

TECHNICAL

CASEID Case ID (numeric)**Total Cases:** 1,219,972,825 (Range of valid codes: 1-267765)**Properties****Data type:** numeric**Record/columns:** 1/1-15**WGT Sample weight****Text of this Question or Item**

This weight should be used for all estimations using the SCF data for which weights are appropriate.

Total Cases: 1,219,972,825 (Range of valid codes: 0.2000000000-31115.8200760000)**Properties****Data type:** numeric**Decimals:** 10**Record/columns:** 1/28-39**YEAR Survey Year**

Percent	N	Value	Label
7.6	93,020,101	1989	
7.9	95,917,619	1992	
8.1	99,010,458	1995	
8.4	102,548,842	1998	
8.7	106,495,809	2001	
9.2	112,108,936	2004	
9.5	116,107,641	2007	
9.6	117,609,217	2010	
10.0	122,530,070	2013	
10.3	125,981,701	2016	
10.5	128,642,431	2019	
100.0	1,219,972,825		Total

Properties**Data type:** numeric**Record/columns:** 1/2181-2184**Y1 Case ID with implicate number****Total Cases:** 1,219,972,825 (Range of valid codes: 11-65555)**Properties****Data type:** numeric

YY1 Case ID

Total Cases: 1,219,972,825 (Range of valid codes: 1-6555)

Properties

Data type: numeric

Record/columns: 1/2199-2202

X1 Case ID with implicate number

Text of this Question or Item

only available for 1989

Total Cases: 1,219,972,825 (Range of valid codes: 11-38195)

Properties

Data type: numeric

Record/columns: 1/17-21

XX1 Case ID

Text of this Question or Item

only available for 1989

Total Cases: 1,219,972,825 (Range of valid codes: 1-3819)

Properties

Data type: numeric

Record/columns: 1/23-26

CPI_DEFL Deflator Value

Text of this Question or Item

Multiply variable by this value to return value to nominal level.

Percent	N	Value	Label
7.6	93,020,101	0.5027770431	
7.9	95,917,619	0.5593758265	
8.1	99,010,458	0.5990478709	
8.4	102,548,842	0.6358106321	
8.7	106,495,809	0.6924094155	
9.2	112,108,936	0.7376355462	
9.5	116,107,641	0.8101031473	
9.6	117,609,217	0.8487172706	
10.0	122,530,070	0.9106056599	
10.3	125,981,701	0.9402274531	
10.5	128,642,431	1.0000000000	
100.0	1,219,972,825		Total

Properties

Data type: numeric

Decimals: 10

Record/columns: 1/2186-2197

DEMOGRAPHICS

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AGE Age of reference person

Total Cases: 1,219,972,825 (Range of valid codes: 17-95)

Properties

Data type: numeric

Record/columns: 1/43-44

AGECL Age group of the reference person

Text of this Question or Item

Age groups are

- | | |
|----------|----------|
| 1. <35 | 4. 55-64 |
| 2. 35-44 | 5. 65-74 |
| 3. 45-54 | 6. >=75 |

Percent	N	Value	Label
22.6	275,956,177	1	<35
19.9	243,153,670	2	35-44
18.9	230,447,407	3	45-54
15.9	193,814,488	4	55-64
12.2	149,439,320	5	65-74
10.4	127,161,765	6	>=75
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/46

HHSEX Gender of household reference person

Percent	N	Value	Label
72.3	881,809,366	1	male
27.7	338,163,460	2	female
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/41

EDCL Education category of reference person

Text of this Question or Item

- no high school diploma/GED
- high school diploma or GED
- some college
- college degree

Percent	N	Value	Label
15.0	183,571,420	1	no high school diploma/GED
30.3	369,433,230	2	high school diploma or GED
24.9	303,528,856	3	some college
29.8	363,439,319	4	college degree

100.0 1,219,972,825

Total

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Properties

Data type: numeric

Record/column: 1/51

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EDUC Highest completed grade by reference person

Percent	N	Value	Label
0.2	2,047,870	-1	LESS THAN 1ST GRADE
1.2	14,091,109	1	1ST, 2ND, 3RD, OR 4TH GRADE
1.7	20,550,083	2	5TH OR 6TH GRADE
3.3	40,655,677	3	7TH OR 8TH GRADE
2.4	28,723,036	4	9TH GRADE
3.3	40,204,164	5	10TH GRADE
3.8	46,941,671	6	11TH GRADE
1.4	16,652,539	7	12TH GRADE, NO DIPLOMA
28.1	343,109,104	8	HIGH SCHOOL GRADUATE - HIGH SCHOOL DIPLOMA OR EQUIVALENT
17.8	216,726,717	9	SOME COLLEGE BUT NO DEGREE
1.5	17,848,650	10	ASSOCIATE DEGREE IN COLLEGE - OCCUPATION/ VOCATION PROGRAM
5.7	68,953,489	11	ASSOCIATE DEGREE IN COLLEGE - ACADEMIC PROGRAM
18.2	221,577,418	12	BACHELOR'S DEGREE (FOR EXAMPLE: BA, AB, BS)
8.1	98,335,500	13	MASTER'S DEGREE
3.6	43,526,402	14	DOCTORATE OR PROFESSIONAL SCHOOL DEGREE
	29,398	.	(No Data)
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/columns: 1/48-49

FAMSTRUCT Family structure of household

Text of this Question or Item

1=not married/LWP + children

2=not married/LWP + no children + reference person under 55

3=not married/LWP + no children + reference person 55 or older

4=married/LWP+ children

5=married/LWP + no children

Percent	N	Value	Label
11.7	142,506,344	1	not married/LWP + children
15.1	183,606,124	2	not married/LWP + no children + reference person under 55

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15.3	187,193,341	3	not married/LWP + no children + reference person 55 or older
31.3	382,043,469	4	married/LWP+ children
26.6	324,623,548	5	married/LWP + no children
100.0	1,219,972,825		Total
Properties			
Data type: numeric			
Record/column: 1/62			

HOUSECL Home-ownership category of household

Text of this Question or Item			
1=owns ranch/farm/mobile home/house/condo/coop/etc. ,			
2=otherwise			
Percent	N	Value	Label
66.0	804,664,144	1	owns ranch/farm/mobile home/house/condo/coop/etc.
34.0	415,308,681	2	otherwise
100.0	1,219,972,825		Total
Properties			
Data type: numeric			
Record/column: 1/939			

KIDS Total number of children in household

Text of this Question or Item			
Includes natural children,step-children, and foster children of household reference person or spouse/partner.			
From 1995 forward, household listing information collected for one fewer HH member.			
Percent	N	Value	Label
57.0	695,423,012	0	
18.3	222,785,146	1	
15.2	185,321,406	2	
6.6	80,485,923	3	
2.1	25,632,469	4	
0.5	6,568,338	5	
0.2	2,363,315	6	
0.1	920,434	7	
0.0	389,563	8	
0.0	43,876	9	
0.0	39,344	10	
100.0	1,219,972,825		Total
Properties			
Data type: numeric			
Record/columns: 1/55-56			

MARRIED Marital status of reference person

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Percent	N	Value	Label
57.9	706,667,016	1	married/living with partner
42.1	513,305,809	2	neither married nor living with partner
100.0	1,219,972,825		Total
Properties			
Data type:	numeric		
Record/column:	1/53		

NOCHK Household has no checking account

Text of this Question or Item

1=no checking account
0=has checking account

Note that ownership includes checking accounts with a zero balance.

Percent	N	Value	Label
88.5	1,079,750,477	0	has checking account
11.5	140,222,348	1	no checking account
100.0	1,219,972,825		Total
Properties			
Data type:	numeric		
Record/column:	1/317		

OCCAT1 Occupation categories for reference person

Text of this Question or Item

1. work for someone else
2. self-employed/partnership
3. retired/disabled + (student/homemaker/misc. not working and age
4. other groups not working (mainly those under 65 and out of the 1

Percent	N	Value	Label
58.0	707,760,050	1	work for someone else
10.9	133,066,069	2	self-employed/partnership
25.5	310,908,264	3	retired/disabled + (student/homemaker/misc. not working and age 65 or older)
5.6	68,238,442	4	other groups not working (mainly those under 65 and out of the labor force)
100.0	1,219,972,825		Total
Properties			
Data type:	numeric		
Record/column:	1/70		

OCCAT2 Occupation classification for reference person

Text of this Question or Item

- 1=managerial/professional
2=technical/sales/services
3=other (incl. production/craft/repair workers, operators, laborers

farmers, foresters, fishers)
4=not working

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Percent	N	Value	Label
26.2	319,413,819	1	managerial/professional
22.1	269,570,217	2	technical/sales/services
20.6	251,842,084	3	other (incl. production/craft/repair workers, operators, laborers, farmers, foresters, fishers)
31.1	379,146,706	4	not working
100.0	1,219,972,825		Total

Properties
Data type: numeric
Record/column: 1/72

RACE Race/ethnicity of respondent

Text of this Question or Item

1 = white non-Hispanic
2 = black / African American
3 = Hispanic
5 = Other

Percent	N	Value	Label
73.0	890,190,341	1	white non-Hispanic
13.7	166,785,364	2	black / African American
9.1	111,272,606	3	Hispanic
4.2	51,724,515	5	Other
100.0	1,219,972,825		Total

Properties
Data type: numeric
Record/column: 1/68

RACECL Class of race of respondent

Text of this Question or Item

1 = white non-Hispanic
2 = nonwhite or Hispanic

Percent	N	Value	Label
71.1	867,419,747	1	white non-Hispanic
28.9	352,553,078	2	nonwhite or Hispanic
100.0	1,219,972,825		Total

Properties
Data type: numeric
Record/column: 1/64

RACECL4 Alternate class of race of respondent

Percent	N	Value	Label
71.1	867,419,747	1	White, non-mixed race
13.0	158,490,952	2	Black/African-American, non-mixed race

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	8.5	104,155,605	3	Hispanic/Latino, non-mixed race
	7.4	89,906,521	4	Other
	100.0	1,219,972,825		Total
Properties				
Data type:	numeric			
Record/column:	1/66			

LIFECL Life cycle of reference person				
	Percent	N	Value	Label
	15.1	183,606,124	1	reference person under 55 + not married/LWP + no children
	10.6	129,046,403	2	reference person under 55 + married/LWP + no children
	26.8	326,766,463	3	reference person under 55 + married/LWP + children
	9.0	110,138,264	4	reference person under 55 + not married/LWP + children
	15.7	191,101,880	5	reference person 55 or older and working
	22.9	279,313,692	6	reference person 55 or older and not working
	100.0	1,219,972,825		Total
Properties				
Data type:	numeric			
Record/column:	1/60			

LF Labor force participation of reference person				
	Percent	N	Value	Label
	27.4	334,815,492	0	not working
	72.6	885,157,333	1	working in some way
	100.0	1,219,972,825		Total
Properties				
Data type:	numeric			
Record/column:	1/58			

INDCAT Industry classifications for reference person				
	Percent	N	Value	Label
	18.2	221,825,339	1	mining + construction + manufacturing
	50.7	619,000,781	2	transportation + communications + utilities and sanitary services + wholesale trade + finance, insurance and real estate
	31.1	379,146,706	4	agriculture + retail trade + services + public administration
	100.0	1,219,972,825		Total
Properties				
Data type:	numeric			

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EXPENSHILO Households overall expenses over last 12 months**Text of this Question or Item**

Not available for 1989, 1992, 1995, 1998, 2001, 2004, and 2007.

Percent	N	Value	Label
28.7	142,200,478	1	unusually high
5.3	26,200,978	2	unusually low
66.0	326,361,962	3	normal
	725,209,407	.	(No Data)
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/2278

TURNDOWN Household has been turned down for credit in the past 5 years

Percent	N	Value	Label
83.7	1,021,337,323	0	no
16.3	198,635,503	1	yes
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/265

FEARDENIAL Household feared being denied credit in the past 5 years

Percent	N	Value	Label
84.4	1,029,283,844	0	no
15.6	190,688,982	1	yes
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/267

TURNFEAR Household has been turned down for credit or feared being denied credit in the past 5 years

Percent	N	Value	Label
75.3	918,443,547	0	no
24.7	301,529,278	1	yes
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/269

BNKRUPLAST5 Household has declared bankruptcy in the past 5 years

Percent	N	Value	Label
97.3	1,186,822,460	0	no
2.7	33,150,366	1	yes
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/256

FORECLLAST5 Respondent had a foreclosure in the last five years

Percent	N	Value	Label
99.6	1,215,657,350	0	No
0.4	4,315,476	1	Yes
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/271

NOCCBAL Household does not carry a balance on credit cards

Percent	N	Value	Label
41.4	505,018,357	0	no
58.6	714,954,468	1	yes
100.0	1,219,972,825		Total

Properties

Data type: numeric

Record/column: 1/1195

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