

SHED 2015 public use codebook, formatted.txt

CODEBOOK FOR 2015 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables in the public release of the 2015 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 2015 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 Larriamore, Jeff, Samuel Dodini, and Logan Thomas, "Report on the Economic Well-Being of U.S. Households in 2015," 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 2015."

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

type: numeric (int)
range: [2, 21482]
unique values: 5642
units: 1
missing: 0/5642
mean: 13634.8
std. dev: 6720.2
percentiles: 10% 25% 50% 75% 90%
1646 10891 16541 18523 20080

weight1 Sample Weights: Re-Interview Respondents

type: numeric (double)
range: [.1058, 5.584]
unique values: 1810
units: .0001
missing: 3525/5642
mean: 1
std. dev: .997025
percentiles: 10% 25% 50% 75% 90%
.2113 .3751 .6765 1.2136 2.1762

weight2 Sample Weights: Re-Interview and Fresh Respondents

type: numeric (double)

SHED 2015 public use codebook, formatted.txt
 range: [. 0889, 4. 7497] uni ts: . 0001
 uni que val ues: 2858 mi ssi ng . : 1505/5642

mean: 1
 std. dev: . 726503
 percenti l es: 10% 25% 50% 75% 90%
 . 2267 . 4657 . 8831 1. 3088 1. 8836

 wei ght3 Sample Wei ghts: Al l Respondents

type: numeri c (doubl e)
 range: [. 0636, 5. 1402] uni ts: . 0001
 uni que val ues: 3469 mi ssi ng . : 0/5642
 mean: 1
 std. dev: . 846956
 percenti l es: 10% 25% 50% 75% 90%
 . 2004 . 3898 . 7672 1. 3359 2. 0712

 wei ght4 Sample Wei ght: Al l Respondents by Income

type: numeri c (doubl e)
 range: [. 1003, 5. 1718] uni ts: . 0001
 uni que val ues: 3475 mi ssi ng . : 0/5642
 mean: 1
 std. dev: . 766267
 percenti l es: 10% 25% 50% 75% 90%
 . 2275 . 4757 . 8271 1. 2766 1. 9631

 wei ght1b Popul ati on Wei ghts: Re-Intervi ew Respondents

type: numeri c (doubl e)
 range: [12049. 307, 636126. 15] uni ts: . 0001
 uni que val ues: 1911 mi ssi ng . : 3525/5642
 mean: 113920
 std. dev: 113581
 percenti l es: 10% 25% 50% 75% 90%
 24068. 8 42731. 7 77063. 2 138257 247907

 wei ght2b Popul ati on Wei ghts: Re-Intervi ew and Fresh Respondents

type: numeri c (doubl e)
 range: [5181. 1117, 276883. 42] uni ts: . 0001
 uni que val ues: 3070 mi ssi ng . : 1505/5642

```

mean:    58295.4
std. dev: 42351.8

```

percentiles:	10%	25%	50%	75%	90%
	13215.3	27150.1	51478.1	76298	109803

Popul ati on Wei ghts: Al l Respondents	
wei ght3b	

```

      type:   numeric (double)
    range: [2719.2822, 219716.94]         uni ts: .0001
unique val ues: 3842                      mi ssi ng : 0/5642

      mean:     42745.2
std. dev:    36203.2

percentil es:          10%           25%           50%           75%           90%
                   8567.19    16661.4    32794.7    57105.4    88532.3
```

weight4b Population Weights: All Respondents by Income

```

type:      numeric (double)
range:     [2712.9896, 219941.01]
unique values: 3842
units:     .0001
missing :  0/5642

mean:      42745.2
std. dev:  36236.6

percentiles:
    10%      25%      50%      75%      90%
8549.57  16636.2  32781.2  57156.5  88522.7

```

sfl ag XSFLAG: Sample variable

type:	numer ic (byte)		
label :	SFLAG		
range:	[1, 3]	uni ts:	1
uni que val ues:	3	mi ssi ng :	0/5642
tabul ati on:	Freq.	Numer ic	Label
	2020	1	Fresh
	2117	2	Re-i ntervi ew
	1505	3	Oversampl e

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

```

type:      numeric (byte)
label:     LABA
range:     [-1, 1]
unique values: 3
units:     1
missing :  0/5642

tabulation: Freq.      Numeric Label
              Page 3

```

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76	-1	Refused
2149	0	No
3417	1	Yes

D0_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:	LABA		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/5642
tabulation:	Freq.	Numeric	Label
	237	-1	Refused
	4120	0	No
	1285	1	Yes

D0_c [My adult child or children who are age 18 or older]
Do each of the following types of people currently
live with you in your household?

type:	numeric (byte)		
label:	LABA		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/5642
tabulation:	Freq.	Numeric	Label
	277	-1	Refused
	4594	0	No
	771	1	Yes

D0_d [My parents] Do each of the following types of
people currently live with you in your household?

type:	numeric (byte)		
label:	LABA		
range:	[-1, 1]	units:	1
unique values:	3	missing .:	0/5642
tabulation:	Freq.	Numeric	Label
	339	-1	Refused
	4727	0	No
	576	1	Yes

D0_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:	LABA

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 range: [-1, 1] units: 1
 unique values: 3 missing : 0/5642

tabulation:	Freq.	Numeri c	Label
	346	-1	Refused
	4864	0	No
	432	1	Yes

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

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/5642

tabulation:	Freq.	Numeri c	Label
	362	-1	Refused
	5015	0	No
	265	1	Yes

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

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 0/5642

tabulation:	Freq.	Numeri c	Label
	971	-1	Refused
	4616	0	No
	55	1	Yes

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

type: numeric (byte)
 label: DOA
 range: [-1, 2] units: 1
 unique values: 3 missing : 4873/5642

tabulation:	Freq.	Numeri c	Label
	12	-1	Refused
	241	1	All of the adult children living with me are currently enrolled in school
	516	2	One or more of the adult children who lives with me is not currently enrolled in school
	4873	.	

D2

We are interested in your present job status.
Which one of the following BEST describes your
current employment situation?

```

type:   numeric (byte)
label:   D2

range:   [-1, 8]
unique values: 9

units:   1
missing : 0/5642

tabulation: Freq.   Numeric   Label
              6         -1      Refused
            2775         1      Employed now
              35         2      Temporarily laid off
            235         3      Not employed, but looking for a
                               job
              101         4      Not employed and not looking for
                               a job
              313         5      Homemaker
              149         6      Student
              512         7      Disabled and not working
            1516         8      Retired
    
```

D3

Thinking of your main job, do you:

```

type:   numeric (byte)
label:   D3

range:   [-1, 5]
unique values: 6

units:   1
missing : 2867/5642

tabulation: Freq.   Numeric   Label
              7         -1      Refused
            2037         1      Work full-time for someone else
            465         2      Work part-time for someone else
            220         3      Work for yourself
                               (self-employed)
              14         4      Work as a partner in a
                               partnership (e.g. partner in law
                               firm, medical practice)
              32         5      Work as a consultant/contractor
            2867         .
    
```

D4A

Besides being a student, do you also have a paid job?

```

type:   numeric (byte)
label:   D4A

range:   [1, 3]
unique values: 3

units:   1
missing : 5493/5642

tabulation: Freq.   Numeric   Label
              4         1      Yes, I work full-time
              58         2      Yes, I work part-time
              87         3      No
            5493         .
    
```

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D4B ----- Besides being retired, do you also have a paid job? -----

type: numeric (byte)
label: D4B
range: [-1, 3] units: 1
unique values: 4 missing.: 4126/5642
tabulation: Freq. Numeric Label
3 -1 Refused
8 1 Yes, I work full-time
150 2 Yes, I work part-time
1355 3 No
4126 .

D4C_a ----- [I have another full-time job] In addition to
your main job, do you have any of the following
types of additional paid jobs? -----

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing.: 2867/5642
tabulation: Freq. Numeric Label
94 -1 Refused
2626 0 No
55 1 Yes
2867 .

D4C_b ----- [I have another part-time job] In addition to
your main job, do you have any of the following
types of additional paid jobs? -----

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing.: 2867/5642
tabulation: Freq. Numeric Label
53 -1 Refused
2397 0 No
325 1 Yes
2867 .

D4C_c ----- [I do other work for pay that is not through
a formal job.] In addition to your main job,
do you have any of the following types of additional paid jobs? -----

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

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 unique values: 3 missing.: 2867/5642

tabulation:	Freq.	Numerical	Label
	61	-1	Refused
	2369	0	No
	345	1	Yes
	2867	.	

 D4D Do you do any work for pay, even if not through a formal job?

type: numerical (byte)
 label: LABA

range: [-1, 1] units: 1
 unique values: 3 missing.: 4958/5642

tabulation:	Freq.	Numerical	Label
	1	-1	Refused
	485	0	No
	198	1	Yes
	4958	.	

 D4E If you were paid the same hourly rate that you make
 at your main job regardless of the number of hours you work,
 would you prefer to:

type: numerical (byte)
 label: D4E

range: [-1, 3] units: 1
 unique values: 4 missing.: 2888/5642

tabulation:	Freq.	Numerical	Label
	16	-1	Refused
	1598	1	Work the same number of hours that you currently work
	939	2	Work more hours for more money
	201	3	Work fewer hours for less money
	2888	.	

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

type: numerical (byte)
 label: D5

range: [-1, 9] units: 1
 unique values: 10 missing.: 2445/5642

examples: 1 Employed full-time
 8 Disabled and not working
 .
 .

 Y1 Thinking about your current education and work experience,
 how confident are you that you have the skills necessary
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type: numeric (byte)
 label: Y1
 range: [-1, 8]
 unique values: 6
 units: 1
 missing: 1516/5642

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1361	1	Very confident
	1499	2	Somewhat confident
	601	3	Not confident
	468	4	I am not currently in the workforce and I am not looking for a job
	193	8	Don't know
	1516	.	

Y3_a

[I need more education or another degree]
Which of these statements, if any, do you agree with?

type: numeric (byte)
 label: Y3_A
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5041/5642

tabulation:	Freq.	Numeric	Label
	302	0	No
	299	1	Yes
	5041	.	

Y3_b

[I need more job training]
Which of these statements, if any, do you agree with?

type: numeric (byte)
 label: Y3_B
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5041/5642

tabulation:	Freq.	Numeric	Label
	399	0	No
	202	1	Yes
	5041	.	

Y3_c

[My skills are out of date because I haven't been using them]
Which of these statements, if any, do you agree with?

type: numeric (byte)
 label: Y3_C
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5041/5642

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tabulation:	Freq.	Numeri c	Label
	421	0	No
	180	1	Yes
	5041	.	

Y3_d [The job market is changing faster than I can keep up with]
Which of these statements, if any, do you agree with?

type: numeric (byte)
label: Y3_D

range: [0, 1]
unique values: 2

units: 1
missing: 5041/5642

tabulation:	Freq.	Numeri c	Label
	425	0	No
	176	1	Yes
	5041	.	

Y3_e [The kind of job I'm qualified for is not available]
Which of these statements, if any, do you agree with?

type: numeric (byte)
label: Y3_E

range: [0, 1]
unique values: 2

units: 1
missing: 5041/5642

tabulation:	Freq.	Numeri c	Label
	491	0	No
	110	1	Yes
	5041	.	

Y3_Refused [Refused] Which of these statements, if any, do you agree with?

type: numeric (byte)
label: Y3_REFUS

range: [0, 1]
unique values: 2

units: 1
missing: 5041/5642

tabulation:	Freq.	Numeri c	Label
	595	0	No
	6	1	Yes
	5041	.	

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

units: 1
missing: 0/5642

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tabulation:	Freq.	Numeri c	Label
	5	-1	Refused
	600	1	Finding it difficult to get by
	1353	2	Just getting by
	2300	3	Doing okay
	1384	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] uni ts: 1
uni que val ues: 6 mi ssi ng .: 0/5642

tabulation:	Freq.	Numeri c	Label
	8	-1	Refused
	243	1	Much worse off
	966	2	Somewhat worse off
	3156	3	About the same
	999	4	Somewhat better off
	270	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] uni ts: 1
uni que val ues: 6 mi ssi ng .: 0/5642

tabulation:	Freq.	Numeri c	Label
	26	-1	Refused
	438	1	Much worse off
	998	2	Somewhat worse off
	1448	3	About the same
	1602	4	Somewhat better off
	1130	5	Much better off

GH1 Which one of the following best describes your housing arrangement?

type: numeric (byte)
label: GH1

range: [-1, 4] uni ts: 1
uni que val ues: 5 mi ssi ng .: 0/5642

tabulation:	Freq.	Numeri c	Label
	16	-1	Refused
	2202	1	I [and/or my spouse/partner] own [our/my] home with a mortgage or loan.
	1427	2	I [and/or my spouse/partner] own

3

4

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

2013

[Overall quality of your neighborhood] How satisfied are you with each of the following aspects of your housing situation?

tabul ati on:	Freq.	Numeri c	Label
	2	-1	Refused
	236	1	Not at all sati sfied
	462	2	Sl ightl y sati sfied
	977	3	Somewhat sati sfied
	2196	4	Mostl y sati sfied
	1769	5	Compl etel y sati sfied

[Quality of your local schools] How satisfied are you with each of the following aspects of your housing situation?

Frequency	Label
66	Refused
351	Not at all satisfied
534	Slightly satisfied
1373	Somewhat satisfied
1971	Mostly satisfied
1347	Completely satisfied

 GH3_c [Safety of your neighborhood] How satisfied
 are you with each of the following aspects of your
 housing situation?

type: numeric (byte)
 label: GH3_C
 range: [-1, 5] units: 1
 unique values: 6 missing : 0/5642
 tabulation: Freq. Numeric Label
 16 -1 Refused
 256 1 Not at all satisfied
 470 2 Slightly satisfied
 1033 3 Somewhat satisfied
 2211 4 Mostly satisfied
 1656 5 Completely satisfied

 GH3_d [Quality of other amenities in your neighborhood]
 How satisfied are you with each of the following aspects
 of your housing situation?

type: numeric (byte)
 label: GH3_D
 range: [-1, 5] units: 1
 unique values: 6 missing : 0/5642
 tabulation: Freq. Numeric Label
 18 -1 Refused
 338 1 Not at all satisfied
 629 2 Slightly satisfied
 1398 3 Somewhat satisfied
 2002 4 Mostly satisfied
 1257 5 Completely satisfied

 GH3_e [Overall quality of your house/apartment] How satisfied
 are you with each of the following aspects of your
 housing situation?

type: numeric (byte)
 label: GH3_E
 range: [-1, 5] units: 1
 unique values: 6 missing : 0/5642
 tabulation: Freq. Numeric Label
 7 -1 Refused
 248 1 Not at all satisfied
 474 2 Slightly satisfied
 1097 3 Somewhat satisfied
 2309 4 Mostly satisfied
 1507 5 Completely satisfied

 GH3_f [Cost of your house/apartment] How satisfied
 are you with each of the following aspects of your
 housing situation?

type: numeric (byte)
label: GH3_F

range: [-1, 5]
unique values: 6

units: 1
missing: 466/5642

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	332	1	Not at all satisfied
	496	2	Slightly satisfied
	1156	3	Somewhat satisfied
	1793	4	Mostly satisfied
	1385	5	Completely satisfied
	466	.	

GH4

Do you [(and/or your spouse/partner)] expect
to purchase a [new] home in the next 12 months?

type: numeric (byte)
label: GH4

range: [-1, 8]
unique values: 6

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	3682	1	Definitely No
	1037	2	Probably No
	303	3	Probably Yes
	110	4	Definitely Yes
	500	8	Don't know

GH5_a

[Researched houses on your own (e.g. online, newspaper, etc.)]
Have you taken each of the following steps in planning for
a home purchase?

type: numeric (byte)
label: LABB

range: [-1, 1]
unique values: 3

units: 1
missing: 4729/5642

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	328	0	No
	579	1	Yes
	4729	.	

GH5_b

[Attended an open house or toured homes for sale]
Have you taken each of the following steps in planning
for a home purchase?

type: numeric (byte)
label: LABB

```

range: [-1, 1]
unique values: 3
missing: 4729/5642

tabulation:
  Freq. Numerical Label
      8      -1  Refused
    661       0   No
    244       1  Yes
   4729       .

```

```

range: [-1, 1]
unique values: 3
uniqueness: 1
missing: 4729/5642

tabulation:
  Freq.  Numerical  Label
      7         -1  Refused
     569          0    No
     337          1   Yes
    4729          .

```

```

range: [-1, 1]
unique values: 3
units: 1
missing: 4729/5642

tabulation:
  Freq.  Numerical  Label
      7      -1     Refused
     678       0       No
     228       1       Yes
    4729       .

```

```

range: [-1, 1]
unique values: 3
missing: 0
n: 4729

tabulation:
  Freq. Numerical Label
    4      -1 Refused
  417      0 No
  492      1 Yes
 4729      .

```

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GH5_f [Received a pre-approval for a mortgage] Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
label: LABB
range: [-1, 1]
unique values: 3
units: 1
missing: 4729/5642

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	755	0	No
	151	1	Yes
	4729	.	

GH5_g [Submitted an offer to purchase a house] Have you taken each of the following steps in planning for a home purchase?

type: numeric (byte)
label: LABB
range: [-1, 1]
unique values: 3
units: 1
missing: 4729/5642

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	821	0	No
	85	1	Yes
	4729	.	

R0 Would you prefer to own your home rather than rent your home if you could afford it?

type: numeric (byte)
label: R0
range: [-1, 4]
unique values: 5
units: 1
missing: 4095/5642

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	140	1	Definitely No
	168	2	Probably No
	407	3	Probably Yes
	826	4	Definitely Yes
	4095	.	

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

type: numeric (byte)
label: R4
range: [-1, 2]
units: 1

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unique values: 4 missing.: 5039/5642

tabulation:	Freq.	Numeri c	Label
	3	-1	Refused
	529	0	No
	14	1	Yes, and I still own that home
	57	2	Yes, and I sold that home
	5039	.	

R5_a [To save money / cheaper place to live]
Please select all of the reasons that you moved to
your current home in [GH2 RESPONSE]

type:	numeri c (byte)
label:	R5_A
range:	[0, 1]
unique values:	2
	units: 1
	missing.: 5039/5642

tabulation:	Freq.	Numeri c	Label
	422	0	No
	181	1	Yes
	5039	.	

R5_b [Larger or better quality home]
Please select all of the reasons that you moved to
your current home in [GH2 RESPONSE]

type:	numeri c (byte)
label:	R5_B
range:	[0, 1]
unique values:	2
	units: 1
	missing.: 5039/5642

tabulation:	Freq.	Numeri c	Label
	474	0	No
	129	1	Yes
	5039	.	

R5_c [Better quality neighborhood or schools]
Please select all of the reasons that you moved to
your current home in [GH2 RESPONSE]

type:	numeri c (byte)
label:	R5_C
range:	[0, 1]
unique values:	2
	units: 1
	missing.: 5039/5642

tabulation:	Freq.	Numeri c	Label
	526	0	No
	77	1	Yes
	5039	.	

R5_d [Relocated to a new city] Please select all of
the reasons that you moved to your current home in [GH2 RESPONSE]

type: numeric (byte)
 label: R5_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5039/5642
 tabulation:

Freq.	Numeric	Label
396	0	No
207	1	Yes
5039	.	

R5_e [Change in family status (e.g. marriage, divorce, children)] Please select all of the reasons that you moved to your current home in [GH2 RESPONSE]

type: numeric (byte)
 label: R5_E
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5039/5642
 tabulation:

Freq.	Numeric	Label
495	0	No
108	1	Yes
5039	.	

R5_f [Other (Please specify):] Please select all of the reasons that you moved to your current home in [GH2 RESPONSE]

type: numeric (byte)
 label: R5_F
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5039/5642
 tabulation:

Freq.	Numeric	Label
514	0	No
89	1	Yes
5039	.	

R5_Refused [Refused] Please select all of the reasons that you moved to your current home in [GH2 RESPONSE]

type: numeric (byte)
 label: R5_REFUS
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5039/5642
 tabulation:

Freq.	Numeric	Label
602	0	No
1	1	Yes
5039	.	

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

type: numeric (long)
 label: R3, but 385 nonmissing values are not labeled
 range: [-1, 888888]
 unique values: 387
 units: 1
 missing: 4095/5642
 examples: 1000
 .
 .
 .

H1 Compared to 12 months ago, do you think the value of your home today is higher, lower or stayed the same?

type: numeric (byte)
 label: H1
 range: [-1, 8]
 unique values: 7
 units: 1
 missing: 2128/5642
 tabulation:

Freq.	Numeric	Label
5	-1	Refused
178	1	Value is a lot lower
439	2	Value is a little lower
1035	3	Value has stayed the same
1480	4	Value is a little higher
246	5	Value is a lot higher
131	8	Don't Know
2128	.	

H4 In the next 12 months, how much do you think that home prices in your neighborhood will change?

type: numeric (byte)
 label: H4
 range: [-1, 8]
 unique values: 7
 units: 1
 missing: 2013/5642
 tabulation:

Freq.	Numeric	Label
15	-1	Refused
43	1	Go down by a lot
250	2	Go down by a little
1511	3	Stay about the same
1398	4	Go up by a little
110	5	Go up by a lot
302	8	Don't know
2013	.	

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

type: numeric (byte)
 label: LABA

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range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 3835/5642

tabul ati on:	Freq.	Numeri c	Label
	4	-1	Refused
	658	0	No
	1145	1	Yes
	3835	.	

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: H7_A

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng .: 3835/5642

tabul ati on:	Freq.	Numeri c	Label
	1105	0	No
	702	1	Yes
	3835	.	

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: H7_B

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng .: 3835/5642

tabul ati on:	Freq.	Numeri c	Label
	869	0	No
	938	1	Yes
	3835	.	

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: H7_C

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng .: 3835/5642

tabul ati on:	Freq.	Numeri c	Label
	1547	0	No
	260	1	Yes
	3835	.	

H7_d [Second mortgage] In addition to your

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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: H7_D

range: [0, 1]
unique values: 2

units: 1
missing: 3835/5642

tabulation:	Freq.	Numeric	Label
	1716	0	No
	91	1	Yes
	3835	.	

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

type: numeric (byte)
label: H7_E

range: [0, 1]
unique values: 2

units: 1
missing: 3835/5642

tabulation:	Freq.	Numeric	Label
	1725	0	No
	82	1	Yes
	3835	.	

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

type: numeric (byte)
label: H7_F

range: [0, 1]
unique values: 2

units: 1
missing: 3835/5642

tabulation:	Freq.	Numeric	Label
	1571	0	No
	236	1	Yes
	3835	.	

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

type: numeric (byte)
label: H7_G

range: [0, 1]
unique values: 2

units: 1
missing: 3835/5642

tabulation:	Freq.	Numeric	Label

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1713	0	No
94	1	Yes
3835	.	

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:	H7_REFUS	
range:	[0, 1]	units: 1
unique values:	2	missing: 3835/5642
tabulation:	Freq.	Numeric Label
	1802	0 No
	5	1 Yes
	3835	.

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

type:	numeric (byte)	
label:	LABA	
range:	[-1, 1]	units: 1
unique values:	3	missing: 3440/5642
tabulation:	Freq.	Numeric Label
	5	-1 Refused
	2114	0 No
	83	1 Yes
	3440	.

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

type:	numeric (long)	
label:	M4, but 703 nonmissing values are not labeled	
range:	[-1, 888888]	units: 1
unique values:	705	missing: 3440/5642
examples:	1055	
	.	
	.	
	.	

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

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

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unique values: 3 missing : 0/5642

tabulation:	Freq.	Numeri c	Label
	19	-1	Refused
	393	0	No
	5230	1	Yes

BK2_a [used a money order] In the past 12 months,
have you [and/or your spouse/partner]:

type:	numeri c (byte)		
label:	LABA		
range:	[-1, 1]	units:	1
unique values:	3	missing :	0/5642
tabulation:	Freq.	Numeri c	Label
	9	-1	Refused
	4584	0	No
	1049	1	Yes

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

type:	numeri c (byte)		
label:	LABA		
range:	[-1, 1]	units:	1
unique values:	3	missing :	0/5642
tabulation:	Freq.	Numeri c	Label
	13	-1	Refused
	5163	0	No
	466	1	Yes

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

type:	numeri c (byte)		
label:	LABA		
range:	[-1, 1]	units:	1
unique values:	3	missing :	0/5642
tabulation:	Freq.	Numeri c	Label
	24	-1	Refused
	5516	0	No
	102	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/partner]:

type:	numeri c (byte)
label:	LABA

```

range: [-1, 1]
unique values: 3
missing: 0/5642

tabulation:
  Freq.  Numerical  Label
    16         -1   Refused
   5312          0     No
    314          1     Yes

```

BK2_e [sent money to a relative or friend (not a business)
living outside of the U.S. using a service other than a bank
(e.g. WesternUnion, USPS SureMoney, etc.)]

```

type:      numeric (byte)
label:     LABA
range:     [-1, 1]
unique values: 3
units:     1
missing :  0/5642

tabulation:
  Freq.    Numeric    Label
      19         -1    Refused
     5371          0       No
      252          1       Yes

```

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, 8]
unique values: 5
units:     1
missing:   0/5642

tabulation:
  Freq.    Numeric    Label
      15         -1    Refused
    3003          1    Very confident
    1159          2    Somewhat confident
    1150          3    Not confident
     315          8    Don't know

```

A0 In the last 12 months, have you [or your spouse/partner] applied for any credit (such as a credit card, higher credit card limit, mortgage, refinance, student loan, personal loan, or other loan)?

```

type:      numeric (byte)
label:     LABA
range:     [-1, 1]
unique values: 3
units:     1
missing :  0/5642

tabulation:
  Freq.    Numeric    Label
      29         -1    Refused
    3561          0      No
    2052          1      Yes

```


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

type:	numeric (byte)		
label:	AOA_A		
range:	[0, 1]	units:	1
unique values:	2	missing :	3590/5642
tabulation:	Freq.	Numeric	Label
	1900	0	No
	152	1	Yes
	3590	.	

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

type:	numeric (byte)		
label:	AOA_B		
range:	[0, 1]	units:	1
unique values:	2	missing :	3590/5642
tabulation:	Freq.	Numeric	Label
	1897	0	No
	155	1	Yes
	3590	.	

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

type:	numeric (byte)		
label:	AOA_C		
range:	[0, 1]	units:	1
unique values:	2	missing :	3590/5642
tabulation:	Freq.	Numeric	Label
	1938	0	No
	114	1	Yes
	3590	.	

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

type:	numeric (byte)		
label:	AOA_D		
range:	[0, 1]	units:	1
unique values:	2	missing :	3590/5642
tabulation:	Freq.	Numeric	Label

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674	0	No
1378	1	Yes
3590	.	

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

type:	numeric (byte)		
label:	AOA_E		
range:	[0, 1]	units:	1
unique values:	2	missing :	3590/5642
tabulation:	Freq.	Numeric	Label
	1527	0	No
	525	1	Yes
	3590	.	

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

type:	numeric (byte)		
label:	AOA_F		
range:	[0, 1]	units:	1
unique values:	2	missing :	3590/5642
tabulation:	Freq.	Numeric	Label
	1891	0	No
	161	1	Yes
	3590	.	

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

type:	numeric (byte)		
label:	AOA_G		
range:	[0, 1]	units:	1
unique values:	2	missing :	3590/5642
tabulation:	Freq.	Numeric	Label
	1834	0	No
	218	1	Yes
	3590	.	

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

range:	[0, 1]	uni ts:	1
uni que val ues:	2	mi ssi ng .:	3590/5642
tabul ati on:	Freq.	Numeri c	Label
	1981	0	No
	71	1	Yes
	3590	.	

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

```

type:      numeric (byte)
label:     AOA_I
range:     [0, 1]
unique values: 2
units:     1
missing :  3590/5642

tabulation:
  Freq.  Numeric  Label
    1940         0      No
    112         1      Yes
    3590         .

```

A0A_Refused [Refused] Please select all of the types of credit below that you [or your spouse/partner] have applied for in the past 12 months.

```

type:      numeric (byte)
label:     AOA_REFU

range:     [0, 1]
unique values: 2

units:     1
missing :  3590/5642

tabulation:
  Freq.  Numeric  Label
    2041         0      No
     11         1      Yes
    3590         .

```

A0B Was there a time in the past 12 months that you
[or your spouse/partner] desired credit but chose
not to submit a credit application?

```

type: numeric (byte)
label: LABA
range: [-1, 1]
unique values: 3
units: 1
missing: 2081/5642

tabulation:
  Freq.  Numeric  Label
      8      -1    Refused
    3121       0       No
     432       1       Yes
    2081       .

```

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/partner].

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3561/5642

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	1549	0	No
	526	1	Yes
	3561	.	

A1_b [You [or your spouse/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/partner].

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3561/5642

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	1717	0	No
	345	1	Yes
	3561	.	

A1_c [You [or your spouse/partner] put off applying for credit because you thought 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/partner].

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3561/5642

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	1678	0	No
	382	1	Yes
	3561	.	

A2 You indicated that you [or your spouse/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?

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type: numeric (byte)

label: LABA

range: [-1, 1]
unique values: 3

units: 1
missing: 5210/5642

tabulation:	Freq.	Numerical	Label
	5	-1	Refused
	164	0	No
	263	1	Yes
	5210	.	

A3_a [Mortgage to buy a new home] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)

label: A3_A

range: [0, 1]
unique values: 2

units: 1
missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	288	0	No
	16	1	Yes
	5338	.	

A3_b [Refinance of a home mortgage] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)

label: A3_B

range: [0, 1]
unique values: 2

units: 1
missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	288	0	No
	16	1	Yes
	5338	.	

A3_c [Home equity loan or line of credit] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)

label: A3_C

range: [0, 1]
unique values: 2

units: 1
missing: 5338/5642

tabulation:	Freq.	Numerical	Label
	291	0	No
	13	1	Yes
	5338	.	

A3_d [Credit card] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)
 label: A3_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5338/5642
 tabulation: Freq. Numeric Label
 88 0 No
 216 1 Yes
 5338 .

A3_e [Car/auto loan] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)
 label: A3_E
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5338/5642
 tabulation: Freq. Numeric Label
 228 0 No
 76 1 Yes
 5338 .

A3_f [Student loan] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)
 label: A3_F
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5338/5642
 tabulation: Freq. Numeric Label
 290 0 No
 14 1 Yes
 5338 .

A3_g [Personal general-purpose loan from a bank] Which forms of credit that you applied for were you denied or offered less credit than requested:

type: numeric (byte)
 label: A3_G
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 5338/5642

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tabulation:	Freq.	Numeri c	Label
	243	0	No
	61	1	Yes
	5338	.	

A3_h [Personal loan from friends or family] Which forms of credit that you applied for were you denied or offered less credit than requested:

type:	numeri c (byte)		
label:	A3_H		
range:	[0, 1]	uni ts:	1
unique values:	2	mi ssi ng .:	5338/5642

tabulation:	Freq.	Numeri c	Label
	285	0	No
	19	1	Yes
	5338	.	

A3_i [Other (Please specify):] Which forms of credit that you applied for were you denied or offered less credit than requested:

type:	numeri c (byte)		
label:	A3_I		
range:	[0, 1]	uni ts:	1
unique values:	2	mi ssi ng .:	5338/5642

tabulation:	Freq.	Numeri c	Label
	285	0	No
	19	1	Yes
	5338	.	

A3_Refused [Refused] Which forms of credit that you applied for were you denied or offered less credit than requested:

type:	numeri c (byte)		
label:	A3_REFUS		
range:	[0, 1]	uni ts:	1
unique values:	2	mi ssi ng .:	5338/5642

tabulation:	Freq.	Numeri c	Label
	301	0	No
	3	1	Yes
	5338	.	

C1 If you had to guess, do you think your current credit score (such as a FICO score) is:

type:	numeri c (byte)
label:	C1

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range: [-1, 8] uni ts: 1
 uni que val ues: 7 mi ssi ng . : 0/5642

tabul ati on:	Freq.	Numeri c	Label
	13	-1	Refused
	652	1	Poor
	670	2	Fai r
	937	3	Good
	1182	4	Very good
	1769	5	Excel lent
	419	8	Don' t know my score or how to rate it

 C2A Do you have at least one credit card?

type: numeri c (byte)
 label : LABA
 range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 0/5642

tabul ati on:	Freq.	Numeri c	Label
	13	-1	Refused
	1223	0	No
	4406	1	Yes

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

type: numeri c (byte)
 label : C4A
 range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 1223/5642

tabul ati on:	Freq.	Numeri c	Label
	14	-1	Refused
	1948	0	Never carried a balance (always pay in full)
	265	1	Once
	818	2	Some of the time
	1374	3	Most or all of the time
	1223	.	

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

type: numeri c (byte)
 label : C4B
 range: [-1, 3] uni ts: 1
 uni que val ues: 5 mi ssi ng . : 3171/5642

tabul ati on:	Freq.	Numeri c	Label
	12	-1	Refused
	1052	0	Never

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213	1	Once
721	2	Some of the time
473	3	Most or all of the time
3171	.	

C5 On the credit card you use most often, which of these categories best describes the current interest rate?

type: numeric (byte)
label: C5

range: [-1, 8] units: 1
unique values: 8 missing: 3171/5642

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	210	1	0 to 5 percent
	452	2	6 to 10 percent
	584	3	11 to 15 percent
	438	4	16 to 20 percent
	307	5	21 to 25 percent
	57	6	Over 25 percent
	421	8	Don't know
	3171	.	

ED0 What is the highest level of school you have completed or the highest degree you have received?

type: numeric (byte)
label: ED0

range: [1, 9] units: 1
unique values: 9 missing: 0/5642

tabulation:	Freq.	Numeric	Label
	307	1	Less than High School degree
	1690	2	High school degree or GED
	1083	3	Some college but no degree (including currently enrolled in college)
	334	4	Certificate or technical degree
	459	5	Associate degree
	1067	6	Bachelor's degree
	441	7	Master's degree
	154	8	Professional degree (e.g. MBA, MD, JD)
	107	9	Doctoral Degree

ED0A Are you currently enrolled in any school, college, or other post-high school educational program that will lead to a degree?

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing: 313/5642

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tabulation:	Freq.	Numeri c	Label
	9	-1	Refused
	4969	0	No
	351	1	Yes
	313	.	

ED0B What type of degree program are you currently enrolled in?

type:	numeri c (byte)		
label:	ED0B		
range:	[-1, 6]	uni ts:	1
uni que val ues:	7	mi ssi ng .:	5291/5642

tabulation:	Freq.	Numeri c	Label
	2	-1	Refused
	36	1	Certi ficate or technical degree
	74	2	Associ ate degree
	154	3	Bachel or' s degree
	48	4	Master' s degree
	18	5	Professi onal degree (e. g. MBA, MD, JD)
	19	6	Doctoral Degree
	5291	.	

ED0C In the past 12 months, have you taken any classes towards a degree or completed any educational programs?

type:	numeri c (byte)		
label:	LABA		
range:	[-1, 1]	uni ts:	1
uni que val ues:	3	mi ssi ng .:	3712/5642

tabulation:	Freq.	Numeri c	Label
	5	-1	Refused
	1830	0	No
	95	1	Yes
	3712	.	

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

type:	numeri c (byte)		
label:	ED1		
range:	[-1, 13]	uni ts:	1
uni que val ues:	14	mi ssi ng .:	1989/5642

exampl es:	6	Engi neeri ng
	8	Busi ness/management
	12	Undecl ared
	.	

ED4 In what year did you last attend this educational program?

type: numeric (int)
 label: ED4, but 69 nonmissing values are not labeled

range: [-1, 2015] uni ts: 1
 unique values: 70 mi ssi ng .: 4371/5642

exampl es: 2012
 .
 .
 .

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] uni ts: 1
 unique values: 6 mi ssi ng .: 4227/5642

tabul ati on:	Freq.	Numeri c	Label
	48	-1	Refused
	226	1	Financial benefits are much larger
	203	2	Financial benefits are somewhat larger
	531	3	About the same financial benefits and financial costs
	181	4	Financial costs are somewhat larger
	226	5	Financial costs are much larger
	4227	.	

ED6A_a [Chosen a different field of study] Knowing what you know
 now about the benefits and costs of your education,
 if you could go back and make your education decisions again
 would you have done each of these things:

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4436/5642

tabul ati on:	Freq.	Numeri c	Label
	46	-1	Refused
	686	0	No
	474	1	Yes
	4436	.	

ED6A_b [Attended a different school] Knowing what you know
 now about the benefits and costs of your education,
 if you could go back and make your education decisions again
 would you have done each of these things:

```

type: numeric (byte)
label: LABA

range: [-1, 1]
unique values: 3

units: 1
missing: 4436/5642

tabulation: Freq.    Numeric    Label
              52         -1    Refused
              764         0     No
              390         1     Yes
              4436         .

```

ED6A_c [Completed less education] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would you have done each of these things:

```

type: numeric (byte)
label: LABA

range: [-1, 1]
unique values: 3

units: 1
missing: 4436/5642

tabulation: Freq.    Numeric    Label
              65         -1    Refused
             1064         0     No
              77         1     Yes
             4436         .

```

ED6A_d [Completed more education] Knowing what you know now about the benefits and costs of your education, if you could go back and make your education decisions again would you have done each of these things:

```

type: numeric (byte)
label: LABA

range: [-1, 1]
unique values: 3

units: 1
missing: 4436/5642

tabulation: Freq.    Numeric    Label
              27         -1    Refused
             326         0     No
             853         1     Yes
             4436         .

```

ED6A_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 you have done each of these things:

```

type: numeric (byte)
label: LABA

range: [-1, 1]

units: 1

```

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unique values: 3 missing.: 4436/5642

tabulation:	Freq.	Numerical	Label
	55	-1	Refused
	1000	0	No
	151	1	Yes
	4436	.	

ED9 In what year did you receive your [Associate/Bachelors]?

type: numerical (int)
label: ED9, but 70 nonmissing values are not labeled
range: [-1, 2015] units: 1
unique values: 71 missing.: 3409/5642
examples: 1990
.
.
.

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

type: numerical (byte)
label: ED10
range: [-1, 5] units: 1
unique values: 6 missing.: 3415/5642

tabulation:	Freq.	Numerical	Label
	13	-1	Refused
	841	1	Financial benefits are much larger
	538	2	Financial benefits are somewhat larger
	478	3	About the same financial benefits and financial costs
	190	4	Financial costs are somewhat larger
	167	5	Financial costs are much larger
	3415	.	

ED11A_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 [Associate/Bachelors] again, would you have done each of these things:

type: numerical (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing.: 3415/5642

tabulation:	Freq.	Numerical	Label
	27	-1	Refused

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1421 0 No
779 1 Yes
3415 .

ED11A_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 [Associate/Bachelors] again, would you have done each of these things:

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3415/5642
tabulation: Freq. Numeric Label
 39 -1 Refused
 1695 0 No
 493 1 Yes
 3415 .

ED11A_c

[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 [Associate/Bachelors] again, would you have done each of these things:

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3415/5642
tabulation: Freq. Numeric Label
 52 -1 Refused
 2078 0 No
 97 1 Yes
 3415 .

ED11A_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 [Associate/Bachelors] again, would you have done each of these things:

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 3415/5642
tabulation: Freq. Numeric Label
 31 -1 Refused
 1215 0 No
 981 1 Yes
 3415 .

ED11A_e

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

type: numeric (byte)
label: LABA
range: [-1, 1]
unique values: 3
units: 1
missing: 3415/5642

tabulation:	Freq.	Numeric	Label
	56	-1	Refused
	2092	0	No
	79	1	Yes
	3415	.	

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

type: numeric (byte)
label: ED13_A
range: [0, 1]
unique values: 2
units: 1
missing: 3955/5642

tabulation:	Freq.	Numeric	Label
	1158	0	No
	529	1	Yes
	3955	.	

ED13_b [Family responsibilities] Which of the following are reasons why you did not attend college?

type: numeric (byte)
label: ED13_B
range: [0, 1]
unique values: 2
units: 1
missing: 3955/5642

tabulation:	Freq.	Numeric	Label
	1285	0	No
	402	1	Yes
	3955	.	

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

type: numeric (byte)
label: ED13_C
range: [0, 1]
unique values: 2
units: 1
missing: 3955/5642

tabulation:	Freq.	Numeric	Label
	1187	0	No
	500	1	Yes

ED13_d [Simply was not interested in college] Which of the following are reasons why you did not attend college?

ED13_e [Was not admitted] Which of the following are reasons why you did not attend college?

ED13_f [Did not think benefits of attending college were worth the cost] Which of the following are reasons why you did not attend college?

ED13_g [Other] Which of the following are reasons why you did not attend college?

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158 1 Yes
3955 .

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

type: numeric (byte)
label: ED13_REF

range: [0, 1] units: 1
unique values: 2 missing: 3955/5642

tabulation:	Freq.	Numerical	Label
	1682	0	No
	5	1	Yes
	3955	.	

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

type: numeric (byte)
label: ED14_A

range: [0, 1] units: 1
unique values: 2 missing: 4753/5642

tabulation:	Freq.	Numerical	Label
	658	0	No
	231	1	Yes
	4753	.	

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

type: numeric (byte)
label: ED14_B

range: [0, 1] units: 1
unique values: 2 missing: 4753/5642

tabulation:	Freq.	Numerical	Label
	538	0	No
	351	1	Yes
	4753	.	

ED14_c [Wanted to work] Which of the following are reasons
why you did not complete your college degree?

type: numeric (byte)
label: ED14_C

range: [0, 1] units: 1
unique values: 2 missing: 4753/5642

tabulation:	Freq.	Numerical	Label

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601	0	No
288	1	Yes
4753	.	

ED14_d

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

type:	numeric (byte)	
label:	ED14_D	
range:	[0, 1]	units: 1
unique values:	2	missing.: 4753/5642
tabulation:	Freq.	Numeric Label
	688	0 No
	201	1 Yes
	4753	.

ED14_e

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

type:	numeric (byte)	
label:	ED14_E	
range:	[0, 1]	units: 1
unique values:	2	missing.: 4753/5642
tabulation:	Freq.	Numeric Label
	738	0 No
	151	1 Yes
	4753	.

ED14_f

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

type:	numeric (byte)	
label:	ED14_F	
range:	[0, 1]	units: 1
unique values:	2	missing.: 4753/5642
tabulation:	Freq.	Numeric Label
	802	0 No
	87	1 Yes
	4753	.

ED14_g

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

type:	numeric (byte)	
label:	ED14_G	
range:	[0, 1]	units: 1

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unique values: 2 missing : 4753/5642

tabulation:	Freq.	Numeri c	Label
	746	0	No
	143	1	Yes
	4753	.	

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

type:	numeric (byte)		
label:	ED14_REF		
range:	[0, 1]	units:	1
unique values:	2	missing :	4753/5642
tabulation:	Freq.	Numeri c	Label
	884	0	No
	5	1	Yes
	4753	.	

ED15 What is the highest level of education that your mother completed?

type:	numeric (byte)		
label:	ED15		
range:	[-1, 8]	units:	1
unique values:	9	missing :	0/5642
tabulation:	Freq.	Numeri c	Label
	13	-1	Refused
	1103	1	Less than High School degree
	2258	2	High school degree or GED
	542	3	Some college but no degree
	277	4	Certificate or technical degree
	239	5	Associate degree
	501	6	Bachelor's degree
	281	7	Graduate degree
	428	8	Don't know

ED16 What is the highest level of education that your father completed?

type:	numeric (byte)		
label:	ED16		
range:	[-1, 8]	units:	1
unique values:	9	missing :	0/5642
tabulation:	Freq.	Numeri c	Label
	16	-1	Refused
	1305	1	Less than High School degree
	1775	2	High school degree or GED
	442	3	Some college but no degree
	252	4	Certificate or technical degree
	175	5	Associate degree
	551	6	Bachelor's degree
	433	7	Graduate degree

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	15	-1	Refused
	4884	0	No
	743	1	Yes

SL2_a [Student Loan] Think about the money you borrowed to pay for your own education. Is the money you owe for that education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans, please select all that apply.

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 4899/5642

tabulation:	Freq.	Numerical	Label
	4	-1	Refused
	27	0	No
	712	1	Yes
	4899	.	

SL2_b [Home Equity Loan] Think about the money you borrowed to pay for your own education. Is the money you owe for that education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans, please select all that apply.

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 4899/5642

tabulation:	Freq.	Numerical	Label
	48	-1	Refused
	674	0	No
	21	1	Yes
	4899	.	

SL2_c [Credit Card] Think about the money you borrowed to pay for your own education. Is the money you owe for that education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans,

please select all that apply.

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4899/5642
 tabulation:

Freq.	Numerical	Label
41	-1	Refused
550	0	No
152	1	Yes
4899	.	

SL2_d [Other Loan (Please specify)] Think about the money you borrowed to pay for your own education. Is the money you owe for that education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans, please select all that apply.

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 4899/5642
 tabulation:

Freq.	Numerical	Label
142	-1	Refused
569	0	No
32	1	Yes
4899	.	

SL3_a [Student Loan] Thinking specifically about the money that you borrowed to pay for your own education, please tell us the total amount that you currently owe on each of these loans. If you don't know an exact amount, an estimate is fine.

type: numeric (long)
 label: SL3_A, but 175 nonmissing values are not labeled
 range: [-1, 400000]
 unique values: 176
 units: 1
 missing: 4914/5642
 examples:

- .
- .
- .
- .

SL3_b [Home Equity Loan] Thinking specifically about the money that you borrowed to pay for your own education, please tell us the total amount that you currently owe on each of these loans. If you don't know an exact amount, an estimate is fine.

type: numeric (long)
 label: SL3_B, but 16 nonmissing values are not labeled

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range: [-1, 221000] units: 1
unique values: 17 missing.: 4914/5642

examples: .
.
.
.

SL3_c [Credit Card] Thinking specifically about the money that
you borrowed to pay for your own education, please tell us the total
amount that you currently owe on each of these loans.
If you don't know an exact amount, an estimate is fine.

type: numeric (long)
label: SL3_C, but 53 nonmissing values are not labeled
range: [-1, 100000] units: 1
unique values: 54 missing.: 4914/5642

examples: .
.
.
.

SL3_d [Other Loan] Thinking specifically about the money that
you borrowed to pay for your own education, please tell us the total
amount that you currently owe on each of these loans.
If you don't know an exact amount, an estimate is fine.

type: numeric (long)
label: SL3_D, but 26 nonmissing values are not labeled
range: [-1, 58000] units: 1
unique values: 27 missing.: 4914/5642

examples: .
.
.
.

SL3_TOTAL [TOTAL] Thinking specifically about the money that
you borrowed to pay for your own education, please tell us the total
amount that you currently owe on each of these loans.
If you don't know an exact amount, an estimate is fine.

type: numeric (long)
label: SL3_TOTA, but 214 nonmissing values are not labeled
range: [-1, 400000] units: 1
unique values: 215 missing.: 4914/5642

examples: .
.
.
.

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

type: numeric (long)
 label: SL4, but 168 nonmissing values are not labeled

range: [-1, 52000] uni ts: 1
 uni que val ues: 169 mi ssi ng . : 4930/5642

exampl es: .
 .
 .
 .

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

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 4930/5642

tabul ati on:	Freq.	Numeri c	Label
	4	-1	Refused
	402	0	No
	306	1	Yes
	4930	.	

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

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 4930/5642

tabul ati on:	Freq.	Numeri c	Label
	4	-1	Refused
	553	0	No
	155	1	Yes
	4930	.	

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

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng . : 743/5642

tabul ati on:	Freq.	Numeri c	Label
	28	-1	Refused

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4139 0 No
732 1 Yes
743 .

SL8_a [Certificate or technical training] Still thinking
about the money you borrowed to pay for your own education,
did you borrow money for each of the following educational programs
(including any loans which you have completely repaid)?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing : 4167/5642
tabulation: Freq. Numeric Label
 30 -1 Refused
 1196 0 No
 249 1 Yes
 4167 .

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing : 4167/5642
tabulation: Freq. Numeric Label
 36 -1 Refused
 1125 0 No
 314 1 Yes
 4167 .

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)?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing : 4167/5642
tabulation: Freq. Numeric Label
 25 -1 Refused
 566 0 No
 884 1 Yes
 4167 .

SL8_d [Professional degree (e.g. MBA, MD, JD)]

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

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing: 4167/5642

tabulation: Freq. Numeric Label

50	-1	Refused
1308	0	No
117	1	Yes
4167	.	

SL8_e

[Master's degree or Doctoral Degree]

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

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing: 4167/5642

tabulation: Freq. Numeric Label

40	-1	Refused
1203	0	No
232	1	Yes
4167	.	

SL9

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

type: numeric (byte)
label: SL9

range: [-1, 2] units: 1
unique values: 4 missing: 4167/5642

tabulation: Freq. Numeric Label

3	-1	Refused
326	0	No
1003	1	Yes
143	2	Still enrolled in the program
4167	.	

SL10

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

Please only include any loans on which you are a co-signer that were used to pay for their education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 2445/5642
 tabulation:

Freq.	Numeric	Label
8	-1	Refused
3016	0	No
173	1	Yes
2445	.	

SL11 Do you currently owe any money used to pay
 for your child or grandchild's education?
 Please only include any loans on which you are a co-signer
 that were used to pay for their education beyond high school
 (including student loans, home equity loans, or credit cards
 paid off over time).

type: numeric (int)
 label: SL11
 range: [-1, 999]
 unique values: 4
 units: 1
 missing: 755/5642
 tabulation:

Freq.	Numeric	Label
15	-1	Refused
3556	0	No
282	1	Yes
1034	999	Do not have children or grandchildren
755	.	

K1B At what age do you expect to retire fully,
 meaning completely stop working for pay?

type: numeric (int)
 label: K1B, but 49 nonmissing values are not labeled
 range: [-1, 999]
 unique values: 52
 units: 1
 missing: 1358/5642
 examples:

67	
888	Will never stop working/I do not plan to retire
999	Not Sure
.	

K2_a [401(k), 403(b), or other defined contribution plan through
 an employer or former employer (i.e., a retirement plan through work,
 where you contribute a percent of your salary each pay-period to
 invest for retirement)] Do you currently have each of the following types
 of retirement savings or pension?

type: numeric (byte)
 label: LABA

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range: [-1, 1] uni ts: 1
 unique values: 3 missing .: 1516/5642

tabulation:	Freq.	Numeri c	Label
	32	-1	Refused
	2245	0	No
	1849	1	Yes
	1516	.	

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?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 missing .: 1516/5642

tabulation:	Freq.	Numeri c	Label
	46	-1	Refused
	3098	0	No
	982	1	Yes
	1516	.	

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

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 missing .: 1516/5642

tabulation:	Freq.	Numeri c	Label
	68	-1	Refused
	2899	0	No
	1159	1	Yes
	1516	.	

K2_d [Savings outside a retirement account (e.g. a brokerage account, savings account, or stock holdings)] Do you currently have each of the following types of retirement savings or pension?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 missing .: 1516/5642

tabulation:	Freq.	Numeri c	Label
	38	-1	Refused
	2449	0	No
	1639	1	Yes
	1516	.	

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: LABA
range: [-1, 1] uni ts: 1
unique values: 3 missing : 1516/5642
tabulation: Freq. Numeric Label
 53 -1 Refused
 3465 0 No
 608 1 Yes
 1516 .

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

type: numeric (byte)
label: LABA
range: [-1, 1] uni ts: 1
unique values: 3 missing : 1516/5642
tabulation: Freq. Numeric Label
 71 -1 Refused
 3805 0 No
 250 1 Yes
 1516 .

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

type: numeric (byte)
label: LABA
range: [-1, 1] uni ts: 1
unique values: 3 missing : 1516/5642
tabulation: Freq. Numeric Label
 66 -1 Refused
 3604 0 No
 456 1 Yes
 1516 .

DC1 Does your employer offer a 401(k), 403(b), Thrift, or other defined contribution plan?

type: numeric (byte)
label: LABC
range: [-1, 8] uni ts: 1

SHED 2015 public use codebook, formatted.txt
unique values: 4 missing : 4644/5642

tabulation:	Freq.	Numeri c	Label
	5	-1	Refused
	541	0	No
	269	1	Yes
	183	8	Don' t Know
	4644	.	

DC2_a [I am not eligible to participate in my employer's plan]
You stated that you do not participate in a 401(k), 403(b), Thrift,
or other defined contribution plan from work. Please select all the
reasons below for why you do not currently invest in this
type of retirement plan.

type:	numeri c (byte)
label:	DC2_A
range:	[0, 1]
unique values:	2
units:	1
missing :	5373/5642

tabulation:	Freq.	Numeri c	Label
	226	0	No
	43	1	Yes
	5373	.	

DC2_b [Employer does not match contributions]
You stated that you do not participate in a 401(k), 403(b), Thrift,
or other defined contribution plan from work. Please select all the
reasons below for why you do not currently invest in this
type of retirement plan.

type:	numeri c (byte)
label:	DC2_B
range:	[0, 1]
unique values:	2
units:	1
missing :	5373/5642

tabulation:	Freq.	Numeri c	Label
	248	0	No
	21	1	Yes
	5373	.	

DC2_c [Unable to afford contributions to a retirement plan]
You stated that you do not participate in a 401(k), 403(b), Thrift,
or other defined contribution plan from work. Please select all the
reasons below for why you do not currently invest in this
type of retirement plan.

type:	numeri c (byte)
label:	DC2_C
range:	[0, 1]
unique values:	2
units:	1
missing :	5373/5642

tabulation:	Freq.	Numeri c	Label
	176	0	No

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93 1 Yes
5373 .

DC2_d [Plan to invest through the retirement plan but have
not signed up yet] You stated that you do not participate in a
401(k), 403(b), Thrift, or other defined contribution plan
from work. Please select all the reasons below for why you
do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_D

range: [0, 1] units: 1
unique values: 2 missing: 5373/5642

tabulation: Freq. Numeric Label
 224 0 No
 45 1 Yes
 5373 .

DC2_e [Unsure of best way to invest money contributed to
the retirement plan] You stated that you do not participate in a
401(k), 403(b), Thrift, or other defined contribution plan
from work. Please select all the reasons below for why you
do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_E

range: [0, 1] units: 1
unique values: 2 missing: 5373/5642

tabulation: Freq. Numeric Label
 223 0 No
 46 1 Yes
 5373 .

DC2_f [Prefer to save for retirement in other ways]
You stated that you do not participate in a 401(k), 403(b), Thrift,
or other defined contribution plan from work. Please select all the
reasons below for why you do not currently invest in this
type of retirement plan.

type: numeric (byte)
label: DC2_F

range: [0, 1] units: 1
unique values: 2 missing: 5373/5642

tabulation: Freq. Numeric Label
 223 0 No
 46 1 Yes
 5373 .

DC2_g [Prefer to spend the money rather than save]
You stated that you do not participate in a 401(k), 403(b), Thrift,

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

type: numeric (byte)
label: DC2_G
range: [0, 1]
unique values: 2
units: 1
missing: 5373/5642

tabulation:	Freq.	Numeric	Label
	250	0	No
	19	1	Yes
	5373	.	

DC2_h [Other (Please specify):] You stated that you do not participate in a
401(k), 403(b), Thrift, or other defined contribution plan
from work. Please select all the reasons below for why you
do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_H
range: [0, 1]
unique values: 2
units: 1
missing: 5373/5642

tabulation:	Freq.	Numeric	Label
	240	0	No
	29	1	Yes
	5373	.	

DC2_Refused [Refused] You stated that you do not participate in a
401(k), 403(b), Thrift, or other defined contribution plan
from work. Please select all the reasons below for why you
do not currently invest in this type of retirement plan.

type: numeric (byte)
label: DC2_REFU
range: [0, 1]
unique values: 2
units: 1
missing: 5373/5642

tabulation:	Freq.	Numeric	Label
	265	0	No
	4	1	Yes
	5373	.	

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

type: numeric (byte)
label: DC3
range: [-1, 8]
unique values: 6
units: 1
missing: 4918/5642

SHED 2015 public use codebook, formatted.txt

tabulation:	Freq.	Numeri c	Label
	2	-1	Refused
	41	1	Defi ni tel y No
	96	2	Probabl y No
	269	3	Probabl y Yes
	152	4	Defi ni tel y Yes
	164	8	Don' t know
	4918	.	

DC4

How confident are you in your ability to make the right investment decisions when managing and investing the money in your retirement accounts (including IRA, 401(k), 403(b), Thrift, or other retirement accounts where you choose the investments for yourself)?

type:	numeri c (byte)		
label:	DC4		
range:	[-1, 4]	uni ts:	1
unique values:	5	mi ssi ng .:	3123/5642
tabulation:	Freq.	Numeri c	Label
	8	-1	Refused
	334	1	Very confi dent
	923	2	Mostl y confi dent
	830	3	Sl ightl y confi dent
	424	4	Not confi dent
	3123	.	

DC5_a

[No one] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type:	numeri c (byte)		
label:	DC5_A		
range:	[0, 1]	uni ts:	1
unique values:	2	mi ssi ng .:	3123/5642
tabulation:	Freq.	Numeri c	Label
	1831	0	No
	688	1	Yes
	3123	.	

DC5_b

[Friends or relatives] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type:	numeri c (byte)		
label:	DC5_B		
range:	[0, 1]	uni ts:	1
unique values:	2	mi ssi ng .:	3123/5642
tabulation:	Freq.	Numeri c	Label
	1868	0	No

SHED 2015 public use codebook, formatted.txt

651 1 Yes
3123 .

DC5_c [Financial planner] Which of the following sources of
advice do you usually use when deciding how
to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_C

range: [0, 1] units: 1
unique values: 2 missing.: 3123/5642

tabulation: Freq. Numerical Label
1788 0 No
731 1 Yes
3123 .

DC5_d [Investment broker] Which of the following sources of
advice do you usually use when deciding how
to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_D

range: [0, 1] units: 1
unique values: 2 missing.: 3123/5642

tabulation: Freq. Numerical Label
2121 0 No
398 1 Yes
3123 .

DC5_e [Lawyer or accountant] Which of the following sources of
advice do you usually use when deciding how
to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_E

range: [0, 1] units: 1
unique values: 2 missing.: 3123/5642

tabulation: Freq. Numerical Label
2409 0 No
110 1 Yes
3123 .

DC5_f [Employer] Which of the following sources of
advice do you usually use when deciding how
to invest the money in your retirement accounts?

type: numeric (byte)
label: DC5_F

SHED 2015 public use codebook, formatted.txt
 range: [0, 1] units: 1
 unique values: 2 missing.: 3123/5642

tabulation:	Freq.	Numerical	Label
	2231	0	No
	288	1	Yes
	3123	.	

 DC5_g [Internet research, books, or magazines] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type: numerical (byte)
 label: DC5_G
 range: [0, 1] units: 1
 unique values: 2 missing.: 3123/5642

tabulation:	Freq.	Numerical	Label
	1937	0	No
	582	1	Yes
	3123	.	

 DC5_h [Other (Please specify):] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type: numerical (byte)
 label: DC5_H
 range: [0, 1] units: 1
 unique values: 2 missing.: 3123/5642

tabulation:	Freq.	Numerical	Label
	2443	0	No
	76	1	Yes
	3123	.	

 DC5_Refused [Refused] Which of the following sources of advice do you usually use when deciding how to invest the money in your retirement accounts?

type: numerical (byte)
 label: DC5_REFU
 range: [0, 1] units: 1
 unique values: 2 missing.: 3123/5642

tabulation:	Freq.	Numerical	Label
	2503	0	No
	16	1	Yes
	3123	.	

 DC6 You indicated that you did not receive advice from others when deciding how to invest the money in your retirement accounts. Is this because you do not feel that you need help, because you do

not know where to get it, or because it is too expensive?

type: numeric (byte)
label: DC6

range: [-1, 3] units: 1
unique values: 4 missing.: 4954/5642

tabulation:	Freq.	Numeri c	Label
	7	-1	Refused
	334	1	I do not feel that I need help managing my investments
	149	2	I would like help but do not know where to get it
	198	3	I would like help but I cannot afford it or it is too expensive
	4954	.	

K3_a [Social Security] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC

range: [-1, 8] units: 1
unique values: 4 missing.: 1516/5642

tabulation:	Freq.	Numeri c	Label
	19	-1	Refused
	436	0	No
	2888	1	Yes
	783	8	Don' t Know
	1516	.	

K3_b [I will continue working] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC

range: [-1, 8] units: 1
unique values: 4 missing.: 1516/5642

tabulation:	Freq.	Numeri c	Label
	73	-1	Refused
	1192	0	No
	1650	1	Yes
	1211	8	Don' t Know
	1516	.	

K3_c [Spouse/partner will continue working] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

SHED 2015 public use codebook, formatted.txt

tabulation:	Freq.	Numeri c	Label
	68	-1	Refused
	1823	0	No
	1263	1	Yes
	972	8	Don' t Know
	1516	.	

K3_g [Savings outside a retirement account (e.g. a brokerage account, savings account)] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type:	numeri c (byte)	
label:	LABC	
range:	[-1, 8]	uni ts: 1
unique values:	4	mi ssi ng .: 1516/5642

tabulation:	Freq.	Numeri c	Label
	60	-1	Refused
	1487	0	No
	1728	1	Yes
	851	8	Don' t Know
	1516	.	

K3_h [Income from real estate or the sale of real estate] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type:	numeri c (byte)	
label:	LABC	
range:	[-1, 8]	uni ts: 1
unique values:	4	mi ssi ng .: 1516/5642

tabulation:	Freq.	Numeri c	Label
	61	-1	Refused
	2339	0	No
	708	1	Yes
	1018	8	Don' t Know
	1516	.	

K3_i [Income from a business or the sale of a business] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type:	numeri c (byte)	
label:	LABC	
range:	[-1, 8]	uni ts: 1
unique values:	4	mi ssi ng .: 1516/5642

tabulation:	Freq.	Numeri c	Label
	67	-1	Refused
	2933	0	No
	243	1	Yes

SHED 2015 public use codebook, formatted.txt

883 8 Don't Know
1516 .

K3_j [Rely on children, grandchildren, or other family] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC
range: [-1, 8] units: 1
unique values: 4 missing: 1516/5642

tabulation:	Freq.	Numeric	Label
	69	-1	Refused
	3015	0	No
	189	1	Yes
	853	8	Don't Know
	1516	.	

K3_k [Rely on inheritance] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC
range: [-1, 8] units: 1
unique values: 4 missing: 1516/5642

tabulation:	Freq.	Numeric	Label
	66	-1	Refused
	2875	0	No
	329	1	Yes
	856	8	Don't Know
	1516	.	

K3_l [Other retirement savings] Which of the following do you expect will be a source of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABC
range: [-1, 8] units: 1
unique values: 4 missing: 1516/5642

tabulation:	Freq.	Numeric	Label
	76	-1	Refused
	2485	0	No
	535	1	Yes
	1030	8	Don't Know
	1516	.	

K5A In the past 12 months, have you borrowed money from
Page 62

or cashed out (permanently withdrawn) money from any of your retirement savings accounts?

type: numeric (byte)
label: K5A

range: [-1, 3] uni ts: 1
unique values: 5 mi ssi ng .: 1516/5642

tabul ati on:	Freq.	Numeri c	Label
	10	-1	Refused
	3730	0	No
	161	1	Yes, borrowed money
	184	2	Yes, cashed out
	41	3	Yes, both
	1516	.	

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

type: numeric (int)
label: K8A, but 49 nonmi ssi ng values are not labeled

range: [-1, 999] uni ts: 1
unique values: 51 mi ssi ng .: 4287/5642

exampl es: 70
.
.
.

K10_a [Social Security] Which of the following are sources of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABA

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	13	-1	Refused
	121	0	No
	1382	1	Yes
	4126	.	

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

type: numeric (byte)
label: LABA

range: [-1, 1] uni ts: 1
unique values: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	142	-1	Refused

SHED 2015 public use codebook, formatted.txt

1261	0	No
113	1	Yes
4126	.	

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

type: numeric (byte)
label: LABA
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	147	-1	Refused
	1184	0	No
	185	1	Yes
	4126	.	

K10_d [Pensi on wi th a defi ned benefi t from work (i . e. pensi on based on a formula, your earnings, and years of servi ce) Which of the following are sources of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABA
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	60	-1	Refused
	509	0	No
	947	1	Yes
	4126	.	

K10_e [401(k), 403(b), or other defi ned contri buti on pl an from work] Which of the following are sources of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABA
range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	106	-1	Refused
	891	0	No
	519	1	Yes
	4126	.	

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

SHED 2015 public use codebook, formatted.txt
 type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	106	-1	Refused
	759	0	No
	651	1	Yes
	4126	.	

K10_g

[Savings outside a retirement account (e.g. a
 brokerage account, savings account)]
 Which of the following are sources of funds for you
 [and your spouse/partner] in retirement?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	89	-1	Refused
	614	0	No
	813	1	Yes
	4126	.	

K10_h

[Income from real estate or the sale of real
 estate] Which of the following are sources of
 funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	133	-1	Refused
	1189	0	No
	194	1	Yes
	4126	.	

K10_i

[Income from a business or the sale of a
 business] Which of the following are sources of
 funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 unique values: 3 mi ssi ng .: 4126/5642

tabul ati on:	Freq.	Numeri c	Label
	153	-1	Refused

SHED 2015 public use codebook, formatted.txt

1310	0	No
53	1	Yes
4126	.	

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

type: numeric (byte)
label: LABA

range: [-1, 1] uni ts: 1
unique values: 3 missing .: 4126/5642

tabulation:	Freq.	Numeri c	Label
	151	-1	Refused
	1324	0	No
	41	1	Yes
	4126	.	

K10_k [Other retirement savings] Which of the following are sources of funds for you [and your spouse/partner] in retirement?

type: numeric (byte)
label: LABA

range: [-1, 1] uni ts: 1
unique values: 3 missing .: 4126/5642

tabulation:	Freq.	Numeri c	Label
	137	-1	Refused
	1078	0	No
	301	1	Yes
	4126	.	

HOL1 Thinking about the coming holiday season, about how much are you [and/or your spouse/partner] planning to spend on holiday gifts this year? If you do not know the exact amount, an estimate is fine.

type: numeric (long)
label: HOL1, but 92 nonmissing values are not labeled

range: [1, 70000] uni ts: 1
unique values: 92 missing .: 1392/5642

examples: 250
500
1000
.

HOL2 Do you [or your spouse/partner] plan to use a credit card that you pay off over time, a layaway plan, a loan, or any other form of borrowing to pay for holiday gifts this year?

SHED 2015 public use codebook, formatted.txt

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1
unique values: 3 missing : 1392/5642

tabulation:	Freq.	Numerical	Label
	44	-1	Refused
	3279	0	No
	927	1	Yes
	1392	.	

HOL3 Approximately when do you [and/or your spouse/partner] expect that you will have any credit card debt, loans, or other borrowing from your holiday spending this year completely paid off?

type: numeric (byte)
label: HOL3

range: [-1, 6] units: 1
unique values: 7 missing : 4715/5642

tabulation:	Freq.	Numerical	Label
	2	-1	Refused
	238	1	January 2016 or earlier
	224	2	February or March 2016
	189	3	April, May, or June 2016
	83	4	July, August, or September 2016
	59	5	October, November, or December 2016
	132	6	After December 2016
	4715	.	

AL0 Do you [and/or your spouse/partner] own or lease a car or truck?

type: numeric (byte)
label: AL0

range: [-1, 3] units: 1
unique values: 5 missing : 0/5642

tabulation:	Freq.	Numerical	Label
	23	-1	Refused
	936	0	No, I do not own or lease a car or truck
	4273	1	Yes, I own a car or truck
	235	2	Yes, I lease a car or truck
	175	3	Yes, I own a car or truck and I lease a car or truck

AL1 Do you [and/or your spouse/partner] currently have any auto loans on cars or trucks that you own?

type: numeric (byte)
label: LABA

SHED 2015 public use codebook, formatted.txt

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 1194/5642

tabul ati on:	Freq.	Numeri c	Label
	10	-1	Refused
	2861	0	No
	1577	1	Yes
	1194	.	

AL2

In the past 12 months, have you [and/or your spouse/partner] missed or been late making any payments on your auto loan or lease?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 3748/5642

tabul ati on:	Freq.	Numeri c	Label
	5	-1	Refused
	1723	0	No
	166	1	Yes
	3748	.	

AL4

In the past 12 months, have you [and/or your spouse/partner] bought or leased a car or truck?

type: numeric (byte)
 label: AL4

range: [-1, 4] uni ts: 1
 uni que val ues: 6 mi ssi ng .: 959/5642

tabul ati on:	Freq.	Numeri c	Label
	15	-1	Refused
	3450	0	No, I have not purchased or leased a car or truck in the past year
	475	1	Yes, I purchased a new, unused car or truck
	425	2	Yes, I purchased a used car or truck from a dealership, car lot, or car salesman
	200	3	Yes, I purchased a used car or truck from a private seller (such as the previous owner)
	118	4	Yes, I leased a car or truck
	959	.	

AL5

Approximately how long do you [and/or your spouse/partner] expect to keep this vehicle?

type: numeric (byte)
 label: AL5, but 20 nonmi ssi ng val ues are not l abel ed

SHED 2015 public use codebook, formatted.txt
 range: [-1, 30] units: 1
 unique values: 21 missing : 4424/5642
 examples: 15
 .
 .
 .

 AL6 When you [bought/leased] this vehicle, did
 you compare prices from different sellers?

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 4424/5642
 tabulation: Freq. Numeric Label
 4 -1 Refused
 382 0 No
 832 1 Yes
 4424 .

 AL7 When you [and/or your spouse/partner] bought
 this vehicle, did you take out an auto loan to pay
 for the purchase?

type: numeric (byte)
 label: AL7
 range: [-1, 4] units: 1
 unique values: 6 missing : 4542/5642
 tabulation: Freq. Numeric Label
 2 -1 Refused
 421 0 No
 364 1 Yes, from the location where the
 car or truck was purchased
 281 2 Yes, from a bank or credit union
 12 3 Yes, from an internet lender
 20 4 Yes, from another source:
 4542 .

 AL8 When you [and/or your spouse/partner] bought this vehicle,
 did you compare interest rates or other loan terms from
 different lenders or from different automobile dealerships/sellers?

type: numeric (byte)
 label: LABA
 range: [-1, 1] units: 1
 unique values: 3 missing : 4965/5642
 tabulation: Freq. Numeric Label
 4 -1 Refused
 311 0 No
 362 1 Yes

AL9_a [No one] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?

```

range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng : 4424/5642

```

AL9_b [Friends or relatives] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?

```

range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng .: 4424/5642

```

AL9_c [Print or online publication] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?

```

range: [0, 1]
unique values: 2
uni ts: 1
mi ssi ng .: 4424/5642

```

AL9_d [Internet research] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?

Label : AL9 D

```

range: [0, 1]
unique values: 2

```

tabulation:	Freq.	Numeri c	Label
	993	0	No
	225	1	Yes
	4424	.	

AL9_e [Advice of car dealer or salesman] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?

```

type:   numeric (byte)
label:  AL9_E

```

```

range: [0, 1]
unique values: 2
uni ts: 1
mi ssi ng .: 4424/5642

```

tabulation:	Freq.	Numeri c	Label
	1026	0	No
	192	1	Yes
	4424	.	

AL9_f [Advice of banker or lender] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?

```
type:   numer i c (byte)
label:  AL9 F
```

```

range: [0, 1]
unique values: 2
units: 1
missing: 4424/5642

```

tabulation:	Freq.	Numeri c	Label
	1144	0	No
	74	1	Yes
	4424		

AL9_g [Other (Please specify):] When you [and/or your spouse/partner] [bought/leased] this car or this car or truck, which of the following sources of advice did you use when deciding how to finance or pay for it?

```

type:   numeric (byte)
label:  AL9_G

```

```

range: [0, 1]
unique values: 2
units: 1
missing: 4424/5642

```

tabulation:	Freq.	Numeri c	Label
	1184	0	No
	34	1	Yes
	4424	.	

AL9_Refused [Refused] When you [and/or your spouse/partner]
[bought/leased] this car or this car or truck,
which of the following sources of advice did you use when
deciding how to finance or pay for it?

type: numeric (byte)
label: AL9_REFU
range: [0, 1] units: 1
unique values: 2 missing: 4424/5642
tabulation: Freq. Numeric Label
1213 0 No
5 1 Yes
4424 .

AL10_a [Total purchase price] When you [and/or your spouse/partner]
[bought/leased] this car or truck, which of the following
(if any) did you negotiate with the seller?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 4424/5642
tabulation: Freq. Numeric Label
13 -1 Refused
285 0 No
920 1 Yes
4424 .

AL10_b [Monthly payment amount] When you [and/or your spouse/partner]
[bought/leased] this car or truck, which of the following
(if any) did you negotiate with the seller?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 4424/5642
tabulation: Freq. Numeric Label
35 -1 Refused
699 0 No
484 1 Yes
4424 .

AL10_c [Upfront payment due] When you [and/or your spouse/partner]
[bought/leased] this car or truck, which of the following
(if any) did you negotiate with the seller?

type: numeric (byte)
label: LABA

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range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 4424/5642

tabul ati on:	Freq.	Numeri c	Label
	50	-1	Refused
	714	0	No
	454	1	Yes
	4424	.	

 AL10_d [Interest rate on the auto loan (if any)]
 When you [and/or your spouse/partner] [bought/leased]
 this car or truck, which of the following
 (if any) did you negotiate with the seller?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 4424/5642

tabul ati on:	Freq.	Numeri c	Label
	46	-1	Refused
	820	0	No
	352	1	Yes
	4424	.	

 AL10_e [Length of the auto loan or lease]
 When you [and/or your spouse/partner] [bought/leased]
 this car or truck, which of the following
 (if any) did you negotiate with the seller?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 4424/5642

tabul ati on:	Freq.	Numeri c	Label
	50	-1	Refused
	740	0	No
	428	1	Yes
	4424	.	

 AL10_f [Amount offered for trade-in of old vehicle]
 When you [and/or your spouse/partner] [bought/leased]
 this car or truck, which of the following
 (if any) did you negotiate with the seller?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 4424/5642

tabul ati on:	Freq.	Numeri c	Label
	40	-1	Refused

710	0	No
468	1	Yes
4424	.	

Among the factors that you negotiated when [purchasing/leasing] this vehicle, which one of these did you consider to be the most important?

Frequency	Numerical	Label
2	-1	Refused
336	1	Total purchase price
275	2	Monthly payment amount
22	3	Upfront payment due
54	4	Interest rate on the auto loan (if any)
17	5	Length of the auto loan or lease
60	6	Amount offered for trade-in of old vehicle
4876	.	

Approximately what was the total purchase price of this vehicle?

tabulation:	Freq.	Numeri c	Label
	5	-1	Refused
	288	1	Less than \$10,000
	303	2	\$10,000 to \$19,999
	274	3	\$20,000 to \$29,999
	144	4	\$30,000 to \$39,999
	58	5	\$40,000 to \$49,999
	28	6	Over \$50,000
	4542	.	

Approximately how much was the total auto loan amount for this vehicle?

tabulation:	Freq.	Numeri c	Label
	8	-1	Refused
	107	1	Less than \$10,000
	243	2	\$10,000 to \$19,999
	185	3	\$20,000 to \$29,999

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91	4	\$30,000 to \$39,999
31	5	\$40,000 to \$49,999
12	6	Over \$50,000
4965	.	

AL14 Approximately what was the interest rate on the auto loan used for the purchase of this vehicle?

type: numeric (byte)
label: AL14

range: [-1, 7] units: 1
unique values: 8 missing: 4965/5642

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	153	1	0 to 1.99 percent
	224	2	2.00 to 3.99 percent
	107	3	4.00 to 5.99 percent
	46	4	6.00 to 7.99 percent
	21	5	8.00 to 9.99 percent
	38	6	10 percent or higher
	86	7	Don't know
	4965	.	

AL15 How many monthly payments were agreed upon when you took out the loan for this vehicle. That is, if you do not pay off the loan early, how long will you be making payments on the auto loan?

type: numeric (byte)
label: AL15

range: [-1, 8] units: 1
unique values: 9 missing: 4965/5642

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	21	1	0 to 12 months (up to 1 year)
	32	2	13 to 24 months (1 to 2 years)
	100	3	25 to 36 months (2 to 3 years)
	67	4	37 to 48 months (3 to 4 years)
	208	5	49 to 60 months (4 to 5 years)
	196	6	61 to 72 months (5 to 6 years)
	25	7	73 months or longer (over 6 years)
	26	8	Don't know
	4965	.	

I0_a [Wages or salaries] In the past 12 months, did you and/or your spouse/partner receive any income from the following sources:

type: numeric (byte)
label: LABA

range: [-1, 1] units: 1

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unique values: 3 missing.: 0/5642

tabulation:	Freq.	Numeric	Label
	76	-1	Refused
	2157	0	No
	3409	1	Yes

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

type:	numeric (byte)
label:	LABA
range:	[-1, 1]
unique values:	3
units:	1
missing.: 0/5642	

tabulation:	Freq.	Numeric	Label
	115	-1	Refused
	4723	0	No
	804	1	Yes

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

type:	numeric (byte)
label:	LABA
range:	[-1, 1]
unique values:	3
units:	1
missing.: 0/5642	

tabulation:	Freq.	Numeric	Label
	129	-1	Refused
	4798	0	No
	715	1	Yes

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

type:	numeric (byte)
label:	LABA
range:	[-1, 1]
unique values:	3
units:	1
missing.: 0/5642	

tabulation:	Freq.	Numeric	Label
	109	-1	Refused
	4102	0	No
	1431	1	Yes

IO_e [Social Security] In the past 12 months,
did you and/or your spouse/partner] receive

any income from the following sources:

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numeric	Label
64	-1	Refused
3535	0	No
2043	1	Yes

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

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numeric	Label
151	-1	Refused
5161	0	No
330	1	Yes

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

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numeric	Label
152	-1	Refused
5319	0	No
171	1	Yes

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

type: numeric (byte)
 label: LABA
 range: [-1, 1]
 unique values: 3
 units: 1
 missing: 0/5642
 tabulation:

Freq.	Numeric	Label
95	-1	Refused
4278	0	No

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642
tabulation: Freq. Numeric Label
 155 -1 Refused
 4736 0 No
 751 1 Yes

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

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 5310/5642
tabulation: Freq. Numeric Label
 13 -1 Refused
 266 0 No
 53 1 Yes
 5310 .

I0B Besides you [and your spouse/partner] did anyone
else in your household receive any income in
the past 12 months from any source?

type: numeric (byte)
label: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 1186/5642
tabulation: Freq. Numeric Label
 23 -1 Refused
 3187 0 No
 1246 1 Yes
 1186 .

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

type: numeric (byte)
label: I4A, but 1 nonmissing value is not labeled

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range: [-1, 10] uni ts: 1
 uni que val ues: 12 mi ssi ng .: 0/5642

exampl es: 2 \$5,000 to \$14,999
 4 \$25,000 to \$39,999
 6 \$50,000 to \$74,999
 7 \$75,000 to \$99,999

 I 1 In the past 12 months, would you say that your
 [and your spouse's/partner's] total spending was:

type: numeric (byte)
 label: I 1

range: [-1, 3] uni ts: 1
 uni que val ues: 4 mi ssi ng .: 266/5642

tabul ati on:	Freq.	Numeri c	Label
	33	-1	Refused
	2572	1	Less than your income
	1847	2	The same as your income
	924	3	More than your income
	266	.	

 I 2 In the past 12 months, about what percent of your
 [and your spouse's/partner's] total gross income
 (before taxes and deductions) did you set aside
 as savings? Please include all types of savings,
 even those through a pensi on or 401(k) at work.

type: numeric (byte)
 label: I 2

range: [-1, 5] uni ts: 1
 uni que val ues: 7 mi ssi ng .: 1610/5642

tabul ati on:	Freq.	Numeri c	Label
	34	-1	Refused
	1426	0	None
	1098	1	1 to 5 percent
	695	2	6 to 10 percent
	348	3	11 to 15 percent
	200	4	16 to 20 percent
	231	5	Over 20 percent
	1610	.	

 I 9 In the past year, which one of the following
 best describes how your [and your spouse's/partner's]
 income changes from month to month, if at all?

type: numeric (byte)
 label: I 9

range: [-1, 3] uni ts: 1
 uni que val ues: 4 mi ssi ng .: 0/5642

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tabulation:	Freq.	Numeri c	Label
	47	-1	Refused
	3880	1	Roughly the same amount each month
	1106	2	Roughly the same most months, but some unusually high or low months during the year
	609	3	Often varies quite a bit from one month to the next

I10_a [Bonuses] Please indicate whether each of the following is a reason that your [and your spouse's/partner's] income changed from month to month in the past year:

type:	numeri c (byte)		
label:	I10_A		
range:	[0, 1]	uni ts:	1
uni que val ues:	2	mi ssi ng .:	3927/5642
tabulation:	Freq.	Numeri c	Label
	1510	0	No
	205	1	Yes
	3927	.	

I10_b [Commi ssions] Please indicate whether each of the following is a reason that your [and your spouse's/partner's] income changed from month to month in the past year:

type:	numeri c (byte)		
label:	I10_B		
range:	[0, 1]	uni ts:	1
uni que val ues:	2	mi ssi ng .:	3927/5642
tabulation:	Freq.	Numeri c	Label
	1589	0	No
	126	1	Yes
	3927	.	

I10_c [Seasonal employment] Please indicate whether each of the following is a reason that your [and your spouse's/partner's] income changed from month to month in the past year:

type:	numeri c (byte)		
label:	I10_C		
range:	[0, 1]	uni ts:	1
uni que val ues:	2	mi ssi ng .:	3927/5642
tabulation:	Freq.	Numeri c	Label
	1485	0	No
	230	1	Yes
	3927	.	

I10_d [I rregular work schedul e (i . e. your work hours change

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

 type: numeric (byte)
 label: I10_D
 range: [0, 1]
 unique values: 2
 uni ts: 1
 missing .: 3927/5642
 tabulation: Freq. Numeri c Label
 995 0 No
 720 1 Yes
 3927 .

I10_e [Periods of unemployment] Please indicate whether each of the
 following is a reason that your [and your spouse's/partner's]
 income changed from month to month in the past year:

 type: numeric (byte)
 label: I10_E
 range: [0, 1]
 unique values: 2
 uni ts: 1
 missing .: 3927/5642
 tabulation: Freq. Numeri c Label
 1454 0 No
 261 1 Yes
 3927 .

I10_f [Investment Income] Please indicate whether each of the
 following is a reason that your [and your spouse's/partner's]
 income changed from month to month in the past year:

 type: numeric (byte)
 label: I10_F
 range: [0, 1]
 unique values: 2
 uni ts: 1
 missing .: 3927/5642
 tabulation: Freq. Numeri c Label
 1549 0 No
 166 1 Yes
 3927 .

I10_g [Other (Please specify):] Please indicate whether each of the
 following is a reason that your [and your spouse's/partner's]
 income changed from month to month in the past year:

 type: numeric (byte)
 label: I10_G
 range: [0, 1]
 unique values: 2
 uni ts: 1
 missing .: 3927/5642
 tabulation: Freq. Numeri c Label

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1324	0	No
391	1	Yes
3927	.	

I10_Refused [Refused] Please indicate whether each of the following is a reason that your [and your spouse's/partner's] income changed from month to month in the past year:

type:	numeric (byte)	
label:	I10_REFU	
range:	[0, 1]	units: 1
unique values:	2	missing: 3927/5642
tabulation:	Freq.	Numeric Label
	1617	0 No
	98	1 Yes
	3927	.

I11 In the past year, which one of the following best describes how your [and your spouse's/partner's] expenses change from month to month, if at all?

type:	numeric (byte)	
label:	I11	
range:	[-1, 3]	units: 1
unique values:	4	missing: 0/5642
tabulation:	Freq.	Numeric Label
	70	-1 Refused
	3093	1 Roughly the same amount each month
	1954	2 Roughly the same most months, but some unusually high or low months during the year
	525	3 Often varies quite a bit from one month to the next

I12 In the past year, did you [and your spouse/partner] have any months where you struggled to pay your bills either because your income was unusually low or because your expenses were unusually high?

type:	numeric (byte)	
label:	LABA	
range:	[-1, 1]	units: 1
unique values:	3	missing: 2573/5642
tabulation:	Freq.	Numeric Label
	19	-1 Refused
	1649	0 No
	1401	1 Yes
	2573	.

I 7

During the next 12 months, do you expect your
[and your spouse's/partner's] total income
to be higher, about the same, or lower than during
the past 12 months?

type: numeric (byte)
label: I 7

range: [-1, 3] uni ts: 1
uni que val ues: 4 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	37	-1	Refused
	464	1	Lower
	4038	2	About the same
	1103	3	Higher

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?

type: numeric (byte)
label: LABA

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	35	-1	Refused
	2896	0	No
	2711	1	Yes

EF2

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

type: numeric (byte)
label: LABA

range: [-1, 1] uni ts: 1
uni que val ues: 3 mi ssi ng .: 2711/5642

tabul ati on:	Freq.	Numeri c	Label
	27	-1	Refused
	1797	0	No
	1107	1	Yes
	2711	.	

EF3_a

[Put it on my credit card and pay it off in full at
the next statement] Suppose that you have an emergency
expense that costs \$400. Based on your current financial
si tuati on, how would you pay for thi s expense?

type: numeric (byte)

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Label: EF3_A

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	3975	0	No
	1667	1	Yes

EF3_b

[Put it on my credit card and pay it off over time] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (byte)
Label: EF3_B

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	4646	0	No
	996	1	Yes

EF3_c

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

type: numeric (byte)
Label: EF3_C

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	3007	0	No
	2635	1	Yes

EF3_d

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

type: numeric (byte)
Label: EF3_D

range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	5451	0	No
	191	1	Yes

EF3_e

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

\$400. Based on your current financial situation,
how would you pay for this expense?

type: numeric (byte)
label: EF3_E
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabulation: Freq. Numeric Label
4984 0 No
658 1 Yes

EF3_f [Using a payday loan, deposit advance, or overdraft] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (byte)
label: EF3_F
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabulation: Freq. Numeric Label
5528 0 No
114 1 Yes

EF3_g [By selling something] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (byte)
label: EF3_G
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabulation: Freq. Numeric Label
5148 0 No
494 1 Yes

EF3_h [I wouldn't be able to pay for the expense right now] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (byte)
label: EF3_H
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabulation: Freq. Numeric Label
4790 0 No
852 1 Yes

EF3_i [Other (Please specify):] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (byte)
label: EF3_I
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabulation: Freq. Numeric Label
5514 0 No
128 1 Yes

EF3_Refused [Refused] Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

type: numeric (byte)
label: EF3_REFU
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabulation: Freq. Numeric Label
5591 0 No
51 1 Yes

EF4 Based on your current financial situation, what is the largest emergency expense that you could pay right now using cash or money in your checking/savings account?

type: numeric (byte)
label: EF4
range: [-1, 5]
unique values: 6
units: 1
missing: 3103/5642
tabulation: Freq. Numeric Label
31 -1 Refused
1041 1 Under \$100
403 2 \$100 to \$199
291 3 \$200 to \$299
237 4 \$300 to \$399
536 5 Over \$400
3103 .

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?

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type: numeric (byte)

label: LABA

range: [-1, 1]
unique values: 3

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	4898	0	No
	707	1	Yes

E1_b

[To see a doctor] During the past 12 months,
was there a time when you needed any of
the following, but didn't get it because you
couldn't afford it?

type: numeric (byte)

label: LABA

range: [-1, 1]
unique values: 3

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	4888	0	No
	715	1	Yes

E1_c

[Mental health care or counseling] During the past
12 months, was there a time when you needed any of
the following, but didn't get it because you
couldn't afford it?

type: numeric (byte)

label: LABA

range: [-1, 1]
unique values: 3

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	44	-1	Refused
	5303	0	No
	295	1	Yes

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: LABA

range: [-1, 1]
unique values: 3

units: 1
missing: 0/5642

tabulation:	Freq.	Numeric	Label
	36	-1	Refused

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4398 0 No
1208 1 Yes

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: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642
tabulation: Freq. Numeric Label
41 -1 Refused
5113 0 No
488 1 Yes

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: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642
tabulation: Freq. Numeric Label
50 -1 Refused
5146 0 No
446 1 Yes

E2 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: LABA
range: [-1, 1] units: 1
unique values: 3 missing: 0/5642
tabulation: Freq. Numeric Label
26 -1 Refused
4267 0 No
1349 1 Yes

E2A Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months?

tabul ati on:	Freq.	Numeri c	Label
	59	-1	Refused
	1443	0	No
	3902	1	Yes
	238	3	

E5_d [Disability Insurance] Are you currently covered by each of the following types of insurance?

tabul ati on:	Freq.	Numeri c	Label
	115	-1	Refused
	3725	0	No
	1238	1	Yes
	564	3	

E5_e [Long Term Care Insurance] Are you currently covered by each of the following types of insurance?

tabulation:	Freq.	Numeri c	Label
	102	-1	Refused
	4270	0	No
	728	1	Yes
	542	3	

E5_f [Li fe Insurance] Are you currently covered by each of the following types of insurance?

tabulation: Freq. Numeric Label
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69	-1	Refused
2218	0	No
3024	1	Yes
331	3	

E5_g

[Funeral Insurance] Are you currently covered by each of the following types of insurance?

type: numeric (byte)
 label: LABA, but 1 nonmissing value is not labeled

range: [-1, 3] uni ts: 1
 uni que val ues: 4 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	105	-1	Refused
	4481	0	No
	552	1	Yes
	504	3	

E6_a

Do you 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: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	22	-1	Refused
	4222	0	No
	1398	1	Yes

E6_b

Do you have serious difficulty hearing or difficulty seeing even with glasses (including being blind or deaf)?

type: numeric (byte)
 label: LABA

range: [-1, 1] uni ts: 1
 uni que val ues: 3 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	28	-1	Refused
	5214	0	No
	400	1	Yes

E6_c

Because of a physical, mental, or emotional condition, do you have serious difficulty concentrating, remembering, or making decisions?

type: numeric (byte)

range:	[-1, 1]	unique values:	3	missing:	0/5642
tabulation:	Freq.	Numerical	Label		
	27	-1	Refused		
	5109	0	No		
	506	1	Yes		

```

type:  numer i c (byte)
label:  LABA

```

range:	[-1, 1]	unique values:	3	units:	1	missing :	0/5642
tabulation:	Freq.	Numeric	Label				
	38	-1	Refused				
	4548	0	No				
	1056	1	Yes				

X1 Over the past year, have you or your family living with you experienced any financial hardship such as a job loss, drop in income, health emergency, divorce, or loss of your home?

```

type:  numer i c  (byte)
label:  LABA

```

range:	[-1, 1]	unique values:	3	units:	1	missing :	0/5642
tabulation:	Freq.	Numerical	Label				
	36	-1	Refused				
	4537	0	No				
	1069	1	Yes				

X2_a	[I lost a job] Which of the following did you or your family living with you experience in the past year?
------	---

```

type:  numer i c (byte)
label:  X2 A

```

```

range: [0, 1]
unique values: 2
units: 1
missing: 4573/5642

tabulation:
  Freq. Numerical Label
  798 0 No
  271 1 Yes
  4573 .

```

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

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type: numeric (byte)
 label: X2_B
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4573/5642
 tabulation:

Freq.	Numeric	Label
871	0	No
198	1	Yes
4573	.	

X2_c [My spouse/partner lost a job]
 Which of the following did you or your
 family living with you experience in the past year?

type: numeric (byte)
 label: X2_C
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4573/5642
 tabulation:

Freq.	Numeric	Label
933	0	No
136	1	Yes
4573	.	

X2_d [My spouse/partner had their work hours and/or pay
 reduced] Which of the following did you or your
 family living with you experience in the past year?

type: numeric (byte)
 label: X2_D
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4573/5642
 tabulation:

Freq.	Numeric	Label
937	0	No
132	1	Yes
4573	.	

X2_e [Received a foreclosure or eviction notice]
 Which of the following did you or your
 family living with you experience in the past year?

type: numeric (byte)
 label: X2_E
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 4573/5642
 tabulation:

Freq.	Numeric	Label
1025	0	No
44	1	Yes
4573	.	

SHED 2015 public use codebook, formatted.txt

X2_f [A business I owned had financial difficulty]
Which of the following did you or your
family living with you experience in the past year?

type: numeric (byte)
label: X2_F
range: [0, 1]
unique values: 2
units: 1
missing: 4573/5642
tabulation: Freq. Numeric Label
1034 0 No
35 1 Yes
4573 .

X2_g [Had a health emergency] Which of the following did you
or your family living with you experience in the past year?

type: numeric (byte)
label: X2_G
range: [0, 1]
unique values: 2
units: 1
missing: 4573/5642
tabulation: Freq. Numeric Label
676 0 No
393 1 Yes
4573 .

X2_h [Divorce] Which of the following did you or your
family living with you experience in the past year?

type: numeric (byte)
label: X2_H
range: [0, 1]
unique values: 2
units: 1
missing: 4573/5642
tabulation: Freq. Numeric Label
998 0 No
71 1 Yes
4573 .

X2_i [Death of primary breadwinner] Which of the following did you
or your family living with you experience in the past year?

type: numeric (byte)
label: X2_I
range: [0, 1]
unique values: 2
units: 1
missing: 4573/5642
tabulation: Freq. Numeric Label
1039 0 No
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30 1 Yes
4573 .

X2_j [Other (Please specify):] Which of the following did you
or your family living with you experience in the past year?

type: numeric (byte)
label: X2_J
range: [0, 1] units: 1
unique values: 2 missing: 4573/5642
tabulation: Freq. Numeric Label
872 0 No
197 1 Yes
4573 .

X2_Refused [Refused] Which of the following did you or your
family living with you experience in the past year?

type: numeric (byte)
label: X2_REFUS
range: [0, 1] units: 1
unique values: 2 missing: 4573/5642
tabulation: Freq. Numeric Label
1047 0 No
22 1 Yes
4573 .

X3 We are interested in how people choose to prioritize
payments when money is tight. Suppose that you only had
enough money to pay one of the following bills this month.
Which would you choose to pay?

type: numeric (byte)
label: X3
range: [-1, 4] units: 1
unique values: 5 missing: 1040/5642
tabulation: Freq. Numeric Label
28 -1 Refused
3730 1 Rent/Mortgage
538 2 Credit card bill
41 3 Student loan
265 4 Auto loan or lease
1040 .

ppage Age

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


```
range: [1, 10]          uni ts: 1
unique values: 10        mi ssi ng : 0/5642
examples: 1
           2
           2
           4
```

```

type:   numeri c (byte)
label :   PPHOUSE

```

```

range:      [1, 5]
uni que val ues: 5
uni ts:     1
mi ssi ng .: 0/5642

```

```

type:   numeric (byte)
label:  PPI NCI MP

```

```

range:      [1, 19]
uni que val ues: 19
uni ts:     1
mi ssi ng .: 0/5642

```

```

type:   numeric (byte)
label:  PPMARIT

```

```

range:      [1, 6]
uni que val ues: 6
uni ts:     1
mi ssi ng . : 0/5642

```

Frequency	Label
2941	Married
363	Widowed
742	Divorced
101	Separated
1239	Never married
256	Living with partner

ppmsacat

MSA Status

```

type:  numer ic (byte)
label :  PPMSACAT

range:  [0, 1]
unique values:  2

units:  1
missing :  0/5642

tabulation:  Freq.  Numer ic  Label
               883      0  Non-Metro
               4759     1  Metro
    
```

ppreg4

Region 4 - Based on State of Residence

```

type:  numer ic (byte)
label :  PPREG4

range:  [1, 4]
unique values:  4

units:  1
missing :  0/5642

tabulation:  Freq.  Numer ic  Label
               1006      1  Northeast
               1386      2  Midwest
               1978      3  South
               1272      4  West
    
```

ppreg9

Region 9 - Based on State of Residence

```

type:  numer ic (byte)
label :  PPREG9

range:  [1, 9]
unique values:  9

units:  1
missing :  0/5642

tabulation:  Freq.  Numer ic  Label
               260      1  New England
               746      2  Mid-Atlantic
               923      3  East-North Central
               463      4  West-North Central
               1119     5  South Atlantic
               299      6  East-South Central
               560      7  West-South Central
               426      8  Mountain
               846      9  Pacific
    
```

pprent

Ownership Status of Living Quarters

```

type:  numer ic (byte)
label :  PPRENT

range:  [1, 3]
unique values:  3

units:  1
missing :  0/5642

tabulation:  Freq.  Numer ic  Label
               3974      1  Owned or being bought by you or
                           someone in your household
    
```

SHED 2015 public use codebook, formatted.txt
 1496 2 Rented for cash
 172 3 Occupied without payment of cash
 rent

 ppstaten State

type: numeric (byte)
 label: PPSTATEN
 range: [11, 95] uni ts: 1
 unique values: 51 mi ssi ng . : 0/5642
 exampl es: 31 oh
 44 nd
 59 fl
 85 nm

 PPT01 Presence of Household Members - Chi ldren 0-1

type: numeric (byte)
 label: PPT01, but 4 nonmi ssi ng values are not labeled
 range: [0, 3] uni ts: 1
 unique values: 4 mi ssi ng . : 0/5642
 tabul ati on: Freq. Numeri c Label
 5424 0
 207 1
 9 2
 2 3

 PPT25 Presence of Household Members - Chi ldren 2-5

type: numeric (byte)
 label: PPT25, but 4 nonmi ssi ng values are not labeled
 range: [0, 3] uni ts: 1
 unique values: 4 mi ssi ng . : 0/5642
 tabul ati on: Freq. Numeri c Label
 5209 0
 345 1
 83 2
 5 3

 PPT612 Presence of Household Members - Chi ldren 6-12

type: numeric (byte)
 label: PPT612, but 6 nonmi ssi ng values are not labeled
 range: [0, 5] uni ts: 1
 unique values: 6 mi ssi ng . : 0/5642

tabul ati on: Freq. Numeri c Label
 4943 0

SHED 2015 public use codebook, formatted.txt

497	1
156	2
36	3
9	4
1	5

PPT1317 Presence of Household Members - Children 13-17

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

range: [0, 4] uni ts: 1
 unique values: 5 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	4999	0	
	477	1	
	142	2	
	23	3	
	1	4	

PPT180V Presence of Household Members - Adults 18+

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

range: [1, 10] uni ts: 1
 unique values: 10 mi ssi ng .: 0/5642

exampl es: 1
 2
 2
 3

ppwork Current Employment Status

type: numeric (byte)
 label: PPWORK

range: [1, 7] uni ts: 1
 unique values: 7 mi ssi ng .: 0/5642

tabul ati on:	Freq.	Numeri c	Label
	2552	1	Worki ng - as a pai d empl oyee
	366	2	Worki ng - sel f-empl oyed
	43	3	Not worki ng - on temporary layoff from a job
	279	4	Not worki ng - l ooki ng for work
	1459	5	Not worki ng - reti red
	526	6	Not worki ng - di sabl ed
	417	7	Not worki ng - other

ppnet HH Internet Access

type: numeric (byte)

range:	[0, 1]	unique values:	2	missing:	0/5642
tabulation:	Freq.	Numerical	Label		
	805	0	No		
	4837	1	Yes		

Frequency	Numerical	Label
14	1	Only Spanish
41	2	More Spanish than English
140	3	Both Spanish and English equally
174	4	More English than Spanish
220	5	Only English
3	6	Neither Spanish nor English
5050	.	

examples:

-2	Not asked
-2	Not asked
3	Computer and Mathematical
20	Retail Sales

tabulation:	Freq.	Numeri c	Label
	5529	0	No
	113	1	Yes

range:	[0, 1]	unique values:	2	units:	1	missing :	0/5642
tabulation:	Freq.	Numeri c	Label				
	5616	0	No				
	26	1	Yes				

```

type:   numeric (byte)
label:  HHI ND3

```

range:	[0, 1]	unique values:	2	missing:	0/5642
tabulation:	Freq.	Numerical	Label		
	5579	0	No		
	63	1	Yes		

```

type:   numeric (byte)
label:  HHI ND4

```

range:	[0, 1]	unique values:	2	missing:	0/5642
tabulation:	Freq.	Numerical	Label		
	5550	0	No		
	92	1	Yes		

```

type:   numeric (byte)
label:  HHI ND5

```

range:	[0, 1]	unique values:	2	missing:	0/5642
tabulation:	Freq.	Numerical	Label		
	5582	0	No		
	60	1	Yes		

```

type:   numeric (byte)
label:  HHIND6

```

range:	[0, 1]	unique values:	2	missing:	0/5642
tabulation:	Freq.	Numerical	Label		
	5611	0	No		
	31	1	Yes		

 hhi nd7 Health Care

type: numeric (byte)
 label: HHI ND7
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642
 tabulation: Freq. Numeric Label
 5005 0 No
 637 1 Yes

 hhi nd8 Market Research and Public Opinion Polling

type: numeric (byte)
 label: HHI ND8
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642
 tabulation: Freq. Numeric Label
 5621 0 No
 21 1 Yes

 hhi nd9 Marketing Consulting Services

type: numeric (byte)
 label: HHI ND9
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642
 tabulation: Freq. Numeric Label
 5601 0 No
 41 1 Yes

 hhi nd10 Public Relations Agencies

type: numeric (byte)
 label: HHI ND10
 range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642
 tabulation: Freq. Numeric Label
 5603 0 No
 39 1 Yes

 hhi nd11 Broadcasting

type: numeric (byte)
 label: HHI ND11

SHED 2015 public use codebook, formatted.txt

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 0/5642

tabul ati on:	Freq.	Numeri c	Label
	5626	0	No
	16	1	Yes

 hhi nd12

Fi nance

type: numeri c (byte)
 l abel : HHI ND12

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 0/5642

tabul ati on:	Freq.	Numeri c	Label
	5424	0	No
	218	1	Yes

 hhi nd13

Retai l Trade

type: numeri c (byte)
 l abel : HHI ND13

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 0/5642

tabul ati on:	Freq.	Numeri c	Label
	5134	0	No
	508	1	Yes

 hhi nd14

Food and Beverage Stores

type: numeri c (byte)
 l abel : HHI ND14

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 0/5642

tabul ati on:	Freq.	Numeri c	Label
	5387	0	No
	255	1	Yes

 hhi nd15

None Of These

type: numeri c (byte)
 l abel : HHI ND15

range: [0, 1] uni ts: 1
 uni que val ues: 2 mi ssi ng . : 0/5642

tabul ati on:	Freq.	Numeri c	Label
	1390	0	No
	4252	1	Yes

pph21501 Q1NS1: Your primary source of insurance coverage

type: numeric (byte)
label: PPH21501

range: [1, 7] units: 1
unique values: 7 missing: 647/5642

tabulation:	Freq.	Numeric	Label
	2193	1	Health insurance through your or someone else's employer or union
	1225	2	Medicare, a government plan that pays healthcare bills for people aged 65 or older and for some disabled people
	527	3	Medicaid or any other state medical assistance plan for those with lower incomes
	269	4	Health insurance that you bought through a state or federal individual marketplace/exchange
	167	5	Veteran's Affairs (VA), Department of Defense, or other military programs
	210	6	Health insurance from some other source
	404	7	I do not have any healthcare insurance/coverage
	647	.	

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

type: numeric (byte)
label: PPH10001

range: [1, 5] units: 1
unique values: 5 missing: 119/5642

tabulation:	Freq.	Numeric	Label
	514	1	Excellent
	1976	2	Very good
	2070	3	Good
	791	4	Fair
	172	5	Poor
	119	.	

ppfs0001 Q1: When it comes to decisions regarding your household's financial activities, how involved are you in making these decisions?

type: numeric (byte)
label: PPFS0001

range: [1, 3] units: 1
unique values: 3 missing: 81/5642

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

ppcdate Completion date for Core Profile (standard demographics, industry, occupation)

Completion date for Hispanic profile (language spoken at home)

pph1date Completion date for Health Profile 1 (self-reported health)

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mean: 2.0e+07
 std. dev: 2847.22
 percentiles: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

 pph2date Completion date for Health Profile 2 (health insurance)

type: numeric (long)
 range: [20130629, 20151203] unique values: 279
 mean: 2.0e+07
 std. dev: 3145.23
 percentiles: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07
 units: 1
 missing: 142/5642

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

type: numeric (long)
 range: [20130114, 20151113] unique values: 355
 mean: 2.0e+07
 std. dev: 1886.43
 percentiles: 10% 25% 50% 75% 90%
 2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07
 units: 1
 missing: 67/5642

 i i gdr Imputation flag: Gender

type: numeric (byte)
 label: I I GDR
 range: [0, 0] unique values: 1
 tabulation: Freq. Numerical Label
 5642 0 No
 units: 1
 missing: 0/5642

 i i racem Imputation flag: Race

type: numeric (byte)
 range: [0, 1] unique values: 2
 tabulation: Freq. Value
 5470 0
 172 1
 units: 1
 missing: 0/5642

SHED 2015 public use codebook, formatted.txt

i i house Imputati on fl ag: Household type

type: numeric (byte)
label: I IHOUSE
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabul ati on: Freq. Numeric Label
5614 0 No
28 1 Yes

i i hhhead Imputati on fl ag: Head of household

type: numeric (byte)
label: I IHHHEAD
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabul ati on: Freq. Numeric Label
5605 0 No
37 1 Yes

i i rent Imputati on fl ag: Rent or Own

type: numeric (byte)
label: I IRENT
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabul ati on: Freq. Numeric Label
5617 0 No
25 1 Yes

i i mari t Imputati on fl ag: Mari tal status

type: numeric (byte)
label: I IMARIT
range: [0, 1]
unique values: 2
units: 1
missing: 0/5642
tabul ati on: Freq. Numeric Label
5616 0 No
26 1 Yes

i i work Imputati on fl ag: Empl oyment status

type: numeric (byte)
label: I IWORK

SHED 2015 public use codebook, formatted.txt

range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5620	0	No
	22	1	Yes

iihi span

Imputation flag: Hispanic Origin

type: numerical (byte)
 label: IIHISPAN

range: [0, 0]
 unique values: 1
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5642	0	No

iieduc

Imputation flag: Education Level

type: numerical (byte)
 label: IIEDUC

range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5617	0	No
	25	1	Yes

iiincome

Imputation flag: Income

type: numerical (byte)
 label: IIINCOME

range: [0, 1]
 unique values: 2
 units: 1
 missing: 0/5642

tabulation:	Freq.	Numerical	Label
	5441	0	No
	201	1	Yes

ppp20197

QEG22: Are you a citizen of the United States?

type: numerical (byte)
 label: PPP20197

range: [1, 2]
 unique values: 2
 units: 1
 missing: 110/5642

tabulation:	Freq.	Numerical	Label
	5386	1	Yes
	146	2	No
	110	.	

SHED 2015 public use codebook, formatted.txt

sector Sector of institution

type: numeric (byte)
label: label_sector

range: [0, 9] units: 1
unique values: 10 missing: 2467/5642

examples: 1 Public, 4-year or above
3 Private for-profit, 4-year or above
.
.

control Control of institution

type: numeric (byte)
label: label_control

range: [1, 3] units: 1
unique values: 3 missing: 2467/5642

tabulation: Freq. Numerical Label
2216 1 Public
700 2 Private not-for-profit
259 3 Private for-profit
2467 .

educ_from_2014 Education responses take from 2014 survey

type: numeric (float)

range: [0, 1]
unique values: 2 units: 1
missing: 0/5642

tabulation: Freq. Value
3807 0
1835 1