Numeric Label
              32        -1  Refused
              6,509      0   No
                  69      1   Yes

```

OL3_e [Hi red someone on line to do an in-person task such as child-care or housecleanin gthrough a service such as Handy, Care.com, or TaskRabbit] In the past 12 months have you done each of the fol lowi ng:

```

type: numeric (byte)
label : OL3_E

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

tabulation: Freq.    Numeric Label
              31        -1  Refused
              6,464       0   No
              115        1   Yes

```

OL3_f [Ordered delivery of prepared meals through services such as GrubHub, Caviar, Instacart, or UberEats] In the past 12 months have you done each of the following:

type: numeric (byte)
label: OL3_F

Codebook_2016_SHED.txt
range: [-1, 1] uni que val ues: 3 uni ts: 1
missi ng .: 0/6, 610

tabul ati on: Freq. Numeric Label
30 -1 Refused
6, 295 0 No
285 1 Yes

OL3_g [Bought streaming online media or entertainment content, through services such as Netflix or Amazon Prime]
In the past 12 months have you done each of the following:

type: numeric (byte)
Label : OL3_G
range: [-1, 1] uni que val ues: 3 uni ts: 1
missi ng .: 0/6, 610

tabul ati on: Freq. Numeric Label
30 -1 Refused
4, 388 0 No
2, 192 1 Yes

OL4_a [Read product reviews or get product information] In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online?

type: numeric (byte)
Label : OL4_A
range: [-1, 1] uni que val ues: 3 uni ts: 1
missi ng .: 0/6, 610

tabul ati on: Freq. Numeric Label
26 -1 Refused
1, 887 0 No
4, 697 1 Yes

OL4_b [Compare prices and the availability of products, either across online sites or listed for sale in brick-and-mortar stores? In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online?]

type: numeric (byte)
Label : OL4_B
range: [-1, 1] uni que val ues: 3 uni ts: 1
missi ng .: 0/6, 610

tabul ati on: Freq. Numeric Label
27 -1 Refused
2, 262 0 No

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4,321 1 Yes

| | | | |
|-------|--|-------|--------------------|
| OL4_c | [I interacted with a customer service representative for a product you purchased] In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online? | | |
| | type: numeric (byte) | | |
| | label : OL4_C | | |
| | range: [-1, 1] | | units: 1 |
| | unique values: 3 | | missing .: 0/6,610 |
| | tabulation: | Freq. | Numeric Label |
| | | 25 | -1 Refused |
| | | 4,549 | 0 No |
| | | 2,036 | 1 Yes |
| OL4_d | [Taken a class or educational program] In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online? | | |
| | type: numeric (byte) | | |
| | label : OL4_D | | |
| | range: [-1, 1] | | units: 1 |
| | unique values: 3 | | missing .: 0/6,610 |
| | tabulation: | Freq. | Numeric Label |
| | | 34 | -1 Refused |
| | | 5,816 | 0 No |
| | | 760 | 1 Yes |
| OL4_e | [Made reservations online, such as at a restaurant, salon, or doctor's office] In the past 12 months, have you used the internet to do each of the following, even if you did not make the purchase online? | | |
| | type: numeric (byte) | | |
| | label : OL4_E | | |
| | range: [-1, 1] | | units: 1 |
| | unique values: 3 | | missing .: 0/6,610 |
| | tabulation: | Freq. | Numeric Label |
| | | 34 | -1 Refused |
| | | 4,785 | 0 No |
| | | 1,791 | 1 Yes |

EF1 Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies?

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```

type: numeric (byte)
label : EF1

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

tabulation: Freq.    Numeric Label
              25        -1  Refused
              3,278      0   No
              3,307      1   Yes

```

EF2 If you were to lose your main source of income (e.g. job, government benefits), could you cover your expense for 3 months by borrowing money, using savings, selling assets, or borrowing from friends and family?

```

type: numeric (byte)
label : EF2

range: [-1, 1]          unique values: 3           units: 1
                    missing : 3,307/6,610

tabulation: Freq.    Numeric Label
              30        -1   Refused
              1,896      0     No
              1,377      1     Yes
              3,307      .

```

EF3_a [Put it on my credit card and pay it off in full at the next statement] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

type: numeric (byte)
label : LABK

range: [0, 1]          unique values: 1
uni que val ues: 2      missing .: 0/6, 610

tabul ati on: Freq.    Numeric Label
               3, 987      0   No
               2, 623      1   Yes

```

EF3_b [Put it on my credit card and pay it off over time] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

type: numeric (byte)
label: LABK

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| | | |
|----------------|--------------------|---------------------------------|
| unique values: | range: [0, 1] 2 | units: 1 missing .: 0/6, 610 |
|----------------|--------------------|---------------------------------|

| | | | |
|-------------|-------------------------|-------------------|--------------------|
| tabulation: | Freq. 5,256 1,354 | Numeric 0 1 | Label No Yes |
|-------------|-------------------------|-------------------|--------------------|

EF3_c [With the money currently in my checking/savings account or with cash] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

| | |
|---------|------------------------------|
| label : | type: numeric (byte) LABK |
|---------|------------------------------|

| | | |
|----------------|--------------------|---------------------------------|
| unique values: | range: [0, 1] 2 | units: 1 missing .: 0/6, 610 |
|----------------|--------------------|---------------------------------|

| | | | |
|-------------|-------------------------|-------------------|--------------------|
| tabulation: | Freq. 3,806 2,804 | Numeric 0 1 | Label No Yes |
|-------------|-------------------------|-------------------|--------------------|

EF3_d [Using money from a bank loan or line of credit] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

| | |
|---------|------------------------------|
| label : | type: numeric (byte) LABK |
|---------|------------------------------|

| | | |
|----------------|--------------------|---------------------------------|
| unique values: | range: [0, 1] 2 | units: 1 missing .: 0/6, 610 |
|----------------|--------------------|---------------------------------|

| | | | |
|-------------|-----------------------|-------------------|--------------------|
| tabulation: | Freq. 6,374 236 | Numeric 0 1 | Label No Yes |
|-------------|-----------------------|-------------------|--------------------|

EF3_e [By borrowing from a friend or family member] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

| | |
|---------|------------------------------|
| label : | type: numeric (byte) LABK |
|---------|------------------------------|

| | | |
|----------------|--------------------|---------------------------------|
| unique values: | range: [0, 1] 2 | units: 1 missing .: 0/6, 610 |
|----------------|--------------------|---------------------------------|

| | | | |
|-------------|-----------------------|-------------------|--------------------|
| tabulation: | Freq. 5,831 779 | Numeric 0 1 | Label No Yes |
|-------------|-----------------------|-------------------|--------------------|

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EF3_f [Using a payday loan, deposit advance, or overdraft] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```
type: numeric (byte)
label : LABK

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

tabulation: Freq.    Numeric  Label
              6,478      0       No
                  132      1      Yes
```

EF3_g [By selling something] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

type: numeric (byte)
label : LABK

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

tabulation: Freq.    Numeric  Label
              6,075      0   No
                  535      1 Yes

```

EF3_h [I wouldn't be able to pay for the expense right now] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

```

type: numeric (byte)
label : LABK

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

tabulation: Freq.    Numeric  Label
              5,734      0   No
                  876      1  Yes

```

EF3_i [Other (Please specify):] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

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| | | | |
|----------------|----------------|------------|----------|
| type: | numeric (byte) | | |
| label: | LABK | | |
| range: | [0, 1] | units: | 1 |
| unique values: | 2 | missing .: | 0/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 6,510 | 0 | No |
| | 100 | 1 | Yes |

EF3_Refused [Refused] Suppose that you have any emergency expense that costs \$400. Based on your current financial situation, how would pay for this expense? If you would use more than one method to cover this expense, please select all that apply

| | | | |
|----------------|----------------|------------|----------|
| type: | numeric (byte) | | |
| label: | LABK | | |
| range: | [0, 1] | units: | 1 |
| unique values: | 2 | missing .: | 0/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 6,562 | 0 | No |
| | 48 | 1 | Yes |

EF5A Do you expect to be able to pay all of your bills in full this month?

| | | | |
|----------------|----------------|------------|---|
| type: | numeric (byte) | | |
| label: | EF5A | | |
| range: | [-1, 1] | units: | 1 |
| unique values: | 3 | missing .: | 0/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 42 | -1 | Refused |
| | 1,517 | 0 | I cannot pay some bills or will only make a partial payment on them |
| | 5,051 | 1 | I will be able to pay all of my bills in full |

EF5B How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

| | | | |
|----------------|----------------|------------|---------------|
| type: | numeric (byte) | | |
| label: | EF5B | | |
| range: | [-1, 1] | units: | 1 |
| unique values: | 3 | missing .: | 1, 559/6, 610 |
| tabulation: | Freq. | Numeric | Label |
| | 24 | -1 | Refused |

| Codebook_2016_SHED.txt | | |
|------------------------|---|---|
| 836 | 0 | I could not pay some other bills or would only make a partial payment on some of them |
| 4,191 | 1 | I would still be able to pay all of my other bills in full |
| 1,559 | . | |

E1_a [Prescription medicine (including taking less medication than prescribed)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

```

type: numeric (byte)
label : E1_A

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

tabulation: Freq.    Numeric Label
              29        -1  Refused
              5,827      0   No
              753        1   Yes
              1

```

E1_b [To see a doctor] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

```

type: numeric (byte)
label : E1_B

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

tabulation: Freq.    Numeric Label
              40        -1  Refused
              5,764       0   No
              805         1  Yes
              1

```

E1_c [Mental health care or counseling] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
 label : E1_C
 range: [-1, 1] units: 1
 unique values: 3 missing .: 1/6,610
 tabulation: Freq. Numeric Label
 36 -1 Refused
 6,244 0 No
 329 1 Yes

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1

E1_d [Dental care (including skipping check-ups or routine cleaning)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
 label : E1_D

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

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|---------|
| | 28 | -1 | Refused |
| | 5, 296 | 0 | No |
| | 1, 285 | 1 | Yes |
| | 1 | . | |

E1_e [To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
 label : E1_E

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

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|---------|
| | 31 | -1 | Refused |
| | 6, 042 | 0 | No |
| | 536 | 1 | Yes |
| | 1 | . | |

E1_f [Follow-up care (e.g. skipping physical therapy sessions recommended by a doctor)] During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

type: numeric (byte)
 label : E1_F

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

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|---------|
| | 41 | -1 | Refused |
| | 6, 144 | 0 | No |
| | 424 | 1 | Yes |
| | 1 | . | |

E2

Codebook_2016_SHED.txt

During the past 12 months, have you had any unexpected major medical expenses that you had to pay out of pocket (that were not completely paid for by insurance)?

```

type: numeric (byte)
label : E2

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

tabulation: Freq.    Numeric   Label
              42          -1  Refused
              4,938         0   No
              1,630         1   Yes

```

E2A

Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months?

```
type: numeric (long)
label : E2A, but 224 nonmissing values are not labeled
range: [-1, 150000]          unique values: 225          units: 1
missing.: 4,980/6,610
examples: 3000
.
.
```

E2B

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?

```

type: numeric (byte)
label : E2B

range: [-1, 1]          units: 1
unique values: 3         missing .: 4,980/6,610

tabulation: Freq.    Numeric Label
              5           -1   Refused
              952          0     No
              673          1     Yes
              4,980        .

```

E4 a

[Insurance through a current or former employer or union (of yourself or a family member)] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (byte)
label: E4_A

Codebook_2016_SHED.txt

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

| | | | |
|-------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 111 | -1 | Refused |
| | 3,011 | 0 | No |
| | 3,488 | 1 | Yes |

E4_b [Insurance purchased directly from an insurance company (by yourself or a family member)] Are you currently covered by any of the following types of health insurance or health coverage plans?

| | |
|---------|----------------------|
| label : | type: numeric (byte) |
| | E4_B |

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

| | | | |
|-------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 207 | -1 | Refused |
| | 5,514 | 0 | No |
| | 889 | 1 | Yes |

E4_c [Medicare, for people 65 or older, or people with certain disabilities] Are you currently covered by any of the following types of health insurance or health coverage plans?

| | |
|---------|----------------------|
| label : | type: numeric (byte) |
| | E4_C |

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

| | | | |
|-------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 153 | -1 | Refused |
| | 4,404 | 0 | No |
| | 2,053 | 1 | Yes |

E4_d [Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability] Are you currently covered by any of the following types of health insurance or health coverage plans?

| | |
|---------|----------------------|
| label : | type: numeric (byte) |
| | E4_D |

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

| | | | |
|-------------|-------|---------|----------|
| tabulation: | Freq. | Numeric | Label |
| | | | Page 119 |

Codebook_2016_SHED.txt
210 -1 Refused
5,475 0 No
925 1 Yes

E4_e [TRI CARE or other military health care]
Are you currently covered by any of
the following types of health insurance or
health coverage plans?

type: numeric (byte)
label : E4_E

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

tabulation: Freq. Numeric Label
218 -1 Refused
6,125 0 No
267 1 Yes

E4_f [VA (including those who have ever used
or enrolled for VA health care)]
Are you currently covered by any of
the following types of health insurance or
health coverage plans?

type: numeric (byte)
label : E4_F

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

tabulation: Freq. Numeric Label
211 -1 Refused
6,005 0 No
394 1 Yes

E4_g [Indian Health Service]
Are you currently covered by any of
the following types of health insurance or
health coverage plans?

type: numeric (byte)
label : E4_G

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

tabulation: Freq. Numeric Label
237 -1 Refused
6,324 0 No
49 1 Yes

E4_h [Insurance purchased through a health
insurance exchange]
Are you currently covered by any of
Page 120

Codebook_2016_SHED.txt

the following types of health insurance or health coverage plans?

| type: | numeric (byte) | | | | | | | | | | | | |
|----------------|--|---------|---------|-------|-----|----|---------|-------|---|----|-----|---|-----|
| label: | E4_H | | | | | | | | | | | | |
| range: | [-1, 1] | | | | | | | | | | | | |
| unique values: | 3 | | | | | | | | | | | | |
| | units: 1 missing.: 0/6,610 | | | | | | | | | | | | |
| tabulation: | <table> <thead> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> </thead> <tbody> <tr> <td>224</td> <td>-1</td> <td>Refused</td> </tr> <tr> <td>6,068</td> <td>0</td> <td>No</td> </tr> <tr> <td>318</td> <td>1</td> <td>Yes</td> </tr> </tbody> </table> | Freq. | Numeric | Label | 224 | -1 | Refused | 6,068 | 0 | No | 318 | 1 | Yes |
| Freq. | Numeric | Label | | | | | | | | | | | |
| 224 | -1 | Refused | | | | | | | | | | | |
| 6,068 | 0 | No | | | | | | | | | | | |
| 318 | 1 | Yes | | | | | | | | | | | |

E4_i

[Any other type of health insurance or health coverage plan]
Are you currently covered by any of the following types of health insurance or health coverage plans?

| type: | numeric (byte) | | | | | | | | | | | | |
|----------------|--|---------|---------|-------|-----|----|---------|-------|---|----|-----|---|-----|
| label: | E4_I | | | | | | | | | | | | |
| range: | [-1, 1] | | | | | | | | | | | | |
| unique values: | 3 | | | | | | | | | | | | |
| | units: 1 missing.: 0/6,610 | | | | | | | | | | | | |
| tabulation: | <table> <thead> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> </thead> <tbody> <tr> <td>232</td> <td>-1</td> <td>Refused</td> </tr> <tr> <td>6,015</td> <td>0</td> <td>No</td> </tr> <tr> <td>363</td> <td>1</td> <td>Yes</td> </tr> </tbody> </table> | Freq. | Numeric | Label | 232 | -1 | Refused | 6,015 | 0 | No | 363 | 1 | Yes |
| Freq. | Numeric | Label | | | | | | | | | | | |
| 232 | -1 | Refused | | | | | | | | | | | |
| 6,015 | 0 | No | | | | | | | | | | | |
| 363 | 1 | Yes | | | | | | | | | | | |

E6_a

Do you have serious difficulty hearing or serious difficulty seeing even with glasses (including being blind or deaf)

| type: | numeric (byte) | | | | | | | | | | | | |
|----------------|---|---------|---------|-------|----|----|---------|-------|---|----|-----|---|-----|
| label: | E6_A | | | | | | | | | | | | |
| range: | [-1, 1] | | | | | | | | | | | | |
| unique values: | 3 | | | | | | | | | | | | |
| | units: 1 missing.: 0/6,610 | | | | | | | | | | | | |
| tabulation: | <table> <thead> <tr> <th>Freq.</th> <th>Numeric</th> <th>Label</th> </tr> </thead> <tbody> <tr> <td>31</td> <td>-1</td> <td>Refused</td> </tr> <tr> <td>6,063</td> <td>0</td> <td>No</td> </tr> <tr> <td>516</td> <td>1</td> <td>Yes</td> </tr> </tbody> </table> | Freq. | Numeric | Label | 31 | -1 | Refused | 6,063 | 0 | No | 516 | 1 | Yes |
| Freq. | Numeric | Label | | | | | | | | | | | |
| 31 | -1 | Refused | | | | | | | | | | | |
| 6,063 | 0 | No | | | | | | | | | | | |
| 516 | 1 | Yes | | | | | | | | | | | |

E6_b

Because of a physical, mental, or emotional condition, do you have serious difficulty concentrating, remembering, or making decisions

| | |
|----------------|-------------------------------|
| type: | numeric (byte) |
| label: | E6_B |
| range: | [-1, 1] |
| unique values: | 3 |
| | units: 1 missing.: 0/6,610 |

Codebook_2016_SHED.txt

| | | | |
|-------------|-------|---------|---------|
| tabulation: | Freq. | Numeric | Label |
| | 24 | -1 | Refused |
| | 6,041 | 0 | No |
| | 545 | 1 | Yes |

E6_c Do you have serious difficulty walking or climbing stairs?

```

type: numeric (byte)
label : E6_C

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

tabulation: Freq.    Numeric Label
              34        -1  Refused
              5,786      0   No
              790        1   Yes

```

E7 Do you currently have a health problem or disability which prevents you from working or which limits the kind or amount of work that you can do?

```

type: numeric (byte)
label : E7

range: [-1, 1]                                     units: 1
unique values: 3                                     missing .: 633/6,610

tabulation: Freq.    Numeric   Label
              33          -1  Refused
              5,001         0   No
              943          1   Yes
              633

```

X2_a [I lost a job] Have you and your family living with you experienced each of the following events in the past 12 months?

```

  type: numeric (byte)
  label : X2_A

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

tabulation: Freq.    Numeric Label
              33        -1  Refused
              6,191      0   No
              386        1   Yes

```

X2_b [I had my work hours and/or pay reduced]
Have you and your family
living with you experienced each of the
following events in the past 12 months?

Codebook_2016_SHED.txt

```

type: numeric (byte)
label : X2_B

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

tabulation: Freq.    Numeric Label
              38        -1  Refused
              6,060       0   No
              512        1   Yes

```

X2_c [My spouse/partner lost a job]
Have you and your family
living with you experienced each of the
following events in the past 12 months?

```

  type: numeric (byte)
  label : X2_C

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

tabulation: Freq.    Numeric Label
              39        -1  Refused
              6,354      0   No
              217        1   Yes

```

X2_d [My spouse/partner had their work hours and/or pay reduced] Have you and your family living with you experienced each of the following events in the past 12 months?

```

      type: numeric (byte)
Label : X2_D

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

tabulation: Freq.    Numeric Label
             38        -1  Refused
             6,278       0   No
             294         1   Yes

```

X2_e [Told by landlord that I had to move out]
Have you and your family
living with you experienced each of the
following events in the past 12 months?

type: numeric (byte)
label : X2_E

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

tabulation: Freq. Numeric Label
 31 -1 Refused

Codebook_2016_SHED.txt
6,491 0 No
88 1 Yes

X2_f [Received a foreclosure or eviction notice] Have you and your family living with you experienced each of the following events in the past 12 months?

```

type: numeric (byte)
label : X2_F

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

tabulation: Freq.    Numeric Label
             32        -1  Refused
             6,486      0   No
                 92       1   Yes

```

X2_g [A business I owned had financial difficulty] Have you and your family living with you experienced each of the following events in the past 12 months?

```

type: numeric (byte)
label : X2_G

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

tabulation: Freq.    Numeric Label
              37        -1  Refused
              6,457      0   No
              116       1   Yes

```

X2_h [I had a significant health problem]
Have you and your family
living with you experienced each of the
following events in the past 12 months?

```

type: numeric (byte)
label : X2_H

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

tabulation: Freq.    Numeric Label
              33        -1  Refused
              5,652      0   No
              925        1   Yes

```

X2_i [A family member had significant health problem] Have you and your family living with you experienced each of the following events in the past 12 months?

Codebook_2016_SHED. txt

```

type: numeric (byte)
label : X2_I

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

tabulation: Freq.    Numeric Label
              33        -1  Refused
              5,765      0   No
              812       1   Yes

```

X2_j [Divorce] Have you and your family living with you experienced each of the following events in the past 12 months?

```

type: numeric (byte)
label : X2_J

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

tabulation: Freq.    Numeric Label
              51        -1 Refused
              6,449      0  No
              110       1 Yes

```

X2_k [Death of primary breadwinner]
Have you and your family
living with you experienced each of the
following events in the past 12 months?

```

type: numeric (byte)
label : X2_K

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

tabulation: Freq.    Numeric Label
              42        -1 Refused
              6,505      0  No
                  63      1 Yes

```

X3_a [I lost a job] How much financial strain did each of the events that you experienced cause for you and your family?

type: numeric (byte)
 label : X3_A
 range: [-1, 4]
 unique values: 5 missing : 6, 224/6, 610
 tabulation: Freq. Numeric Label
 3 -1 Refused
 39 1 None
 75 2 A little strain

Codebook_2016_SHED.txt
102 3 Moderate strain
167 4 Substantial strain
6,224 .

X3_b [I had my work hours and/or pay reduced]
How much financial strain did each of the events that you experienced cause for you and your family?

```

type: numeric (byte)
label : X3_B

range: [-1, 4]          unis: 1
unique values: 5         missing.: 6,098/6,610

tabulation: Freq.    Numeric Label
             1        -1 Refused
             38       1 None
             142      2 A little strain
             169      3 Moderate strain
             162      4 Substantial strain
             6,098     .

```

X3_c [My spouse/partner lost a job]
How much financial strain
did each of the events that you experienced
cause for you and your family?

```

type: numeric (byte)
label : X3_C

range: [1, 4]          units: 1
unique values: 4        missing .: 6,393/6,610

tabulation: Freq.    Numeric Label
              21       1   None
              48       2   A little strain
              57       3   Moderate strain
              91       4   Substantial strain
              6,393    .

```

X3_d [My spouse/partner had their work hours and/or pay reduced] How much financial strain did each of the events that you experienced cause for you and your family?

Codebook_2016_SHED.txt
74 4 Substantial strain
6,316 .

X3_e [Told by landlord that I had to move out]
How much financial strain
did each of the events that you experienced
cause for you and your family?

```

type: numeric (byte)
label : X3_E

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

tabulation: Freq.    Numeric   Label
             1         -1        Refused
             11        1         None
             13        2        A little strain
             21        3        Moderate strain
             42        4        Substantial strain
             6, 522     .         .

```

X3_f [Received a foreclosure or eviction notice] How much financial strain did each of the events that you experienced cause for you and your family?

```

type: numeric (byte)
label : X3_F

range: [1, 4]          units: 1
unique values: 4        missing .: 6, 518/6, 610

tabulation: Freq.    Numeric Label
             8          1      None
             14         2      A little strain
             25         3      Moderate strain
             45         4      Substantial strain
             6, 518     .

```

X3_g [A business I owned had financial difficulty] How much financial strain did each of the events that you experienced cause for you and your family?

```

type: numeric (byte)
label : X3_G

range: [1, 4]          unique values: 4          units: missing : 6,494/6,610

tabulation: Freq.    Numeric Label
             11        1   None
             20        2   A little strain
             37        3   Moderate strain
             48        4   Substantial strain
             6,494     .

```

Codebook_2016_SHED. txt

X3_h [I had a significant health problem]
How much financial strain
did each of the events that you experienced
cause for you and your family?

```

type: numeric (byte)
label : X3_H

range: [-1, 4]          unique values: 5
units: . missing .: 5,685/6,610

tabulation: Freq.    Numeric   Label
              2           -1   Refused
              174          1   None
              229          2   A little strain
              260          3   Moderate strain
              260          4   Substantial strain
              5,685         .

```

X3_i [A family member had significant health problem] How much financial strain did each of the events that you experienced cause for you and your family?

```

type: numeric (byte)
label : X3_I

range: [-1, 4]          units: 1
unique values: 5         missing .: 5,798/6,610

tabulation: Freq.    Numeric Label
             2           -1   Refused
             162          1   None
             217          2   A little strain
             251          3   Moderate strain
             180          4   Substantial strain
             5,798        .

```

X3_j [Divorce] How much financial strain did each of the events that you experienced cause for you and your family?

```

type: numeric (byte)
label : X3_J

range: [-1, 4]          units: 1
unique values: 5         missing .: 6, 500/6, 610

tabulation: Freq.    Numeric   Label
             1           -1   Refused
             19          1     None
             20          2   A little strain
             28          3   Moderate strain
             42          4 Substantial strain
             6,500        .

```

Codebook_2016_SHED.txt

X3_k [Death of primary breadwinner]
How much financial strain did each of the events that you experienced cause for you and your family?

type: numeric (byte)
label : X3_K

| | | | |
|----------------|---------|------------|---------------|
| range: | [-1, 4] | units: | 1 |
| unique values: | 5 | missing .: | 6, 547/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|--------------------|
| | 1 | -1 | Refused |
| | 9 | 1 | None |
| | 10 | 2 | A little strain |
| | 13 | 3 | Moderate strain |
| | 30 | 4 | Substantial strain |
| | 6, 547 | . | |

CH1_a [Your family's finances] When you were growing up (under age 17), how frequently did you worry about each of the following?

type: numeric (byte)
label : CH1_A

| | | | |
|----------------|---------|------------|----------|
| range: | [-1, 4] | units: | 1 |
| unique values: | 5 | missing .: | 0/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------------------|
| | 27 | -1 | Refused |
| | 2, 927 | 1 | Never worried |
| | 1, 414 | 2 | Rarely worried |
| | 1, 543 | 3 | Sometimes worried |
| | 699 | 4 | Regularly worried |

CH1_b [Having enough food to eat] When you were growing up (under age 17), how frequently did you worry about each of the following?

type: numeric (byte)
label : CH1_B

| | | | |
|----------------|---------|------------|----------|
| range: | [-1, 4] | units: | 1 |
| unique values: | 5 | missing .: | 0/6, 610 |

| tabulation: | Freq. | Numeric | Label |
|-------------|--------|---------|-------------------|
| | 27 | -1 | Refused |
| | 4, 462 | 1 | Never worried |
| | 1, 064 | 2 | Rarely worried |
| | 729 | 3 | Sometimes worried |
| | 328 | 4 | Regularly worried |

CH1_c [Crime and personal safety] When you were growing up (under age 17), how frequently did you worry about each of the following?
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Codebook_2016_SHED.txt

```

type: numeric (byte)
label : CH1_C

range: [-1, 4]          units: 1
unique values: 5         missing .: 0/6,610

tabulation: Freq.    Numeric Label
              28        -1   Refused
              4,097      1   Never worried
              1,529      2   Rarely worried
              694        3   Sometimes worried
              262        4   Regularly worried

```

CH1_d [Having a stable caregiver] When you were growing up (under age 17), how frequently did you worry about each of the following?

```

type: numeric (byte)
label : CH1_D

range: [-1, 4]          units: 1
unique values: 5         missing .: 0/6,610

tabulation: Freq.    Numeric Label
              35        -1   Refused
              5,006      1   Never worried
              855        2   Rarely worried
              471        3   Sometimes worried
              243        4   Relatively worried

```

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

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

type: numeric (byte)
label: CH3
range: [-1, 8] units: 1

Codebook_2016_SHED.txt
unique values: 9 missing . : 0/6, 610

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|---------------------------------|
| | 48 | -1 | Refused |
| | 1,487 | 1 | Less than High School degree |
| | 2,062 | 2 | High school degree or GED |
| | 588 | 3 | Some college but no degree |
| | 301 | 4 | Certificate or technical degree |
| | 203 | 5 | Associate degree |
| | 730 | 6 | Bachelor's degree |
| | 522 | 7 | Graduate degree |
| | 669 | 8 | Don't know |

IND2 IND2: Industry (detailed) in current or main job

ppcm0062 Q18: All together, how many jobs do you have?

type: numeric (byte)
 label : PPCM0062
 range: [-2, 4] units: 1
 unique values: 6 missing .: 0/6, 610
 tabulation: Freq. Numeric Label
 2, 884 -2 Not asked
 14 -1 Refused
 3, 120 1 One
 475 2 Two
 73 3 Three
 44 4 Four or more

ppcm0160 Q26: Occupation (detailed) in current or main job

ppfs0596

Codebook_2016_SHED. txt

Q22: What is the approximate total amount of your household's savings and investment?

ppfs0001

Q1: When it comes to decisions regarding your household's financial activities, who makes them?

pph10001

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

```

type: numeric (byte)
label : PPH10001

range: [-1, 5]          units: 1
unique values: 6         missing .: 189/6, 610

tabulation: Freq.    Numeric   Label
              28        -1        Refused
              687       1         Excellent
              2,407      2        Very good
              2,276      3         Good
              834        4         Fair
              189        5         Poor
              189

```

nph1date

Date member completed Health 1 survey

type: numeric (long)
range: [20140628, 20161021]
unique values: 290
units: 1
missing: 189/6,610

Codebook_2016_SHED.txt

mean: 2. 0e+07
 std. dev: 3658. 43
 percentiles: 10% 2. 0e+07 25% 2. 0e+07 50% 2. 0e+07 75% 2. 0e+07 90% 2. 0e+07

| ppfsdate | Date member completed Financial Services survey |
|----------|---|
|----------|---|

type: numeric (long)
 range: [20131219, 20161020] units: 1
 unique values: 375 missing .: 199/6, 610
 mean: 2. 0e+07
 std. dev: 4623. 36
 percentiles: 10% 2. 0e+07 25% 2. 0e+07 50% 2. 0e+07 75% 2. 0e+07 90% 2. 0e+07

| ppcmdate | Date member completed Core survey |
|----------|-----------------------------------|
|----------|-----------------------------------|

type: numeric (long)
 range: [20060131, 20161010] units: 1
 unique values: 605 missing .: 0/6, 610
 mean: 2. 0e+07
 std. dev: 7029. 4
 percentiles: 10% 2. 0e+07 25% 2. 0e+07 50% 2. 0e+07 75% 2. 0e+07 90% 2. 0e+07

| ppage | Age |
|-------|-----|
|-------|-----|

type: numeric (byte)
 label : PPAGE, but 76 nonmissing values are not labeled
 range: [18, 93] units: 1
 unique values: 76 missing .: 0/6, 610
 examples: 35
 50
 59
 68

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

type: numeric (byte)
 label : PPAGECAT
 range: [1, 7] units: 1
 unique values: 7 missing .: 0/6, 610

| Codebook_2016_SHED.txt | | | |
|------------------------|-------|---------|-------|
| tabulation: | Freq. | Numeric | Label |
| | 307 | 1 | 18-24 |
| | 953 | 2 | 25-34 |
| | 891 | 3 | 35-44 |
| | 1,069 | 4 | 45-54 |
| | 1,562 | 5 | 55-64 |
| | 1,287 | 6 | 65-74 |
| | 541 | 7 | 75+ |

ppagect4

Age - 4 Categories

| | | type: numeric (byte) | |
|-------------|------------------|----------------------|-------|
| | | label : PPAGECT4 | |
| | range: [1, 4] | units: 1 | |
| | unique values: 4 | missing .: 0/6, 610 | |
| tabulation: | Freq. | Numeric | Label |
| | 812 | 1 | 18-29 |
| | 1,339 | 2 | 30-44 |
| | 1,843 | 3 | 45-59 |
| | 2,616 | 4 | 60+ |

ppeduc

Education (Highest Degree Received)

| | | |
|--------------------|-------------------|---|
| | | type: numeric (byte) |
| | | label : PPEDUC |
| | range: [1, 14] | units: 1 |
| | unique values: 14 | missing .: 0/6, 610 |
| > equivalent (GED) | examples: 9 | HIGH SCHOOL GRADUATE - high school DIPLOMA or the |
| | 10 | Some college, no degree |
| | 11 | Associate degree |
| | 12 | Bachelors degree |

ppeducat

Education (Categorical)

| | | type: numeric (byte) | |
|-------------|------------------|----------------------|----------------------------|
| | | label : PPEDUCAT | |
| | range: [1, 4] | units: 1 | |
| | unique values: 4 | missing .: 0/6, 610 | |
| tabulation: | Freq. | Numeric | Label |
| | 324 | 1 | Less than high school |
| | 1,887 | 2 | High school |
| | 2,162 | 3 | Some college |
| | 2,237 | 4 | Bachelors degree or higher |

ppethm

Race / Ethnicity

| Codebook_2016_SHED. txt | | | | |
|-------------------------|--|----------|--------------------------|------------------|
| type: | numeric (byte) | | | |
| label: | PPETHM | | | |
| range: | [1, 5] | | uni ts: | 1 |
| uni que val ues: | 5 | | mi ssing .: | 0/6, 610 |
| tabul ati on: | Freq. | Numeri c | Label | |
| | 4, 905 | 1 | White, Non-Hi spani c | |
| | 610 | 2 | Black, Non-Hi spani c | |
| | 214 | 3 | Other, Non-Hi spani c | |
| | 690 | 4 | Hi spani c | |
| | 191 | 5 | 2+ Races, Non-Hi spani c | |
| <hr/> | | | | |
| ppgender | | | | Gender |
| <hr/> | | | | |
| type: | numeric (byte) | | | |
| label: | PPGENDER | | | |
| range: | [1, 2] | | uni ts: | 1 |
| uni que val ues: | 2 | | mi ssing .: | 0/6, 610 |
| tabul ati on: | Freq. | Numeri c | Label | |
| | 3, 276 | 1 | Male | |
| | 3, 334 | 2 | Femal e | |
| <hr/> | | | | |
| pphhhead | | | | Househol d Head |
| <hr/> | | | | |
| type: | numeric (byte) | | | |
| label: | PPHHHEAD | | | |
| range: | [0, 1] | | uni ts: | 1 |
| uni que val ues: | 2 | | mi ssing .: | 0/6, 610 |
| tabul ati on: | Freq. | Numeri c | Label | |
| | 1, 034 | 0 | No | |
| | 5, 576 | 1 | Yes | |
| <hr/> | | | | |
| pphhsizi e | | | | Househol d Si ze |
| <hr/> | | | | |
| type: | numeric (byte) | | | |
| label: | PPHHSIZE, but 10 nonmissing values are not labeled | | | |
| range: | [1, 10] | | uni ts: | 1 |
| uni que val ues: | 10 | | mi ssing .: | 0/6, 610 |
| exampl es: | 1 | | | |
| | 2 | | | |
| | 2 | | | |
| | 3 | | | |
| <hr/> | | | | |
| pphouse | | | | Housi ng Type |
| <hr/> | | | | |
| type: | numeric (byte) | | | |
| label: | PPHOUSE | | | |

Codebook_2016_SHED.txt

| | | | |
|------------------|---------------|---------------|---|
| uni que val ues: | range: [1, 5] | range: [1, 5] | uni ts: 1 |
| | 5 | | mi ssing .: 0/6, 610 |
| tabul ati on: | Freq. | Numeri c | Label |
| | 4, 582 | 1 | A one-fami ly house detached from any other house |
| | 560 | 2 | A one-fami ly house attached to one or more houses |
| | 1, 179 | 3 | A bui lding wi th 2 or more apartments |
| | 275 | 4 | A mobil e home |
| | 14 | 5 | Boat, RV, van, etc. |

| | |
|------------|------------------|
| ppi nci mp | Household Income |
|------------|------------------|

| | | |
|------------------|----------------------|--------------------------|
| label : | type: numeric (byte) | |
| PPI NCI MP | | |
| uni que val ues: | range: [1, 21] | uni ts: 1 |
| | 21 | mi ssing .: 0/6, 610 |
| exampl es: | 7 | \$20, 000 to \$24, 999 |
| | 10 | \$35, 000 to \$39, 999 |
| | 13 | \$60, 000 to \$74, 999 |
| | 16 | \$100, 000 to \$124, 999 |

| | |
|----------|-----------------|
| ppmari t | Mari tal Status |
|----------|-----------------|

| | | | |
|------------------|----------------------|----------------------|------------------------|
| label : | type: numeric (byte) | | |
| PPMARI T | | | |
| uni que val ues: | range: [1, 6] | uni ts: 1 | |
| | 6 | mi ssing .: 0/6, 610 | |
| tabul ati on: | Freq. | Numeri c | Label |
| | 3, 656 | 1 | Married |
| | 384 | 2 | Wi dowed |
| | 863 | 3 | Di vorced |
| | 104 | 4 | Separated |
| | 1, 280 | 5 | Never married |
| | 323 | 6 | Li vi ng wi th partner |

| | |
|----------|------------|
| ppmsacat | MSA Status |
|----------|------------|

| | | | |
|------------------|----------------------|----------------------|-----------|
| label : | type: numeric (byte) | | |
| PPMSACAT | | | |
| uni que val ues: | range: [0, 1] | uni ts: 1 | |
| | 2 | mi ssing .: 0/6, 610 | |
| tabul ati on: | Freq. | Numeri c | Label |
| | 938 | 0 | Non-Metro |
| | 5, 672 | 1 | Metro |

| | |
|-------|---|
| ppreg | Region 4 - Based on State of Resi dence |
|-------|---|

Codebook_2016_SHED. txt

```

type: numeric (byte)
label : PPREG4

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

tabulation: Freq.    Numeric   Label
             1,197      1   Northeast
             1,587      2   Midwest
             2,317      3   South
             1,509      4   West

```

```

type: numeric (byte)
label : PPREG9

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

tabulation: Freq.    Numeric   Label
             316        1 New_England
             881        2 Mid-Atlantic
            1,059       3 East-North_Central
             528        4 West-North_Central
            1,323       5 South_Atlantic
             327        6 East-South_Central
             667        7 West-South_Central
             498        8 Mountain
            1,011       9 Pacific

```

Own ership Status of Living Quarters

ppstaten State

```
type: numeric (byte)
label : PPSTATEN

range: [11, 95]          unique values: 51          units: 1
missing .: 0/6, 610

examples: 31    oh
          45    sd
```

Codebook_2016_SHED.txt
fl
nm

PPT01 Presence of Household Members - Children 0-1

type: numeric (byte)
 label : PPT01, but 4 nonmissing values are not labeled
 range: [0, 9] uni ts: 1
 unique values: 4 missing .: 0/6,610
 tabulation: Freq. Numeric Label
 6,413 0
 181 1
 15 2
 1 9

PPT25 Presence of Household Members - Children 2-5

```

type: numeric (byte)
label : PPT25, but 4 nonmissing values are not labeled

range: [0, 3]                               units: 1
unique values: 4                           missing .: 0/6,610

tabulation: Freq.   Numeric  Label
             6,117      0
                 396      1
                  88      2
                   9      3

```

PPT612 Presence of Household Members - Children 6-12

PPT1317 Presence of Household Members - Children 13-17

Codebook_2016_SHED. txt

| tabulation: | Freq. | Numeric | Label |
|-------------|-------|---------|-------|
| | 5,888 | 0 | |
| | 558 | 1 | |
| | 146 | 2 | |
| | 16 | 3 | |
| | 2 | 4 | |

PPT180V

Presence of Household Members - Adults 18+

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

range: [1, 10]                                     units: 1
unique values: 10                                 missing .: 0/6, 610

examples: 1
          2
          2
          2
```

ppwork

Current Employment Status

educ_prev_reported

Education level reported in 2014 and 2015

type: numeric (float)
range: [0, 1]
unique values: 2
units: 1
missing : 0/6,610

| tabulation: | Freq. | Value |
|-------------|-------|-------|
| | 4,781 | 0 |
| | 1,829 | 1 |

```
-----  
ppracem                               Race, Census categories  
-----
```

```
      type: numeric (byte)  
      label: ppracem  
  
      range: [1,6]                      units: 1  
unique values: 6                      missing .: 0/6610  
  
tabulation: Freq.  Numeric  Label  
      5,497        1  White  
       628        2  Black/African-American  
        64        3  American Indian or Alaska Native  
      175        4  Asian  
        7        5  Hawaiian/Pacific Islander  
     239        6  2+ Races
```

```
-----  
race_5cat                             Race/Ethnicity - 5 categories  
-----
```

```
      type: numeric (byte)  
      label: race_5cat  
  
      range: [1,5]                      units: 1  
unique values: 5                      missing .: 0/6610  
  
tabulation: Freq.  Numeric  Label  
      4,904        1  White  
       610        2  Black  
       690        3  Hispanic  
      169        4  Asian  
      237        5  Other
```