 . •	 	•	 	 DECISIONMAKING	

The codebook serves as the principal guide to the variables included on the public version of the 2018 Survey of Household Economics and Decisionmaking (SHED) data set. However, not every variable included in the survey is included in the public use data set. For example, the data set does NOT include most variables related to details of geography or free-text responses.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2018 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2018 SHED and a detailed discussion of the survey methods, see Alex Durante, Lisa Chen, Cassandra Duchan, Kimberly Kreiss, Ellen Merry, Barbara Robles, Claudia Sahm, Mike Zabek, "Report on the Economic Well-Being of U.S. Households in 2018," Federal Reserve Board. The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see the Supplemental Appendixes to the "Report on the Economic Well-Being of U.S. Households in 2018."

ANALYSIS WEIGHTS

Weights play a critical role in interpreting the survey data and allow the sample population to match the U.S. population based on observable characteristics. The public use dataset contains two sets of weights, and users should consider the appropriate weights for their analysis.

Weight2b is most commonly used and includes the weights used for the "Report on the Economic Well-Being of U.S. Households in 2018." These weights allow for the entire sample to reflect the observable characteristics of the U.S. adult population. They are rescaled to add up to the total population of the U.S. adults eligible for this survey. Weight2 is for analysis of the combined sample comprised of the main sample and the Lower-income oversample. These weights are scaled to add up to the number of completed responses.

Weight1b represents weights that are rescaled to add up to the total population of the U.S. adults eligible for this survey. Weight1 is for analysis of the data from

the main sample only. Th	-		·			·
DEMOGRAPHIC PROFILE VARI	ABLES					
In addition to the quest profile variables that w SHED. These demographic "pp" in the data file wi In some cases, such as t in these demographic pro the SHED questions we Households in 2018" if t	ions asked overe collected profile variath some except he highest lafile surveys are used for they were available.	on the SHED ed by Ipsos ables are eptions and evel of ed and in the "Reportiable.	, the data prior to retypically in the varucation, side SHED. In the Education the Edu	set includes persondents labeled with able describes describes as conomic Weller	des demograte receiving the the propertions settions were set on the factors of t	raphic ng the efix below. re asked answers of U.S.
VARIABLE DEFINITIONS						
CaseID 						Case ID
type:	numeric (do	ouble)				
range: unique values:				its: 1 g .: 0/11,	316	
mean: std. dev:	5955.72 3469.35					
percentiles:						
 weight1 		Hous	ehold Econd	omics Main-	- Main Res	pondents
type:	numeric (do	ouble)				
range: unique values:	[.2242,3.67 2,301	'28]		its: .0001 g .: 1,877		

.999999 mean:

std. dev: .536737

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

.4975 .6555 .87 1.1865 1.6728

\_\_\_\_\_\_

Household Economics Main- Main Respondents (Population Weights)

type: numeric (double)

range: [5915.7796,96920.098] units: .0001

unique values: 2,483 missing .: 1,877/11,316

mean: 26388.3 std. dev: 14163.6

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

> 22958.2 13127.4 17298 31309.6

\_\_\_\_\_\_ Household Economics Main : All Respondents

weight2 \_\_\_\_\_\_

type: numeric (double)

range: [.132,4.7588] units: .0001

unique values: 2,483 missing .: 0/11,316

mean: 1 std. dev: .688931

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

.4159 .5575 .80705 1.2193 1.8181

Household Economics Main: All Respondents (Population Weights) weight2b

type: numeric (double)

range: [2905.9308,104746.32] units: .0001

unique values: missing .: 0/11,316 2,683

22011.2 mean: 15164.2 std. dev:

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

### 2018 SHED 9154.13 12271.9 17764.1 26837.5 40018.6

-----

duration Interview duration in minutes

type: numeric (double)

range: [6,30761] units: 1

unique values: 1,052 missing .: 0/11,316

mean: 504.927 std. dev: 2551.92

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

12 16 21 33 110

-----

caseid2017 Case ID from 2017 SHED Survey

type: numeric (double)

range: [4,79562] units: 1

unique values: 3,848 missing .: 7,468/11,316

mean: 54400.8 std. dev: 23480.5

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

13934 30346 64443 69375 74352

xsflag Sample variable

type: numeric (double)

label: xsflag

range: [1,2] units: 1

unique values: 2 missing .: 0/11,316

tabulation: Freq. Numeric Label

9,439 1 Main 1,877 2 LMI

\_\_\_\_\_

xlaptop laptop or non-laptop members

type: numeric (double) label: xlaptop units: 1 range: [1,2] unique values: 2 missing .: 0/11,316 tabulation: Freq. Numeric Label 1 laptop member 312 2 non laptop member 11,004 [My spouse or partner] Do each of the L0\_a following types of people currently live with you in your household? type: numeric (double) label: L0\_a units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 155 0 No 4,053 1 Yes 7,108 L0\_b [My child(ren) under age 18] Do each of the following types of people currently live with you in your household? ----type: numeric (double) label: L0\_b range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 611 8,192 0 No 2,513 1 Yes [My adult child(ren) age 18 or older] Do each L0\_c

of the following types of people currently

live with you in your household?

type: numeric (double) label: L0\_c range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 724 -1 Refused 8,942 0 No 1,650 1 Yes L0\_d [My parent(s)] Do each of the following types of people currently live with you in your household? type: numeric (double) label: L0\_d units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 882 9,432 0 No 1,002 1 Yes [Extended family] Do each of the following L0\_e types of people currently live with you in your household? type: numeric (double) label: L0\_e range: [-1,1] units: 1 missing .: 0/11,316 unique values: 3 tabulation: Freq. Numeric Label 897 -1 Refused 0 No 9,786 633 1 Yes

L0\_f

L0A

[Roommate(s) not related to me] Do each of the following types of people currently live

with you in your household?

------

type: numeric (double)

label: L0 f

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

949 -1 Refused 9,930 0 No 437 1 Yes

\_\_\_\_\_

LO\_g [Other individuals] Do each of the following

types of people currently live with you in

your household?

-----

type: numeric (double)

label: L0\_g

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

1,010 -1 Refused 9,931 0 No 375 1 Yes

Which of the following best describes the adult children (who are age 18 or older) who

live with you?

\_\_\_\_\_\_

type: numeric (double)

label: LOA

range: [-1,2] units: 1

unique values: 3 missing .: 9,666/11,316

tabulation: Freq. Numeric Label

12 -1 Refused

486 1 All currently enrolled in school

1,152 2 One or more not currently

enrolled in school

9,666 .

L1_a			_		, -	ach of the following vith these individuals?
	type: label:		(double)			
	range: unique values:				units: missing .:	1 8,411/11,316
	tabulation:	Freq. 190 1,169 1,546 8,411	0	Refused No	l	
L1_b			Ār	e each o		with me financially] ving reasons why you iduals?
	type: label:		(double)			
	range: unique values:	[-1,1] 3			units: missing .:	1 8,411/11,316
	tabulation:	Freq. 168 1,378 1,359 8,411	0	Refused	ı	
L1_c			ea	ch of th		ember or friend] Are reasons why you live s?
	type: label:		(double)			
	range: unique values:				units: missing .:	1 8,411/11,316

	tabulation:	204	-1 0	Refused
L1_d			tl	To receive help with child care] Are each of he following reasons why you live with these ndividuals?
	label:	L1_d	(double)	
	range: unique values:			units: 1 missing .: 8,411/11,316
	tabulation:	Freq. 267 2,443 195 8,411	-1 0	Label Refused No Yes
L1_e			fo iı	Prefer living with others] Are each of the ollowing reasons why you live with these ndividuals?
	type: label:		(double	)
	range: unique values:	[-1,1] 3		units: 1 missing .: 8,411/11,316
	tabulation:	Freq. 254 2,054 597 8,411	0	Label Refused No Yes
L1_f			wl	Other] Are each of the following reasons hy you live with these individuals?

type: numeric (double)

label: L1 f

range: [-1,1] units: 1

unique values: 3 missing .: 8,411/11,316

tabulation: Freq. Numeric Label

334 -1 Refused 1,958 0 No 613 1 Yes

8,411 .

-----

B2 Overall, which one of the following best

describes how well you are managing

financially these days?

-----

type: numeric (double)

label: B2

range: [-1,4] units: 1

unique values: 5 missing .: 0/11,316

tabulation: Freq. Numeric Label

12 -1 Refused

836 1 Finding it difficult to get by

2,205 2 Just getting by 4,534 3 Doing okay

3,729 4 Living comfortably

Compared to 12 months ago, would you say that

you (and your family living with you) are

better off, the same, or worse of

financially?

\_\_\_\_\_\_\_

type: numeric (double)

label: B3

В3

range: [-1,5] units: 1

unique values: 6 missing .: 0/11,316

tabulation: Freq. Numeric Label

13 -1 Refused

296 1 Much worse off 1,259 2 Somewhat worse off 6,474 3 About the same 2,535 4 Somewhat better off 739 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?

worse off financially than they were.

type: numeric (double)

label: B6

range: [-1,5] units: 1

unique values: 6 missing .: 0/11,316

tabulation: Freq. Numeric Label

76 -1 Refused

1 Much worse off 1,699 2 Somewhat worse off 2,829 3 About the same 3,358 4 Somewhat better off

2,721 5 Much better off

\_\_\_\_\_

Imagine a ladder showing where people stand in the United States. At the top are people who are the best off. At the bottom are people who are the worst off. Where would

you place yourself on this ladder?

------

type: numeric (double)

label: B8, but 8 nonmissing values are not labeled

range: [-1,10] units: 1

unique values: 11 missing .: 0/11,316

examples: 4

В8

6

7

7

-----

type: numeric (double)

label: B7\_a

	2018 SHED
range:	[-1,4] units: 1
unique values:	5 missing .: 0/11,316
•	
tahulation:	Freq. Numeric Label
cabatación.	
	26 -1 Refused
	857 1 Poor
	3,313 2 Only fair
	5,934 3 Good
	1,186 4 Excellent
	1,100 4 EXCEITENC
B7_b [in	this country] How would you rate economic conditions today
<del>_</del>	
type:	numeric (double)
label:	
range:	[-1,4] units: 1
unique values:	
aqas va_assv	
tabulation:	Freq. Numeric Label
2000102111	130 -1 Refused
	1,182 1 Poor
	4,208 2 Only fair
	4,937 3 Good
	859 4 Excellent
	- Excellence
B11	And now a general question about trust. On a
	scale from zero to ten, where zero is not at
	all and ten is completely, in general how
	much do you trust most people?
tyne:	numeric (double)
	B11, but 9 nonmissing values are not labeled
iabei.	bii, but 9 hommissing values are not labeled
nange:	[-1,10] units: 1
unique values:	12 missing .: 0/11,316
-	
examples:	
	5
	6
	7
D1A	Last month, did you do any work for either pay or profit?

numeric (double) type:

label: D1A

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

-1 Refused

0 No 4,873 6,440 1 Yes

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

- - -

type: numeric (double)

label: D1E

range: [-1,1] units: 1

missing .: 0/11,316 unique values: 3

tabulation: Freq. Numeric Label

31 -1 Refused

7,815 0 No 3,470 1 Yes

[Could not find (more) work] Did each of the D21 a

following contribute to you [not working / not working as much as you wanted] last

month?

type: numeric (double)

label: D21 a

range: [-1,1] units: 1

unique values: 3 missing .: 4,277/11,316

tabulation: Freq. Numeric Label

-1 Refused 463

0 No 5,009 1,567 1 Yes

4,277

D21\_b [Child care] Did each of the following contribute to you [not working / not working as much as you wanted] last month?

\_\_\_\_\_

type: numeric (double)

label: D21\_b

range: [-1,1] units: 1

unique values: 3 missing .: 4,277/11,316

tabulation: Freq. Numeric Label

519 -1 Refused

5,994 0 No 526 1 Yes

4,277 .

-----

D21\_c [Other family or personal obligations] Did

each of the following contribute to you [not
working / not working as much as you wanted]

last month?

-----

type: numeric (double)

label: D21\_c

range: [-1,1] units: 1

unique values: 3 missing .: 4,277/11,316

tabulation: Freq. Numeric Label

482 -1 Refused

5,246 0 No 1,311 1 Yes

4,277 .

\_\_\_\_\_\_

D21\_d [Health/medical limitations or disability]

Did each of the following contribute to you [not working / not working as much as you

wanted] last month?

\_\_\_\_\_\_

type: numeric (double)

label: D21\_d

range: [-1,1] units: 1

unique values: 3 missing .: 4,277/11,316

tabulation: Freq. Numeric Label

429 -1 Refused

4,787 0 No

2018 SHED 1,823 1 Yes 4,277 D21\_e [Going to school or in training] Did each of the following contribute to you [not working / not working as much as you wanted] last month? \_\_\_\_\_ type: numeric (double) label: D21\_e units: 1 range: [-1,1] unique values: missing .: 4,277/11,316 3 tabulation: Freq. Numeric Label 539 -1 Refused 6,112 0 No 388 1 Yes 4,277 D21\_f [Retired] Did each of the following contribute to you [not working / not working as much as you wanted] last month? ----type: numeric (double) label: D21 f units: 1 range: [-1,1] unique values: missing .: 4,277/11,316 3 tabulation: Freq. Numeric Label -1 Refused 226 3,736 0 No 3,077 1 Yes 4,277 [Other (please specify):] Did each of the D21\_g following contribute to you [not working / not working as much as you wanted] last month?

type: numeric (double)

label: D21\_g

units: 1 range: [-1,1]

	unique values:	3	2018	3 SHED missing .: 4,277/11,316
	tabulation:	1,804	-1 0	Refused
D3A			you	k about your main job (the job from which earned the most income in the past month). his job, were you working:
	type: label:		(double)	
	range: unique values:			units: 1 missing .: 4,876/11,316
	tabulation:	Freq. 48 5,507 881 4 4,876	1 2	Label Refused For a single company or employer For yourself or your family business Other (Please specify):
D3B		Stil	 l thinkin 	g about your main job, do you usually work:
	label:	D3B	(double)	units: 1
	range: unique values:	3		missing .: 4,876/11,316
	tabulation:	Freq. 27 4,677 1,736 4,876	1	Label Refused Full-time (35 or more hours per week) Part-time (less than 35 hours per week)
D20			at	u indicated that you did not work full-time this job. Did you want a full-time job?

type: numeric (double)

label: D20

range: [-2,1] units: 1

unique values: 4 missing .: 9,580/11,316

tabulation: Freq. Numeric Label

208 -2 Don't know 5 -1 Refused 1,132 0 No 391 1 Yes

9,580 .

-----

D30 Still thinking about your main job, do you normally start and end work around the same

time each day that you work or does it vary?

------

type: numeric (double)

label: D30

range: [-1,3] units: 1

unique values: 4 missing .: 5,869/11,316

tabulation: Freq. Numeric Label

5 -1 Refused

3,987 1 Normally work the same hours

522 2 Schedule varies, primarily at my request

933 3 Schedule varies, primarily based

on my employer's needs

5,869 .

\_\_\_\_\_\_

Approximately how far in advance does your employer usually tell you the hours that you

will need to work on any given day?

type: numeric (double)

label: D31

D31

range: [-1,5] units: 1

unique values: 6 missing .: 10,383/11,316

tabulation: Freq. Numeric Label

3 -1 Refused

313 1 One day in advance or less

(including on call)

129 2 to 3 days in advance

```
2018 SHED
                              3 4 to 6 days in advance
                     116
                              4 1 to 2 weeks in advance
                     218
                     154
                             5 3 weeks in advance or longer
                   10,383
D33
                              A temporary job lasts for a limited time or
                              until the end of a project. Is your main job
                              a temporary job?
              type: numeric (double)
             label: D33
             range: [-2,1]
                                          units: 1
       unique values: 4
                                       missing .: 4,876/11,316
         tabulation: Freq. Numeric Label
                        -2 Don't know
                     135
                     14
                             -1 Refused
                             0 No
                   5,774
                             1 Yes
                     517
                   4,876
______
           In addition to your main job, did you have any other jobs last month?
-----
              type: numeric (double)
             label: D4
             range: [-1,1]
                                          units: 1
                                       missing .: 4,876/11,316
       unique values: 3
         tabulation: Freq. Numeric Label
                           -1 Refused
                     15
                   5,427
                             0 No
                     998
                             1 Yes
                   4,876
D6 a
                              [For a single company or employer] In your
                             additional job(s), were you working:
              type: numeric (double)
             label: D6_a
```

range: [-1,1]

units: 1

unique values: 3 missing .: 10,318/11,316 tabulation: Freq. Numeric Label 110 -1 Refused 262 0 No 626 1 Yes 10,318 [For yourself or your family business] In D6\_b your additional job(s), were you working: type: numeric (double) label: D6 b range: [-1,1] units: 1 unique values: 3 missing .: 10,318/11,316 tabulation: Freq. Numeric Label -1 Refused 176 396 0 No 426 1 Yes 10,318 D6\_c [Other (please specify):] In your additional job(s), were you working: type: numeric (double) label: D6\_c units: 1 range: [-1,0] unique values: 2 missing .: 10,318/11,316 tabulation: Freq. Numeric Label 347 -1 Refused 651 0 No 10,318 [Asked for a raise or a promotion] Think D44\_a about any job in the past 12 months not just your main job last month. In the past 12 months, have you: type: numeric (double)

label: D44\_a

units: 1 range: [-1,1] unique values: 3 missing .: 4,876/11,316 tabulation: Freq. Numeric Label -1 Refused 48 0 No 5,550 1 Yes 842 4,876 D44\_b [Received a raise or a promotion] Think about any job in the past 12 months not just your main job last month. In the past 12 months, have you: ............ type: numeric (double) label: D44\_b units: 1 range: [-1,1] unique values: 3 missing .: 4,876/11,316 tabulation: Freq. Numeric Label -1 Refused 28 0 No 3,685 2,727 1 Yes 4,876 -----D44\_c [Applied for a new job] Think about any job in the past 12 months not just your main job last month. In the past 12 months, have you: · type: numeric (double) label: D44 c range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 96 0 No 9,123 2,097 1 Yes

D44\_d

[Started a new job] Think about any job in the past 12 months not just your main job last

## 2018 SHED month. In the past 12 months, have you:

type: numeric (double)

label: D44\_d

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

109 -1 Refused 0 No 9,984 1,223 1 Yes

[Voluntarily left a job] Think about any job D44 e

in the past 12 months not just your main job last month. In the past 12 months, have you:

type: numeric (double)

label: D44 e

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

115 -1 Refused

10,398 0 No 803 1 Yes

[Gotten laid off or fired from a job] Think D44 f

> about any job in the past 12 months not just your main job last month. In the past 12 months,

have you:

\_\_\_\_\_\_

type: numeric (double)

label: D44\_f

units: 1 range: [-1,1]

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

-1 Refused 138

0 No 10,801 1 Yes 377

Last month, did your [spouse/ partner] do any work for either pay or profit? \_\_\_\_\_\_ type: numeric (double) label: D5 units: 1 range: [-1,1] unique values: missing .: 4,509/11,316 tabulation: Freq. Numeric Label -1 Refused 24 2,753 0 No 4,030 1 Yes 4,509 [Child or elder care services] In the past GE1 a month, have you been paid for each of the following activities? ----type: numeric (double) label: GE1 a range: [-1,1] units: 1 unique values: missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 46 10,824 0 No 1 Yes 446 [Dog walking, feeding pets, or house sitting] GE1\_b In the past month, have you been paid for each of the following activities? type: numeric (double) label: GE1\_b units: 1 range: [-1,1] unique values: missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 51 10,984 0 No 1 Yes 281

[House cleaning, yard work, or other property GE1 c maintenance work] In the past month, have you been paid for each of the following activities? type: numeric (double) label: GE1 c units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 46 0 No 10,586 684 1 Yes [Driving or ride-sharing, such as with Uber GE1 d or Lyft] In the past month, have you been paid for each of the following activities? type: numeric (double) label: GE1\_d range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 53 0 No 10,998 265 1 Yes [Paid tasks online, such as posting YouTube GE1 e videos (do not include Ipsos surveys)] In the past month, have you been paid for each of the following activities? type: numeric (double) label: GE1\_e units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label

2018 SHED -1 Refused 47 11,035 0 No 234 1 Yes [Other personal tasks, such as deliveries, GE1 f running errands, or helping people move] In the past month, have you been paid for each of the following activities? type: numeric (double) label: GE1 f range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 50 10,822 0 No 1 Yes 444 GE2 a [Sold goods yourself at flea markets or garage sales] In addition, in the past month, have you been paid for each of the following activities? type: numeric (double) label: GE2\_a units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label

50 -1 Refused

10,703 0 No 563 1 Yes

GE2\_b [Sold goods at consignment shops or thrift

stores] In addition, in the past month have you been paid for each of the following

activities?

type: numeric (double)

label: GE2\_b

units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 73 10,908 0 No 1 Yes 335 [Sold goods on-line, such as on eBay or GE2\_c Craigslist] In addition, in the past month have you been paid for each of the following activities? type: numeric (double) label: GE2 c range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 65 -1 Refused 0 No 1 Yes 10,239 1,012 GE2 d [Rented out property, such as your car or your house] In addition, in the past month have you been paid for each of the following activities? type: numeric (double) label: GE2\_d range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 62 10,826 0 No 1 Yes 428 GE2\_e

[Any other paid activities that you have not already mentioned in the survey (do not include Ipsos surveys)] In addition, in the past month

# 2018 SHED have you been paid for each of the following activities?

-----

type: numeric (double)

label: GE2\_e

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

411 -1 Refused 10,636 0 No

269 1 Yes

-----

GE10\_a [Earn money as main source of income] In the

past month, what were your reasons for doing

these activities?

-----

type: numeric (double)

label: GE10\_a

range: [0,1] units: 1

unique values: 2 missing .: 8,113/11,316

tabulation: Freq. Numeric Label

2,580 0 No 623 1 Yes

8,113 .

\_\_\_\_\_\_

GE10\_b [Earn money in addition to main source] In

the past month, what were your reasons for

doing these activities?

\_\_\_\_\_

type: numeric (double)

label: GE10\_b

range: [0,1] units: 1

unique values: 2 missing .: 8,113/11,316

tabulation: Freq. Numeric Label

1,611 0 No 1,592 1 Yes

8,113 .

[Earn money to help family members] In the GE10\_c past month, what were your reasons for doing these activities? type: numeric (double) label: GE10\_c range: [0,1] units: 1 unique values: 2 missing .: 8,113/11,316 tabulation: Freq. Numeric Label 2,886 0 No 1 Yes 317 8,113 GE10\_d [Maintain or acquire job-related skills] In the past month, what were your reasons for doing these activities? type: numeric (double) label: GE10 d units: 1 range: [0,1] unique values: 2 missing .: 8,113/11,316 tabulation: Freq. Numeric Label 3,059 0 No 144 1 Yes 8,113 [Sell items no longer needed] In the past GE10 e month, what were your reasons for doing these activities? type: numeric (double) label: GE10\_e units: 1 range: [0,1]unique values: missing .: 8,113/11,316 tabulation: Freq. Numeric Label 2,101 0 No

1 Yes

1,102

8,113 .

-----

GE10\_f [Meet people, have a social activity or

hobby] In the past month, what were your reasons

for doing these activities?

\_\_\_\_\_

type: numeric (double)

label: GE10\_f

range: [0,1] units: 1

unique values: 2 missing .: 8,113/11,316

tabulation: Freq. Numeric Label

2,927 0 No 276 1 Yes

8,113

-----

what were your reasons for doing these activities?

.....

type: numeric (double)

label: GE10\_g

range: [0,1] units: 1

unique values: 2 missing .: 8,113/11,316

tabulation: Freq. Numeric Label

3,063 0 No 140 1 Yes

8,113 .

GE10\_Refused [Refused] In the past month, what were your

reasons for doing these activities?

------

type: numeric (double)
label: GE10\_Refused

range: [0,1] units: 1

unique values: 2 missing .: 8,113/11,316

tabulation: Freq. Numeric Label

2,920 0 No 283 1 Yes 8,113 .

In the past month, what was your main reason for doing these activities? \_\_\_\_\_\_ type: numeric (double) label: GE11 range: [-1,7] units: 1 unique values: 8 missing .: 8,113/11,316 tabulation: Freq. Numeric Label -1 Refused 286 513 1 Earn money as main source of income 2 Earn money in addition to main source 1,227 121 3 Earn money to help family members 4 Maintain or acquire job-related skills 32 5 Sell items no longer needed 730 110 6 Meet people, have a social activity or hobby 184 7 Other 8,113 \_\_\_\_\_\_ Were any of these activities the main job that you told us about already? \_\_\_\_\_\_ type: numeric (double) label: GE4 units: 1 range: [-1,1] missing .: 8,113/11,316 unique values: 3 tabulation: Freq. Numeric Label -1 Refused 21 2,384 0 No 798 1 Yes 8,113 How much time did you spend last month on any of these activities? .....

type: numeric (double)

label: GE20, but 93 nonmissing values are not labeled

range: [-1,720] units: 1

unique values: 94 missing .: 8,113/11,316

examples: 12 Relative to a year ago, did you spend more, GE22 the same, or less time on these activities last month? type: numeric (double) label: GE22 range: [-1,4] units: 1 unique values: 5 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 59 1 More 997 2 Less 1,143 4,421 3 About the same 4,696 4 Does not apply, have not done these activities In the past 12 months, how much of your income was from these activities? ----type: numeric (double) label: GE40a range: [-2,10] units: 1 unique values: 12 missing .: 8,113/11,316 examples: 2 10 to 19%

GE40b In the past 12 months, have you regularly

earned money from these activities?

\_\_\_\_\_

type: numeric (double)

label: GE40b

			2018	3 SHED
	range:	[-1,2]		units: 1
	unique values:			missing .: 8,113/11,316
	tabulation:	Frea.	Numeric	Label
	cabalación.	53		Refused
		960		Yes, in all or most months
		2,190		No, only in some or a few months
		8,113	•	
GE5				me people doing these activities use
GES				mpanies that connect them directly with
				stomers using a website or mobile app.
				st month, did you find any paid work or
				stomers using a company like this?
	type:	numeric	(double)	
	label:		,	
		[-1,1]		units: 1
	unique values:	3		missing .: 8,113/11,316
	tabulation:	Freq.	Numeric	Label
		34		Refused
		2,889	0	No
		280	1	Yes
		8,113	•	
 GH1			 ho +ho ho	using arrangement where you currently live.
				using arrangement where you currently live.
			/ J J- 7 - N	
			(double)	
	label:	GUI		
	range:	[-1,4]		units: 1
	unique values:			missing .: 0/11,316
	•			<b>G</b>
	tabulation:	Freq.	Numeric	Label
		46		Refused
		4,653		Own home with a mortgage or loan
		2,831	2	Own home free and clear (without
			_	a mortgage or loan)
		3,071		Pay rent
		715	4	Neither own home nor pay rent

Did you move into your current home after October 2016?

GH2N

	type: label:		(double)	
	range: unique values:	[-1,1] 3		units: 1 missing .: 0/11,316
	tabulation:	22 9,149		Refused No
GH3_a			sati	rall quality of neighborhood] How sfied are you with each of the following cts of your housing situation?
	type: label:		(double)	
	range: unique values:	[-1,5] 6		units: 1 missing .: 0/11,316
	tabulation:	Freq. 21 483 862 1,250 3,762 4,938	-1 1 2 3	Label Refused Very dissatisfied Somewhat dissatisfied Neither satisfied nor dissatisfied Somewhat satisfied Very satisfied
GH3_b			you w	ity of local schools] How satisfied are ith each of the following aspects of your ng situation?
	type: label:		(double)	
		[-1,5] 6		units: 1 missing .: 0/11,316
	tabulation:	Freq. 61		Label Refused

```
2018 SHED
                                  1 Very dissatisfied
                        528
                                  2 Somewhat dissatisfied
                        859
                      3,349
                                 3 Neither satisfied nor
                                     dissatisfied
                                4 Somewhat satisfied
                      3,126
                      3,393
                                 5 Very satisfied
                                [Safety of neighborhood] How satisfied are
GH3 c
                                you with each of the following aspects of your
                                housing situation?
                type: numeric (double)
               label: GH3 c
               range: [-1,5]
                                                units: 1
        unique values: 6
                                            missing .: 0/11,316
          tabulation: Freq. Numeric Label
                        47
                               -1 Refused
                        486
                                 1 Very dissatisfied
                        917
                                 2 Somewhat dissatisfied
                                 3 Neither satisfied nor
                      1,376
                                    dissatisfied
                               4 Somewhat satisfied
                      4,013
                      4,477
                                  5 Very satisfied
GH3_d
                                  [Quality of other neighborhood amenities] How
                                  satisfied are you with each of the following
                                  aspects of your housing situation?
                             -----
                type: numeric (double)
               label: GH3_d
               range: [-1,5]
                                                units: 1
        unique values: 6
                                            missing .: 0/11,316
          tabulation: Freq.
                             Numeric Label
                             -1 Refused
                        46
                                  1 Very dissatisfied
                        480
                                  2 Somewhat dissatisfied
                      1,058
                                 3 Neither satisfied nor
                      2,930
                                     dissatisfied
```

4 Somewhat satisfied

5 Very satisfied

3,769 3,033

			201	0 SHED			
GH3_e			Sã	Overall quality of your housing] How atisfied are you with each of the following spects of your housing situation?			
	type: label:		(double)				
	range: unique values:	[-1,5] 6		units: 1 missing .: 0/11,316			
	tabulation:	Freq. 43 507 950 1,465 4,150 4,201	-1 1 2 3	Label Refused Very dissatisfied Somewhat dissatisfied Neither satisfied nor dissatisfied Somewhat satisfied Very satisfied			
GH3_f	[Cost of your housing] How satisfied are you with each of the following aspects of your housing situation?						
	type: label:		(double)				
	range: unique values:	[-1,5] 6		units: 1 missing .: 761/11,316			
	tabulation:	Freq. 38 671 1,255 1,833 3,481 3,277 761	-1 1 2 3	Refused Very dissatisfied Somewhat dissatisfied			
GH10_a			li co	Park or playground] In deciding where to ive, how important is it to you to have onvenient access to each of the following laces in your local community?			

type: numeric (double) label: GH10\_a range: [-1,4] units: 1 unique values: 5 missing .: 0/11,316 tabulation: Freq. Numeric Label 57 -1 Refused 1 Not important2 Slightly important3 Moderately important 3,969 2,717 2,945 1,628 4 Very important GH10 b [Library] In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community? type: numeric (double) label: GH10\_b range: [-1,4] units: 1 unique values: 5 missing .: 0/11,316 tabulation: Freq. Numeric Label 74 -1 Refused 2,940 1 Not important 2,793 2 Slightly important 3,187 3 Moderately important 2,322 4 Very important ..... [Bank or credit union] In deciding where to GH10 c live, how important is it to you to have convenient access to each of the following places in your local community? ----type: numeric (double) label: GH10\_c range: [-1,4] units: 1 unique values: 5 missing .: 0/11,316

-1 Refused

tabulation: Freq. Numeric Label

59

```
2018 SHED
                                  1 Not important
                      1,535
                                2 Slightly important3 Moderately important
                      2,192
                      3,972
                      3,558
                                  4 Very important
GH10_d
                                 [Grocery store] In deciding where to live,
                                 how important is it to you to have convenient
                                 access to each of the following places in
                                 your local community?
                type: numeric (double)
               label: GH10_d
               range: [-1,4]
                                               units: 1
        unique values: 5
                                            missing .: 0/11,316
          tabulation: Freq. Numeric Label
                              -1 Refused
                        56
                                  1 Not important
                        377
                                 2 Slightly important
                        953
                      3,355
                                 3 Moderately important
                      6,575
                                  4 Very important
GH10 e
                                   [Shops and restaurants] In deciding where to
                                   live, how important is it to you to have
                                   convenient access to each of the following
                                   places in your local community?
______
                type: numeric (double)
               label: GH10 e
               range: [-1,4]
                                                units: 1
        unique values:
                                            missing .: 0/11,316
                      5
          tabulation: Freq. Numeric Label
```

60 -1 Refused 863 1 Not important

2,022 2 Slightly important 4,356 3 Moderately important

4,015 4 Very important

[Church or place of worship] In deciding where to live, how important is it to you to have convenient access to each of the following

GH10\_f

places in your local community? type: numeric (double) label: GH10\_f range: [-1,4] units: 1 unique values: 5 missing .: 0/11,316 tabulation: Freq. Numeric Label 59 -1 Refused 1 Not important
2 Slightly important
3 Moderately important
4 Very important 3,814 1,946 2,573 2,924 [Public transportation] In deciding where to GH10 g live, how important is it to you to have convenient access to each of the following places in your local community. type: numeric (double) label: GH10\_g units: 1 range: [-1,4] missing .: 0/11,316 unique values: 5 tabulation: Freq. Numeric Label -1 Refused 66 1 Not important2 Slightly important3 Moderately important 4,729 2,485 2,063 4 Very important 1,973 R1\_a [Cheaper to rent] Please select all the reasons below for why you rent your home rather than own your home type: numeric (double) label: R1\_a

> units: 1 range: [0,1]

unique values: 2 missing .: 8,245/11,316

tabulation: Freq. Numeric Label

2,234 0 No 837 1 Yes

8,245

R1 b

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

units: 1

type: numeric (double)

label: R1\_b

range: [0,1]

unique values: 2 missing .: 8,245/11,316

tabulation: Freq. Numeric Label

2,383 0 No 1 Yes 688

8,245

[More convenient to rent] Please select all R1\_c

the reasons below for why you rent your home

rather than own your home

-----

type: numeric (double)

label: R1\_c

units: 1 range: [0,1]

unique values: 2 missing .: 8,245/11,316

tabulation: Freq. Numeric Label

0 No 2,095 976 1 Yes

8,245

 $R1_d$ [Plan to move soon] Please select all the

reasons below for why you rent your home

rather than own your home

type: numeric (double)

label: R1\_d

range: [0,1] units: 1

missing .: 8,245/11,316 unique values: 2

tabulation: Freq. Numeric Label 2,553 0 No 518 1 Yes 8,245 [Can't qualify for mortgage to buy] Please R1\_e select all the reasons below for why rent your home rather than own your home \_\_\_\_\_ type: numeric (double) label: R1\_e range: [0,1] units: 1 unique values: 2 missing .: 8,245/11,316 tabulation: Freq. Numeric Label 2,129 0 No 1 Yes 942 8,245 R1\_f [Can't afford down payment to buy] Please select all the reasons below for why you rent your home rather than own your home \_\_\_\_\_\_ type: numeric (double) label: R1\_f range: [0,1] units: 1 unique values: 2 missing .: 8,245/11,316 tabulation: Freq. Numeric Label 1,522 0 No 1,549 1 Yes 8,245 [Prefer to rent] Please select all the R1\_g reasons below for why you rent your home rather than own your home -----

type: numeric (double)

label: R1\_g

range: [0,1] units: 1

unique values: 2 missing .: 8,245/11,316

tabulation: Freq. Numeric Label

2,444 0 No 627 1 Yes

8,245 .

R1\_h [Currently looking to buy] Please select all

the reasons below for why you rent your home

rather than own your home

·

type: numeric (double)

label: R1\_h

range: [0,1] units: 1

unique values: 2 missing .: 8,245/11,316

tabulation: Freq. Numeric Label

2,726 0 No 345 1 Yes

8,245 .

R1\_i [Other] Please select all the reasons below

for why you rent your home rather than own

your home

-----

type: numeric (double)

label: R1\_i

range: [0,1] units: 1

unique values: 2 missing .: 8,245/11,316

tabulation: Freq. Numeric Label

2,742 0 No 329 1 Yes

8,245 .

-----

R1 Refused [Refused] Please select all the reasons below

for why you rent your home rather than own

your home

type: numeric (double)

label: R1 Refused

range: [0,1] units: 1

unique values: 2 missing .: 8,245/11,316

tabulation: Freq. Numeric Label

3,060 0 No 11 1 Yes

8,245 .

-----

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

-----

type: numeric (double)

label: R4

range: [-1,2] units: 1

unique values: 4 missing .: 10,049/11,316

tabulation: Freq. Numeric Label

4 -1 Refused

1,044 0 No

48 1 Yes, and I still own that home

171 2 Yes, and I no longer own that home

10,049 .

-----

R5A An eviction is when your landlord forces you

to move when you don't want to. Were you, or a person you were staying with, evicted from

your home?

\_\_\_\_\_\_

type: numeric (double)

label: R5A

range: [-1,1] units: 1

unique values: 3 missing .: 10,268/11,316

tabulation: Freq. Numeric Label

7 -1 Refused

968 0 No 73 1 Yes

10,268 .

-----

[Received an eviction notice] Did each of the following contribute to your moving from your

# 2018 SHED previous home?

previous home? type: numeric (double) label: R5B\_a range: [-1,1] units: 1 unique values: 3 missing .: 10,341/11,316 tabulation: Freq. Numeric Label 8 -1 Refused 0 No 954 1 Yes 13 10,341 R5B\_b [Landlord told you, or a person you were staying with, to leave | Did each of the following contribute to your moving from your previous home? ----type: numeric (double) label: R5B b units: 1 range: [-1,1] missing .: 10,341/11,316 unique values: 3 tabulation: Freq. Numeric Label -1 Refused 931 0 No 1 Yes 39 10,341 [You missed a rent payment and thought you R5B c would be evicted] Did each of the following contribute to your moving from your previous home? type: numeric (double) label: R5B c range: [-1,1] units: 1

missing .: 10,341/11,316

tabulation: Freq. Numeric Label
7 -1 Refused

unique values: 3

950 0 No 18 1 Yes

10,341 .

-----

R5B\_d [City condemned the property and forced you

to leave] Did each of the following contribute

to your moving from your previous home?

.\_\_\_\_\_

type: numeric (double)

label: R5B d

range: [-1,1] units: 1

unique values: 3 missing .: 10,341/11,316

tabulation: Freq. Numeric Label

8 -1 Refused

962 0 No 5 1 Yes

10,341 .

.....

R5C\_a [Bank took possession of your home in

foreclosure] Did each of the following

contribute to your moving from your previous

home?

\_\_\_\_\_\_

type: numeric (double)

label: R5C\_a

range: [0,1] units: 1

unique values: 2 missing .: 11,145/11,316

tabulation: Freq. Numeric Label

152 0 No 19 1 Yes

11,145 .

[Received a notice from bank that they

planned to foreclose] Did each of the following contribute to your moving from your previous

home?

\_\_\_\_\_\_

type: numeric (double)

label: R5C\_b

R5C b

range: [0,1] units: 1 unique values: 2 missing .: 11,145/11,316 tabulation: Freq. Numeric Label 151 0 No 1 Yes 20 11,145 [Missed mortgage payments and thought bank R5C\_c would foreclose] Did each of the following contribute to your moving from your previous home? type: numeric (double) label: R5C c range: [-1,1] units: 1 unique values: 3 missing .: 11,145/11,316 tabulation: Freq. Numeric Label 1 -1 Refused 0 No 151 1 Yes 19 11,145 R5C d [City condemned the property and forced you to leave] Did each of the following contribute to your moving from your previous home? \_\_\_\_\_ type: numeric (double) label: R5C\_d range: [-1,1] units: 1 unique values: 3 missing .: 11,145/11,316 tabulation: Freq. Numeric Label -1 Refused 2 0 No 166 1 Yes 11,145 R7

you felt needed to be fixed, such as a leak or broken appliance?

-----

type: numeric (double)

label: R7

range: [-1,1] units: 1

unique values: 3 missing .: 8,245/11,316

tabulation: Freq. Numeric Label

6 -1 Refused 1,426 0 No 1,639 1 Yes

8,245 .

\_\_\_\_\_

R8 Did you contact your landlord about the

problem with your house or apartment that

needed to be fixed?

-----

type: numeric (double)

label: R8

range: [-1,1] units: 1

unique values: 3 missing .: 9,677/11,316

tabulation: Freq. Numeric Label

4 -1 Refused 151 0 No 1,484 1 Yes

9,677 .

-----

R8A After you contacted your landlord about the

problem with your house or apartment, how much difficulty did you have getting them to fix the

problem?

\_\_\_\_\_\_

type: numeric (double)

label: R8A

range: [-1,4] units: 1

unique values: 5 missing .: 9,832/11,316

tabulation: Freq. Numeric Label

5 -1 Refused

1 Substantial difficulty 251 229 2 Moderate difficulty 296 3 A little difficulty 703 4 None 9,832

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

type: numeric (double)

label: R3

range: [-2,9] units: 1

unique values: 11 missing .: 8,245/11,316

examples: 5 \$1,000 to \$1,249

Μ4 About how much is your total monthly mortgage payment (i.e. the amount you send to the bank)

type: numeric (double)

label: M4

range: [-2,9] units: 1

unique values: 11 missing .: 6,663/11,316

examples: 4 \$1000 to \$1,249

> 9 \$2,500 or above

BK1

Do you [and/or your spouse/ and/or your partner]

currently have a checking, savings, or money

market account?

type: numeric (double)

label: BK1

range: [-1,1] units: 1

missing .: 0/11,316 unique values: 3

tabulation: Freq. Numeric Label 64 -1 Refused 606 0 No 10,646 1 Yes -----[Purchase a money order from a place other BK2 a than a bank] In the past 12 months, did you: \_\_\_\_\_\_ type: numeric (double) label: BK2\_a units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 33 9,968 0 No 1,315 1 Yes -----BK2 b [Cash a check at a place other than a bank] In the past 12 months, did you: type: numeric (double) label: BK2\_b units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 28 0 No 10,373 1 Yes 915 BK2\_c [Take out a payday loan or payday advance] In the past 12 months, did you: ----type: numeric (double) label: BK2 c units: 1 range: [-1,1]

missing .: 0/11,316

unique values: 3

tabulation: Freq. Numeric Label 34 -1 Refused

10,947 0 No 335 1 Yes

.....

BK2\_d [Take out a pawn shop loan or an auto title loan] In the past 12 months, did you:

.....

type: numeric (double)

label: BK2\_d

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

35 -1 Refused

11,032 0 No 249 1 Yes

-----

BK2\_e [Obtain a tax refund advance to receive your refund faster] In the past 12 months, did you:

-----

type: numeric (double)

label: BK2\_e

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

39 -1 Refused

11,146 0 No 131 1 Yes

-----

BK11\_a [Visiting a bank teller] In the past 12

months, did you access a bank account in any

of the following ways:

-----

type: numeric (double)

label: BK11 a

range: [-1,1] units: 1

unique values: 3 missing .: 670/11,316

2018 SHED tabulation: Freq. Numeric Label 33 -1 Refused 2,423 0 No 8,190 1 Yes 670

\_\_\_\_\_\_

BK11\_b

[Using an ATM or bank kiosk] In the past 12 months, did you access a bank account in any

of the following ways:

type: numeric (double)

label: BK11\_b

range: [-1,1] units: 1

unique values: missing .: 670/11,316

tabulation: Freq. Numeric Label

-1 Refused 32 0 No 2,665 7,949 1 Yes

670

BK11\_c [Calling the bank] In the past 12 months, did

you access a bank account in any of the

following ways:

type: numeric (double)

label: BK11\_c

range: [-1,1] units: 1

unique values: missing .: 670/11,316

tabulation: Numeric Label Freq.

> -1 Refused 62 0 No 6,936

3,648 1 Yes

670

BK11 d [Using a computer or tablet] In the past 12

months, did you access a bank account in any

of the following ways:

type: numeric (double)

label: BK11\_d

range: [-1,1] units: 1

unique values: 3 missing .: 670/11,316

tabulation: Freq. Numeric Label

40 -1 Refused 2,599 0 No 8,007 1 Yes

670

-----

BK11\_e [Using a mobile phone, including an app] In

the past 12 months, did you access a bank

account in any of the following ways:

-----

type: numeric (double)

label: BK11\_e

range: [-1,1] units: 1

unique values: 3 missing .: 670/11,316

tabulation: Freq. Numeric Label

50 -1 Refused

4,628 0 No 5,968 1 Yes

670 .

OVA C

BK11\_f [In any other way] In the past 12 months, did

you access a bank account in any of the

following ways:

-----

type: numeric (double)

label: BK11\_f

range: [-1,1] units: 1

unique values: 3 missing .: 670/11,316

tabulation: Freq. Numeric Label

327 -1 Refused

9,914 0 No 405 1 Yes

670 .

BK20\_a [Deposit a check using your phone's camera]

In the past 12 months, have you used your mobile phone to:

-----

type: numeric (double)

label: BK20\_a

range: [-1,3] units: 1

unique values: 4 missing .: 0/11,316

tabulation: Freq. Numeric Label

28 -1 Refused 7,055 0 No 3,637 1 Yes

,637 1 Yes 596 3 Do not own a mobile phone

BK20\_b [Pay for something in a store, such as with

Apple Pay or Google Pay instead of cash or a physical card] In the past 12 months, have you

used your mobile phone to:

\_\_\_\_\_

type: numeric (double)

label: BK20 b

range: [-1,3] units: 1

unique values: 4 missing .: 0/11,316

tabulation: Freq. Numeric Label

35 -1 Refused

8,808 0 No 1,856 1 Yes

3 Do not own a mobile phone

BK20\_c [Send money to a person, such as with Venmo,

Cash App, or Zelle] In the past 12 months,

have you used your mobile phone to:

\_\_\_\_\_\_

type: numeric (double)

label: BK20\_c

range: [-1,3] units: 1

unique values: 4 missing .: 0/11,316

tabulation: Freq. Numeric Label

29 -1 Refused

```
2018 SHED
                                     0 No
                        8,116
                        2,512
                                    1 Yes
                         659
                                     3 Do not own a mobile phone
                                     [Delay in when you could use your money
BK40 a
                                     (deposit hold) ] In the past 12 months, have
                                     you had any difficulty getting money out of
                                     your bank account for any of the following
                                     reasons?
                 type: numeric (double)
                label: BK40_a
                                                   units: 1
                range: [-1,1]
        unique values: 3
                                               missing .: 670/11,316
           tabulation: Freq. Numeric Label
                                -1 Refused
                         23
                                   0 No
                        9,949
                                    1 Yes
                         674
                         670
BK40_b
                                 [Your account was locked or frozen] In the
                                 past 12 months, have you had difficulty getting
                                 money out of your bank account for any of the
                                 following reasons?
                 type: numeric (double)
                label: BK40 b
                range: [-1,1]
                                                   units: 1
        unique values: 3
                                               missing .: 670/11,316
           tabulation: Freq.
                               Numeric Label
                                 -1 Refused
                          29
                                   0 No
                       10,302
                         315
                                    1 Yes
                         670
BK40 c
                                   [Bank's website or mobile app didn't work] In
                                   the past 12 months, have you had difficulty
                                   getting money out of your bank account for any
```

of the following reasons?

type: numeric (double) label: BK40 c units: 1 range: [-1,1] unique values: 3 missing .: 670/11,316 tabulation: Freq. Numeric Label -1 Refused 36 9,935 0 No 675 1 Yes 670 [Other (please specify):] In the past 12 BK40 d months, have you had difficulty getting money out of your bank account for any of the following reasons? type: numeric (double) label: BK40 d units: 1 range: [-1,1] unique values: 3 missing .: 670/11,316 tabulation: Freq. Numeric Label -1 Refused 1,474 9,066 0 No 1 Yes 106 670 Which of these would you say was your most serious problem? ----type: numeric (double) label: BK42 range: [-1,4] units: 1 unique values: 5 missing .: 9,971/11,316 tabulation: Freq. Numeric Label -1 Refused 533 1 Delay in when you could use your money (deposit hold)

Your account was locked or frozenBank's website or mobile app

didn't work

218

490

97 4 Other

9,971 .

.....

BK44\_a [By phone, by going to the bank, or via the

bank's website or app] Did you contact your

bank about this problem?

-----

type: numeric (double)

label: BK44\_a

range: [-1,1] units: 1

unique values: 3 missing .: 9,959/11,316

tabulation: Freq. Numeric Label

9 -1 Refused 515 0 No 833 1 Yes

9,959 .

-----

BK44\_b [Using social media, such as by tweeting at

the bank or posting on the bank's Facebook page]

Did you contact your bank about this problem?

type: numeric (double)

label: BK44\_b

range: [-1,1] units: 1

unique values: 3 missing .: 9,959/11,316

tabulation: Freq. Numeric Label

27 -1 Refused 1,290 0 No 40 1 Yes

9,959 .

BK44\_c [Other (please specify):] Did you contact your bank about this problem?

type: numeric (double)

label: BK44\_c

range: [-1,1] units: 1

unique values: 3 missing .: 9,959/11,316

tabulation: Freq. Numeric Label
235 -1 Refused
1,110 0 No
12 1 Yes
9,959 .

.....

If you were to apply for a credit card today, how confident are you that your application

would be approved?

-----

type: numeric (double)

label: A6

Α6

Α0

A0B

range: [-2,3] units: 1

unique values: 5 missing .: 0/11,316

tabulation: Freq. Numeric Label

636 -2 Don't know 31 -1 Refused

6,889 1 Very confident 2,054 2 Somewhat confident

1,706 3 Not confident

In the past 12 months, have you applied for any credit?

\_\_\_\_\_\_

type: numeric (double)

label: A0

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

45 -1 Refused 7,456 0 No 3,815 1 Yes

-----

Was there a time in the past 12 months that

you [or your spouse / or your partner]desired

credit but chose not to submit a credit

application?

type: numeric (double)

label: A0B

range: [-1,1] units: 1

unique values: 3 missing .: 3,860/11,316

tabulation: Freq. Numeric Label

42 -1 Refused 6,751 0 No 663 1 Yes

3,860 .

-----

A1\_a [You [or your spouse/ or your partner] were

turned down for credit] In the past 12 months,

please tell us if any of the following has

happened:

-----

type: numeric (double)

label: A1\_a

range: [-1,1] units: 1

unique values: 3 missing .: 7,456/11,316

tabulation: Freq. Numeric Label

9 -1 Refused

2,948 0 No 903 1 Yes

7,456 .

A1\_b [You [or your spouse/ or your partner] were

approved for credit, but were not given as much credit as you applied for In the past 12 months please tell us if any of the

12 months, please tell us if any of the

following has happened:

-----

type: numeric (double)

label: A1\_b

range: [-1,1] units: 1

unique values: 3 missing .: 7,456/11,316

tabulation: Freq. Numeric Label

13 -1 Refused

3,239 0 No 608 1 Yes

7,456 .

A1_c	c			[You [or your spouse/ or your partner] put off applying for credit because you thought you might be turned down] In the past 12 months, please tell us if any of the following has happened:				
	type: label:	numeric A1_c	(double)	)				
	range: unique values:	[-1,1] 3			units: missing .:	1 7,456/11,316		
	tabulation:	20	-1 0	Refused				
A2		You [or your spouse / or partner] indicated that you desired credit in the past 12 months but did not submit a credit application. Was this because you might be turned down or denied credit?						
	type: label:	numeric A2	(double)	)				
	range: unique values:	[-1,1] 3			units: missing .:	1 10,653/11,316		
	tabulation:	Freq. 3 257 403 10,653	0	Label Refused No Yes				
C2A				Do yo		east one credit card?		
	type: label:	numeric C2A	(double)	)				
	range:	[-1,1]			units:	1		

missing .: 0/11,316

unique values: 3

tabulation: Freq. Numeric Label 53 -1 Refused 1,916 0 No 9,347 1 Yes C3 Do you currently have any outstanding unpaid credit card debt? type: numeric (double) label: range: [-1,1] units: 1 unique values: 3 missing .: 1,916/11,316 tabulation: Freq. Numeric Label -1 Refused 44 5,128 0 No 4,228 1 Yes 1,916 Do you [and your spouse / partner] spend C3A currently have more, less, or about the same amount of credit card debt that you had 12 months ago? type: numeric (double) label: C3A range: [-1,3] units: 1 unique values: 4 missing .: 7,044/11,316 tabulation: Numeric Label Freq. 20 -1 Refused 1,285 1 Less debt now 2 About the same 1,765 3 More debt now 1,202 7,044 C4A In the past 12 months, how frequently have you carried an unpaid balance on one or more of your credit cards?

numeric (double) type: label: C4A range: [-1,3] units: 1 unique values: 5 missing .: 1,916/11,316 tabulation: Freq. Numeric Label -1 Refused 38 4,536 0 Never carried an unpaid balance (always pay in full) 494 1 Once 2 Some of the time 1,817 3 Most or all of the time 2,515 1,916 ED0 What is the highest level of school you have completed or the highest degree you have received? type: numeric (double) label: ED0 range: [1,9] units: 1 unique values: 9 missing .: 0/11,316 Freq. Numeric Label tabulation: 1 Less than High School degree 406 2,735 2 High school degree or GED 3 Some college but no degree 2,161 (including currently enrolled in college) 4 Certificate or technical degree 576 5 Associate degree 1,112 2,482 6 Bachelor's degree 7 Master's degree 1,171 401 8 Professional degree (e.g. MBA, MD, JD) 9 Doctoral Degree 272

-----

type: numeric (double)

label: D1G

D1G

range: [-1,2] units: 1

unique values: 4 missing .: 0/11,316

Are you currently enrolled as a student?

```
tabulation: Freq. Numeric Label
                            -1 Refused
                       31
                   10,605
                              0 No
                      283
                               1 Yes, as a part-time student
                      397
                                2 Yes, as a full-time student
                           What type of program are you currently pursuing?
ED0B
.....
              type: numeric (double)
              label: ED0B
              range: [-1,8]
                                            units: 1
       unique values: 9
                                         missing .: 10,636/11,316
         tabulation: Freq.
                           Numeric Label
                       6
                               -1 Refused
                       31
                                1 High school or GED program
                                2 Non-degree training program
                       32
                                3 Certificate or technical degree
                      76
                               4 Associate degree
                      114
                               5 Bachelor's degree
                      245
                       98
                               6 Master's degree
                       31
                               7 Professional degree (e.g. MBA, MD, JD)
                                8 Doctoral Degree
                       47
                   10,636
        ______
EDØD Have you ever enrolled in an educational degree program beyond high school?
              type: numeric (double)
              label: ED0D
              range: [-1,1]
                                            units: 1
       unique values: 3
                                         missing .: 8,646/11,316
         tabulation: Freq. Numeric Label
                            -1 Refused
                              0 No
                    2,334
                      330
                               1 Yes
                    8,646
ED1
                                Which one of the following broad categories
                                best describes your [current/ most recent]
```

educational program?

	type: label:	numeric (double) ED1					
	range: unique values:	[-1,13] units: 1 14 missing .: 2,741/11,316					
	examples:	<pre>4 Physical sciences/math 8 Business/management 9 Health .</pre>					
ED5		Overall, how would you say the lifetime financial benefits of your [current/ most recent] educational program compare to its financial costs?					
	type: label:	numeric (double) ED5					
	range: unique values:						
	tabulation:	Freq. Numeric Label 165 -1 Refused 509 1 Financial benefits are much larger 427 2 Financial benefits are somewhat larger 1,144 3 About the same financial benefits and financial costs 338 4 Financial costs are somewhat larger 527 5 Financial costs are much larger 8,206 .					
ED6_a		[Chosen a different field of study] If you could go back and make your education decisions again, would you have done any of these things:					
	type: label:	numeric (double) ED6_a					
	range: unique values:	[-1,1] units: 1 3 missing .: 8,538/11,316					
	tabulation:	Freq. Numeric Label					

```
2018 SHED
                                -1 Refused
                       121
                     1,568
                                0 No
                     1,089
                                1 Yes
                     8,538
ED6_b
                                [Attended a different school] If you could go
                                back and make your education decisions again,
                                would you have done any of these things:
               type: numeric (double)
              label: ED6_b
                                              units: 1
              range: [-1,1]
       unique values: 3
                                           missing .: 8,538/11,316
          tabulation: Freq. Numeric Label
                       151 -1 Refused
                     1,727
                                0 No
                                1 Yes
                       900
                     8,538
                                [Completed less education] If you could go
ED6_c
                                back and make your education decisions again,
                                would you have done any of these things:
 .....
               type: numeric (double)
              label: ED6_c
                                              units: 1
              range: [-1,1]
       unique values: 3
                                           missing .: 8,538/11,316
          tabulation: Freq. Numeric Label
                       195
                            -1 Refused
                     2,468
                                0 No
                       115
                                1 Yes
                     8,538
ED6_d
                                [Completed more education] If you could go
                                back and make your education decisions again,
                                would you have done any of these things:
```

type: numeric (double)

label: ED6\_d

units: 1 range: [-1,1] unique values: 3 missing .: 8,538/11,316 tabulation: Freq. Numeric Label -1 Refused 73 0 No 695 2,010 1 Yes 8,538 ED6\_e [Chosen not to attend college] If you could go back and make your education decisions again, would have done any of these things: type: numeric (double) label: ED6\_e range: [-1,1] units: 1 missing .: 8,538/11,316 unique values: 3 tabulation: Freq. Numeric Label 176 -1 Refused 2,322 0 No 280 1 Yes 8,538 Overall, how would you say the lifetime ED10 financial benefits of your educational program compare to its financial costs? type: numeric (double) label: ED10 range: [-1,5] units: 1 unique values: 6 missing .: 5,880/11,316 tabulation: Freq. Numeric Label -1 Refused 57 2,240 1 Financial benefits are much larger 1,149 2 Financial benefits are somewhat larger 1,120 3 About the same financial benefits and financial costs 4 Financial costs are somewhat larger 461 409 5 Financial costs are much larger 5,880

ED11_a			[Chosen a different field of study] If you could go back and make decisions regarding your education again, would you have done any of these things:				
		numeric ED11_a	(double)				
	range: unique values:	[-1,1] 3			units: missing .:	1 5,880/11,316	
	tabulation:	67		Refused No			
ED11_b			back educ	and mak	e decisions ain, would y	hool] If you could go regarding your ou have done any of	
		numeric ED11_b	(double)				
	range: unique values:	[-1,1] 3			units: missing .:	1 5,880/11,316	
	tabulation:	Freq. 95 4,145 1,196 5,880	-1 0	Refused			
ED11_c			ba ed	[Completed less education] If you could go back and make decisions regarding your education again, would you have done any of these things:			
	tvpe:	numeric	(double)				

type: numeric (double)
label: ED11\_c

	range: unique values:	[-1,1] 3	2018 SHED		units: missing .:	1 5,880/11,316	
	tabulation:	Freq. 142 5,062 232 5,880	-1 0	Refused No			
ED11_d			ba ed	ck and m	ake decision again, would	ion] If you could go s regarding your you have done any of	
		numeric ED11_d	(double)				
	range: unique values:	[-1,1] 3			units: missing .:	1 5,880/11,316	
	tabulation:	Freq. 75 3,100 2,261 5,880		Refused No			
ED11_e			[Chosen not to attend college] If you could go back and make decisions regarding your education again, would have done any of these things:				
		numeric ED11_e	(double)				
	range: unique values:	[-1,1] 3			units: missing .:	1 5,880/11,316	
	tabulation:	Freq. 152 5,055 229 5,880	Numeric -1 0 1	Refused No			

ED0C

type: numeric (double) label: ED0C units: 1 range: [0,1] unique values: 2 missing .: 11,160/11,316 tabulation: Freq. Numeric Label 121 0 No 35 1 Yes 11,160 ED4A In what year did you last attend the bachelor's degree program that you were enrolled in? type: numeric (double) label: ED4A, but 12 nonmissing values are not labeled range: [-1,2018] units: 1 unique values: 13 missing .: 11,281/11,316 examples: . How likely is it that you will return to ED4B school and complete the program that you started but did not complete? type: numeric (double) label: ED4B units: 1 range: [1,5] unique values: 5 missing .: 11,070/11,316 tabulation: Freq. Numeric Label 1 Definitely will return and 41 complete program 2 Probably will return and 51 complete program 79 3 Not sure 4 Probably will not return and 25

complete program

50 5 Definitely will not return and

complete program

11,070 .

-----

ED13\_a [Too expensive] Which of the following are reasons why you did not attend college?

type: numeric (double)

label: ED13\_a

range: [0,1] units: 1

unique values: 2 missing .: 8,982/11,316

tabulation: Freq. Numeric Label

**1,555** 0 No 779 1 Yes

8,982 .

-----

ED13\_b [Had to take care of child(ren)] Which of the following are reasons why you did not attend

college?

\_\_\_\_\_

type: numeric (double)

label: ED13\_b

range: [0,1] units: 1

unique values: 2 missing .: 8,982/11,316

tabulation: Freq. Numeric Label

2,047 0 No 287 1 Yes

8,982 .

\_\_\_\_\_\_

ED13\_c [Supported or cared for parents or siblings]

Which of the following are reasons why you

did not attend college?

------

type: numeric (double)

label: ED13\_c

range: [0,1] units: 1

unique values: 2 missing .: 8,982/11,316

tabulation: Freq. Numeric Label

2,242 0 No 92 1 Yes

8,982

\_\_\_\_\_

ED13\_d [Needed to earn money] Which of the following are reasons why you did not attend college?

------

type: numeric (double)

label: ED13 d

range: [0,1] units: 1

unique values: 2 missing .: 8,982/11,316

tabulation: Freq. Numeric Label

1,617 0 No 717 1 Yes

8,982

-----

ED13\_e [Wanted to work] Which of the following are

reasons why you did not attend college?

type: numeric (double)

label: ED13\_e

range: [0,1] units: 1

unique values: 2 missing .: 8,982/11,316

tabulation: Freq. Numeric Label

**1,499** 0 No 835 **1** Yes

8,982 .

\_\_\_\_\_\_

ED13\_f [Simply was not interested in college] Which

of the following are reasons why you did not

attend college?

-----

type: numeric (double)

label: ED13 f

range: [0,1] units: 1

unique values: 2 missing .: 8,982/11,316

tabulation: Freq. Numeric Label 1,367 0 No 967 1 Yes 8,982 \_\_\_\_\_\_ ED13\_g [Was not admitted] Which of the following are reasons why you did not attend college? \_\_\_\_\_\_ type: numeric (double) label: ED13\_g units: 1 range: [0,1] unique values: 2 missing .: 8,982/11,316 tabulation: Freq. Numeric Label 2,316 0 No 18 1 Yes 8,982 ED13 h [Did not think benefits of attending college were worth the cost] Which of the following are reasons why you did not attend college? \_\_\_\_\_\_ type: numeric (double) label: ED13 h units: 1 range: [0,1] unique values: 2 missing .: 8,982/11,316 tabulation: Freq. Numeric Label 1,985 0 No 1 Yes 349 8,982 ED13\_i [Illness or health issues] Which of the following are reasons why you did not attend college? type: numeric (double) label: ED13\_i

range: [0,1]

units: 1

unique values: 2 missing .: 8,982/11,316 tabulation: Freq. Numeric Label 2,250 0 No 84 1 Yes 8,982 [Other (please specify):] Which of the ED13 j following are reasons why you did not attend college? type: numeric (double) label: ED13 j range: [0,1] units: 1 unique values: 2 missing .: 8,982/11,316 tabulation: Freq. Numeric Label 0 No 2,251 1 Yes 83 8,982 ED13\_Refused [Refused] Which of the following are reasons why you did not attend college? type: numeric (double) label: ED13\_Refused units: 1 range: [0,1] unique values: 2 missing .: 8,982/11,316 tabulation: Freq. Numeric Label 2,292 0 No 42 1 Yes 8,982 [Too expensive] Which of the following are ED14 a reasons why you did not complete your college degree?

type: numeric (double)

label: ED14\_a

range: [0,1] units: 1

unique values: 2 missing .: 10,617/11,316

tabulation: Freq. Numeric Label

447 0 No 252 1 Yes

10,617 .

ED14\_b [Had to take care of child(ren)] Which of the

following are reasons why you did not complete

your college degree?

\_\_\_\_\_

type: numeric (double)

label: ED14\_b

range: [0,1] units: 1

unique values: 2 missing .: 10,617/11,316

tabulation: Freq. Numeric Label

5420No1571Yes

10,617 .

ED14\_c [Supported or cared for parents or siblings]

Which of the following are reasons why you did

not complete your college degree?

-----

type: numeric (double)

label: ED14\_c

range: [0,1] units: 1

unique values: 2 missing .: 10,617/11,316

tabulation: Freq. Numeric Label

653 0 No 46 1 Yes

10,617 .

ED14\_d [Needed to earn money] Which of the following

are reasons why you did not complete your college

degree?

type: numeric (double)

label: ED14\_d

range: [0,1] units: 1

unique values: 2 missing .: 10,617/11,316

tabulation: Freq. Numeric Label

385 0 No 314 1 Yes

10,617 .

\_\_\_\_\_

ED14\_e [Wanted to work] Which of the following are

reasons why you did not complete your college

degree?

-----

type: numeric (double)

label: ED14\_e

range: [0,1] units: 1

unique values: 2 missing .: 10,617/11,316

tabulation: Freq. Numeric Label

540 0 No 159 1 Yes

10,617 .

\_\_\_\_\_\_

ED14\_f [Simply not interested in continuing in

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

\_\_\_\_\_\_

type: numeric (double)

label: ED14\_f

range: [0,1] units: 1

unique values: 2 missing .: 10,617/11,316

tabulation: Freq. Numeric Label

573 0 No 126 1 Yes

10,617

\_\_\_\_\_\_

ED14\_g [Low grades] Which of the following are

reasons why you did not complete your college

degree?

-----

type: numeric (double) label: ED14\_g range: [0,1] units: 1 unique values: 2 missing .: 10,617/11,316 tabulation: Freq. Numeric Label 628 0 No 71 1 Yes 10,617 [Did not think the benefits of continuing ED14\_h college were worth the cost] Which of following are reasons why you did not complete your college degree? type: numeric (double) label: ED14\_h range: [0,1] units: 1 unique values: 2 missing .: 10,617/11,316 tabulation: Freq. Numeric Label 576 0 No 1 Yes 123 10,617 [Illness or health issues] Which of the ED14\_i following are reasons why you did not complete your college degree? type: numeric (double) label: ED14\_i units: 1 range: [0,1] unique values: 2 missing .: 10,617/11,316 tabulation: Freq. Numeric Label 0 No 584 115 1 Yes 10,617 [Other (please specify):] Which of the

ED14\_j

following are reasons why you did not complete

your college degree?

type: numeric (double)

label: ED14 j

units: 1 range: [0,1]

unique values: missing .: 10,617/11,316 2

tabulation: Freq. Numeric Label

652 0 No 47 1 Yes

10,617

ED14\_Refused [Refused] Which of the following are reasons why you did not complete your college degree?

\_\_\_\_\_\_

type: numeric (double) label: ED14\_Refused

units: 1 range: [0,1]

unique values: 2 missing .: 10,617/11,316

tabulation: Freq. Numeric Label

684 0 No 15 1 Yes 10,617

SL1 Do you currently have student loan debt or

owe any money used to pay for your own

education?

type: numeric (double)

label: SL1

range: [-1,1] units: 1

missing .: 0/11,316 unique values: 3

Numeric Label tabulation: Freq.

74 -1 Refused

0 No 9,602 1,640 1 Yes

SL2\_a

[Student loan] Think about the money you currently owe for your own education. Is the

money you owe for that education a:

\_\_\_\_\_\_

type: numeric (double)

label: SL2 a

range: [-1,1] units: 1

unique values: 3 missing .: 9,676/11,316

tabulation: Freq. Numeric Label

5 -1 Refused

97 0 No 1,538 1 Yes

9,676 .

-----

SL2\_b [Home equity loan] Think about the money you

currently owe for your own education Is the money you owe for that education a:

type: numeric (double)

label: SL2 b

range: [-1,1] units: 1

unique values: 3 missing .: 9,676/11,316

tabulation: Freq. Numeric Label

61 -1 Refused

1,483 0 No 96 1 Yes

9,676

SL2\_c [Credit card] Think about the money you

currently owe for your own education. Is the

money you owe for that education a:

. .

type: numeric (double)

label: SL2 c

range: [-1,1] units: 1

unique values: 3 missing .: 9,676/11,316

tabulation: Freq. Numeric Label

51 -1 Refused

2018 SHED 1,189 0 No 1 Yes 400 9,676 [Other loan] Think about the money you currently owe for your own education. Is the money you owe for that education a: type: numeric (double) label: SL2 d units: 1 range: [-1,1] unique values: 3 missing .: 9,676/11,316 tabulation: Freq. Numeric Label 82 -1 Refused 0 No 1,369 189 1 Yes 9,676 Thinking specifically about the money that you owe for your own education, please tell us the total amount that you currently owe on these loans.

type: numeric (double)

SL2 d

SL3

SL4

label: SL3

range: [-2,11] units: 1

unique values: 13 missing .: 9,676/11,316

examples: 1

2

3

4

Approximately how much is the total monthly payment that you are required to make on the

loans from your education?

------

type: numeric (double)

label: SL4

range: [-2,10] units: 1 unique values: missing .: 9,676/11,316 12 examples: 1 2 3 4 SL6 Are you behind on payments or in collections for one or more of the loans from your own education? type: numeric (double) label: SL6 range: [-1,1] units: 1 missing .: 9,676/11,316 unique values: 3 tabulation: Freq. Numeric Label -1 Refused 8 1,269 0 No 363 1 Yes 9,676 SL7 Did you borrow money or take out any loans to pay for your own education that you have since repaid? type: numeric (double) label: SL7

> units: 1 range: [-1,1]

unique values: missing .: 1,640/11,316 3

Numeric Label tabulation: Freq.

SL8\_a

49 -1 Refused

7,764 0 No 1,863 1 Yes

1,640

[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

# 2018 SHED programs:

programs: type: numeric (double) label: SL8\_a range: [-1,1] units: 1 unique values: 3 missing .: 7,813/11,316 tabulation: Freq. Numeric Label 100 -1 Refused 0 No 2,917 1 Yes 486 7,813 SL8\_b [Associate degree] Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs: ..... type: numeric (double) label: SL8 b range: [-1,1] units: 1 missing .: 7,813/11,316 unique values: 3 tabulation: Freq. Numeric Label -1 Refused 101 0 No 2,626 776 1 Yes 7,813 [Bachelor's degree] Still thinking about the SL8 c money you borrowed to pay for your own education, did you borrow money for each of the following educational programs: \_\_\_\_\_ type: numeric (double) label: SL8 c range: [-1,1] units: 1 unique values: 3 missing .: 7,813/11,316

-1 Refused

tabulation: Freq. Numeric Label

82

```
2018 SHED
                                    0 No
                       1,238
                       2,183
                                     1 Yes
                       7,813
SL8_d
                                   [Professional degree (e.g. MBA, MD, JD)]
                                   Still thinking about the money you borrowed to
                                   pay for your own education, did you borrow
                                   money for each of the following educational
                                   programs:
                 type: numeric (double)
                label: SL8_d
                range: [-1,1]
                                                   units: 1
        unique values: 3
                                               missing .: 7,813/11,316
           tabulation: Freq. Numeric Label
                               -1 Refused
                        120
                                   0 No
                       3,080
                                   1 Yes
                         303
                       7,813
SL8_e
                                  [Masters degree or Doctoral Degree] Still
                                  thinking about the money you borrowed to pay
                                  for your own education, did you borrow money
                                  for each of the following educational programs:
                 type: numeric (double)
                label: SL8_e
                                                   units: 1
                range: [-1,1]
        unique values: 3
                                               missing .: 7,813/11,316
           tabulation:
                       Freq. Numeric Label
                                -1 Refused
                         114
                                   0 No
                       2,804
                         585
                                   1 Yes
                       7,813
SL10
                                     Do you currently owe any money used to pay
                                     for your [spouse/ partner]'s education?
```

\_\_\_\_\_\_

type: numeric (double)

label: SL10

range: [-1,1] units: 1

unique values: 3 missing .: 4,509/11,316

tabulation: Freq. Numeric Label

42 -1 Refused 6,443 0 No 322 1 Yes

4,509 .

-----

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

.....

type: numeric (double)

label: SL11

range: [-1,999] units: 1

unique values: 4 missing .: 1,421/11,316

tabulation: Freq. Numeric Label

27 -1 Refused

7,408 0 No 543 1 Yes

1,917 999 Do not have children or

grandchildren

1,421 .

-----

SL12\_a [Student loan] Is the money you owe for your child or grandchild's education a:

chilla of granachilla 3 education a.

-----

type: numeric (double)

label: SL12 a

range: [-1,1] units: 1

unique values: 3 missing .: 10,773/11,316

tabulation: Freq. Numeric Label

11 -1 Refused 82 0 No

450 1 Yes

10,773 .

SL12\_b [Home equity loan] Is the money you owe for

your child or grandchild's education a:

type: numeric (double) label: SL12\_b range: [-1,1] units: 1 unique values: 3 missing .: 10,773/11,316 tabulation: Freq. Numeric Label 39 -1 Refused 0 No 449 55 1 Yes 10,773 [Credit card] Is the money you owe for your SL12\_c child or grandchild's education a: type: numeric (double) label: SL12 c units: 1 range: [-1,1] unique values: 3 missing .: 10,773/11,316 tabulation: Freq. Numeric Label -1 Refused 46 430 0 No 1 Yes 67 10,773 SL12 d [Other loan] Is the money you owe for your child or grandchild's education a: type: numeric (double) label: SL12 d units: 1 range: [-1,1] unique values: 3 missing .: 10,773/11,316 tabulation: Freq. Numeric Label 50 -1 Refused 445 0 No 1 Yes 48 10,773

D1I Do you consider yourself to be retired? type: numeric (double) label: D1I units: 1 range: [-1,1] unique values: missing .: 0/11,316 3 tabulation: Freq. Numeric Label -1 Refused 45 0 No 7,261 1 Yes 4,010 Do you think that your retirement savings plan is currently on track? ----type: numeric (double) label: K0 range: [-2,1] units: 1 unique values: 4 missing .: 4,010/11,316 tabulation: Freq. Numeric Label 1,329 -2 Don't know -1 Refused 49 3,356 0 No 2,572 1 Yes 4,010 K2\_a [401(k), 403(b), Keogh, or other defined contribution plan through an employer] Do you have each of the following types of retirement savings? type: numeric (double) label: K2\_a units: 1 range: [-1,1] unique values: missing .: 4,010/11,316 tabulation: Freq. Numeric Label -1 Refused 111 3,272 0 No 1 Yes 3,923

4,010 .

range: [-1,1]

unique values: 3

[Pension with a defined benefit through an K2\_b employer] Do you currently have each of the following types of retirement savings? type: numeric (double) label: K2\_b range: [-1,1] units: 1 unique values: 3 missing .: 4,010/11,316 tabulation: Freq. Numeric Label -1 Refused 151 0 No 5,382 1,773 1 Yes 4,010 [IRA or Roth IRA] Do you currently have each K2\_c of the following types of retirement savings? \_\_\_\_\_\_ type: numeric (double) label: K2\_c units: 1 range: [-1,1] unique values: 3 missing .: 4,010/11,316 tabulation: Freq. Numeric Label -1 Refused 168 4,638 0 No 1 Yes 2,500 4,010 [Savings outside a retirement account] Do you K2 d currently have each of the following retirement savings? type: numeric (double) label: K2 d

units: 1

missing .: 4,010/11,316

2018 SHED tabulation: Freq. Numeric Label 158 -1 Refused 4,011 0 No 3,137 1 Yes 4,010 [Real estate or land that will provide income K2\_e in retirement] Do you currently have each of the following retirement savings? \_\_\_\_\_ type: numeric (double) label: K2\_e range: [-1,1] units: 1 unique values: 3 missing .: 4,010/11,316 tabulation: Freq. Numeric Label -1 Refused 187 0 No 6,040 1,079 1 Yes 4,010 K2\_f [Ownership of a business] Do you currently have each of the following types of retirement savings? type: numeric (double) label: K2\_f range: [-1,1] units: 1 unique values: missing .: 4,010/11,316 tabulation: Freq. Numeric Label 199 -1 Refused 0 No 6,567 540 1 Yes 4,010

K2\_g
[Other retirement savings (please specify):]

Do you currently have each of the following

retirement savings?

type: numeric (double)

label: K2\_g

range: [-1,1] units: 1

unique values: missing .: 4,010/11,316

tabulation: Freq. Numeric Label

-1 Refused 824 0 No 6,425

1 Yes 57

4,010

K20 Approximately how much money do you currently have saved for retirement?

\_\_\_\_\_\_

type: numeric (double)

label: K20

range: [-2,8] units: 1

unique values: 10 missing .: 6,252/11,316

\$25,000 to \$49,999 examples: 3

> 7 \$500,000 to \$999,999

How comfortable are you with making your own DC4

investment decisions in your retirement

accounts?

type: numeric (double)

label: DC4

range: [-1,4] units: 1

unique values: missing .: 6,252/11,316 5

tabulation: Freq. Numeric Label

17 -1 Refused

1 Very comfortable 693 1,362 2 Mostly comfortable 3 Slightly comfortable 1,706

1,286 4 Not comfortable

6,252

In the past 12 months, have you borrowed money from or cashed out (permanently withdrawn)

K5A

### 2018 SHED money from any of your retirement savings accounts?

type: numeric (double)

range: [-1,4] units: 1

unique values: 5 missing .: 4,010/11,316

tabulation: Freq. Numeric Label -1 Refused 62

label: K5A

320 1 Yes, borrowed money 304 2 Yes, cashed out

3 Yes, both 56

4 No 6,564 4,010

K8A At what age did you retire?

type: numeric (double)

label: K8A, but 67 nonmissing values are not labeled

range: [-2,88] units: 1

unique values: 69 missing .: 7,306/11,316

examples: 62

K9\_a

[Poor health] How important were each of the following in your decision to retire at the

age that you did?

\_\_\_\_\_\_

type: numeric (double)

label: K9\_a

units: 1 range: [-1,3]

unique values: 4 missing .: 7,306/11,316

tabulation: Freq. Numeric Label

77 -1 Refused

1 Not important2 Somewhat important 2,482 549 3 Very important 902

7,306 .

[Wanted to do other things] How important K9\_b were each of the following in your decision to retire at the age that you did? \_\_\_\_\_\_ type: numeric (double) label: K9\_b range: [-1,3] units: 1 unique values: 4 missing .: 7,306/11,316 tabulation: Freq. Numeric Label -1 Refused 113 1,703 1 Not important 2 Somewhat important 1,220 974 3 Very important 7,306 K9\_c [Didn't like the work] How important were each of the following in your decision to retire at the age that you did? type: numeric (double) label: K9\_c units: 1 range: [-1,3] unique values: 4 missing .: 7,306/11,316 tabulation: Freq. Numeric Label 119 -1 Refused 1 Not important2 Somewhat important 2,828 746 317 3 Very important 7,306 [Family responsibilities] How important were  $K9_d$ each of the following in your decision to retire at the age that you did? -----

type: numeric (double)

label: K9\_d

range: [-1,3] units: 1 unique values: 4 missing .: 7,306/11,316 tabulation: Freq. Numeric Label 109 -1 Refused 1 Not important2 Somewhat important 2,650 642 3 Very important 609 7,306 K9\_e [Wanted to spend more time with family] How important were each of the following in your decision to retire at the age that you did? type: numeric (double) label: K9\_e range: [-1,3] units: 1 missing .: 7,306/11,316 unique values: 4 tabulation: Freq. Numeric Label 111 -1 Refused 1 Not important2 Somewhat important3 Very important 1,854 1,065 980 7,306 \_\_\_\_\_ K9\_f [Forced to retire or lack of available work] How important were each of the following in your decision to retire at the age that you did? type: numeric (double) label: K9\_f units: 1 range: [-1,3] unique values: 4 missing .: 7,306/11,316 tabulation: Freq. Numeric Label -1 Refused 109 1 Not important2 Somewhat important 2,978 402 3 Very important 521

7,306

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 (double) label: I0\_a range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 145 -1 Refused 4,055 0 No 7,116 1 Yes I0\_b [Self-employment] In the past 12 months, did you [and/or your spouse/partner] receive any income from the following sources: type: numeric (double) label: I0 b units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 197 -1 Refused 9,238 0 No 1 Yes 1,881 [Other paid activities (do not include Ipsos I0 c surveys)] In the past 12 months, did you [and/or your spouse/partner] receive any income from the following sources: ---type: numeric (double) label: I0\_c range: [-1,1] units: 1 unique values: missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 220

		9,863 1,233	0	8 SHED No Yes		
I0_d			th sp	ne past 1 bouse/par	2 months, di	or rental income] In .d you [and/or your ve any income urces:
	type: label:	numeric I0_d	(double)	)		
	range: unique values:	[-1,1] 3			units: missing .:	
	tabulation:	197 7,482	-1	Refused No		
I0_e			D:	[)] In th our spous	e past 12 mc	uding old age, SSI and onths, did you [and/or receive any income from
	type: label:	numeric I0_e	(double)	)		
	range: unique values:	[-1,1] 3			units: missing .:	
	tabulation:	Freq. 152 6,995 4,169	Numeric -1 0 1	Refused No		
I0_f			d	id you [a	nd/or your s	In the past 12 months, spouse/partner] receive ollowing sources:

type: numeric (double)
label: I0\_f

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 224 -1 Refused 10,785 0 No 307 1 Yes [Pension] In the past 12 months, did you I0\_g [and/or your spouse/partner] receive any income from the following sources: type: numeric (double) label: I0 g range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 185 0 No 8,486 1 Yes 2,645 [Any other income] In the past 12 months, did I0\_h you [and/or your spouse/partner] receive any income from the following sources: type: numeric (double) label: I0\_h range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 Numeric Label tabulation: Freq. 404 -1 Refused 0 No 9,732 1,180 1 Yes Did you receive any income from I0A any source in the past 12 months? ..... type: numeric (double)

label: I0A

		_	2010	SILD		
		[-1,1]			units:	
	unique values:	3			missing .:	10,655/11,316
	+ahula+ion•	Enog	Numania	Lahol		
	tabulation:	-	Numeric			
		54 472		Refused No		
		473 134		NO Yes		
			1	res		
		10,655	•			
I40			Whic	h of the	following c	ategories best
1.0					•	me that you received
						taxes and deductions,
					12 months?	
	type:	numerio	c (double)			
	label:	I40				
		[-1,10]	]		units:	
	unique values:	12			missing .:	0/11,316
	_			44. 444		
	examples:		\$15,000 to	-		
			\$25,000 to	-		
			\$50,000 to	-		
		8 5	\$100,000 t	0 \$149,9	99	
I41_a			[Earned I	ncome Ta	x Credit (EI	TC)] In the past
			_		•	any of the following?
			c (double)			
	label:	I41_a				
		[-1,1]			units:	
	unique values:	3			missing .:	0/11,316
	+-6	- Fnc-	Numara = =	Laba <sup>1</sup>		
	tabulation:	Freq. 92	Numeric _1	Refused		
		10,242				
		982		Yes		
		702	1	103		
I41_b						ssistance Program
						the past 12 months,
			have	you rece	ived any of	the following?

type: numeric (double)

label: I41\_b

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

83 -1 Refused 10,134 0 No 1,099 1 Yes

1,099 1 Ye

\_\_\_\_\_

I41\_c [Women, Infants, and Children (WIC) nutrition

program benefits] In the past 12 months, have

you received any of the following?

type: numeric (double)

label: I41\_c

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

83 -1 Refused

10,988 0 No 245 1 Yes

-----

I41\_d [Housing assistance from government program]
In the past 12 months, have you received any

of the following?

\_\_\_\_\_\_

type: numeric (double)

label: I41\_d

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

79 -1 Refused

[Free or reduced price school lunches] In the past 12 months, have you received any of the following?

I41\_e

type: numeric (double) label: I41\_e units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 90 10,716 0 No 1 Yes 510 I41 f [Cash assistance from a welfare program, such as TANF] In the past 12 months, have you received any of the following? type: numeric (double) label: I41 f range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 91 0 No 11,114 111 1 Yes 19 In the past 12 months, which one of the following best describes your income? type: numeric (double) label: I9 range: [-1,3] units: 1 unique values: 4 missing .: 0/11,316 tabulation: Numeric Label Freq. 100 -1 Refused 8,241 1 Roughly the same amount each month 2 Occasionally varies from month to month 2,038 3 Varies quite often from month to month 937

I12 Because your income varies, have you struggled

to pay your bills in the past 12 months? type: numeric (double) label: I12 range: [-1,1] units: 1 unique values: 3 missing .: 8,341/11,316 tabulation: Freq. Numeric Label 9 -1 Refused 0 No 1 Yes 1,922 1,044 8,341 I20 In the past month, would you say that your total spending was: type: numeric (double) label: I20 units: 1 range: [-1,3] unique values: 4 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 124 1 More than your income
2 The same as your income
3 Less than 1,879 3,641 5.672 5,672 3 Less than your income FS10 Does anyone living outside of your household provide you with regular financial support? type: numeric (double) label: FS10 range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label

-1 Refused

0 No 1 Yes

91

10,240 985

FS20 a

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

\_\_\_\_\_\_

type: numeric (double)

label: FS20 a

range: [-1,1] units: 1

unique values: 3 missing .: 10,331/11,316

tabulation: Freq. Numeric Label

8 -1 Refused 646 0 No 331 1 Yes

331 1 10,331 .

-----

FS20\_b [Help with education expenses or student

loans] Do you receive each of the following types of financial support from people living

outside of your household?

\_\_\_\_\_

type: numeric (double)

label: FS20\_b

range: [-1,1] units: 1

unique values: 3 missing .: 10,331/11,316

tabulation: Freq. Numeric Label

. 14 -1 Refused

797 0 No 174 1 Yes

10,331 .

FS20\_c [Help with car payment] Do you receive each

of the following types of financial support from people living outside of your household?

\_\_\_\_\_\_

type: numeric (double)

label: FS20\_c

range: [-1,1] units: 1

unique values: 3 missing .: 10,331/11,316

tabulation: Freq. Numeric Label

			2018	8 SHED
		18 801 166 10,331	0	Refused No Yes
FS20_d			of the	with other bills] Do you receive each following types of financial support eople living outside of your household?
		numeric FS20_d	(double)	
	range: unique values:	[-1,1] 3		units: 1 missing .: 10,331/11,316
	tabulation:	Freq. 11 517 457 10,331	0	Label Refused No Yes
FS20_e			Do fi	loney for general expenses or anything else] you receive each of the following types of nancial support from people outside of your ousehold?
		numeric FS20_e	(double)	
	range: unique values:	[-1,1] 3		units: 1 missing .: 10,331/11,316
	tabulation:	Freq. 14 386 585 10,331	0	Label Refused No Yes
FS30_a			provid	t(s)] Who outside of your household les you with regular financial support or you with bill payments?

type: numeric (double)

label: FS30\_a

range: [-1,1] units: 1

unique values: 3 missing .: 10,331/11,316

tabulation: Freq. Numeric Label

-1 Refused 21 390 0 No

574 1 Yes

10,331

[My adult child] Who outside of your FS30 b

household provides you with regular financial

support or helps you with bill payments?

\_\_\_\_\_

type: numeric (double)

label: FS30\_b

units: 1 range: [-1,1]

unique values: 3 missing .: 10,331/11,316

tabulation: Freq. Numeric Label

-1 Refused 29

0 No 793 1 Yes 163

10,331

-----

[Other relatives] Who outside of your FS30\_c

household provides you with regular financial

support or helps you with bill payments?

-----

type: numeric (double)

label: FS30 c

range: [-1,1] units: 1

unique values: 3 missing .: 10,331/11,316

tabulation: Freq. Numeric Label

-1 Refused 33 0 No

759 193 1 Yes

10,331

[Friends] Who outside of your household

 $FS30_d$ 

provides you with regular financial support or helps you with bill payments?

-----

type: numeric (double)

label: FS30\_d

range: [-1,1] units: 1

unique values: 3 missing .: 10,331/11,316

tabulation: Freq. Numeric Label

39 -1 Refused

843 0 No 103 1 Yes

10,331 .

.....

FS30\_e [Other] Who outside of your household

provides you with regular financial support or

helps you with bill payments?

-----

type: numeric (double)

label: FS30\_e

range: [-1,1] units: 1

unique values: 3 missing .: 10,331/11,316

tabulation: Freq. Numeric Label

-1 Refused

846 0 No 86 1 Yes

10,331 .

FS40 Do you provide regular financial support to

anyone living outside of your household?

type: numeric (double)

label: FS40

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

112 -1 Refused

9,459 0 No 1,745 1 Yes

EF1 Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in the case of sickness, job loss, economic downturn, or other emergencies? type: numeric (double) label: EF1 range: [-1,1] units: 1 missing .: 0/11,316 unique values: 3 tabulation: Freq. Numeric Label -1 Refused 92 5,247 0 No 5,977 1 Yes If you were to lose your main source of EF2 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 (double) label: EF2 units: 1 range: [-1,1] unique values: 3 missing .: 5,977/11,316 tabulation: Freq. Numeric Label -1 Refused 88 0 No 3,192 1 Yes 2,059 5,977 [Put it on my credit card and pay it off in EF3\_a full at the next statement] Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense? type: numeric (double)

label: EF3\_a

units: 1 range: [0,1]

unique values: 2 missing .: 0/11,316

tabulation: Freq. Numeric Label

7,455 0 No 1 Yes 3,861

[Put it on my credit card and pay it off over EF3 b

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

\_\_\_\_\_\_

type: numeric (double)

label: EF3 b

range: [0,1] units: 1

unique values: 2 missing .: 0/11,316

tabulation: Freq. Numeric Label

9,531 0 No 1,785 1 Yes

EF3 c [With the money currently in my

checking/savings account or with cash]

Suppose that you have an emergency expenses

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

type: numeric (double)

label: EF3\_c

units: 1 range: [0,1]

missing .: 0/11,316 unique values: 2

tabulation: Freq. Numeric Label

6,179 0 No 1 Yes 5,137

EF3 d [Using money from a bank loan or line of

credit] Suppose that you have an emergency

expenses that costs \$400. Based on your current

financial situation, how would you pay for

this expense?

type: numeric (double) label: EF3\_d units: 1 range: [0,1] unique values: 2 missing .: 0/11,316 tabulation: Freq. Numeric Label 10,974 0 No 342 1 Yes [By borrowing from a friend or family member] EF3\_e Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense? type: numeric (double) label: EF3\_e range: [0,1] units: 1 unique values: 2 missing .: 0/11,316 tabulation: Freq. Numeric Label 10,319 0 No 1 Yes 997 EF3\_f [Using a payday loan, deposit advance, or overdraft] Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense? type: numeric (double) label: EF3 f range: [0,1] units: 1 unique values: missing .: 0/11,316 Numeric Label tabulation: Freq. 11,132 0 No 1 Yes 184

EF3\_g [By selling something] Suppose that you have

an emergency expenses that costs \$400. Based on your current financial situation, how would

you pay for this expense?

-----

type: numeric (double)

label: EF3 g

range: [0,1] units: 1

unique values: 2 missing .: 0/11,316

tabulation: Freq. Numeric Label

10,662 0 No 654 1 Yes

\_\_\_\_\_

EF3\_h [I wouldn't be able to pay for the expense

right now] Suppose that you have an emergency expenses that costs \$400. Based on your current

financial situation, how would you pay for

this expense?

-----

type: numeric (double)

label: EF3\_h

range: [0,1] units: 1

unique values: 2 missing .: 0/11,316

tabulation: Freq. Numeric Label

9,882 0 No 1,434 1 Yes

EF3\_i [Other (please specify):] Suppose that you have

an emergency expenses that costs \$400. Based on your current financial situation, how would

you pay for this expense?

-----

type: numeric (double)

label: EF3\_i

range: [0,1] units: 1

unique values: 2 missing .: 0/11,316

tabulation: Freq. Numeric Label

11,260 0 No 56 1 Yes

EF3 Refused [Refused] Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense? type: numeric (double) label: EF3 Refused range: [0,1] units: 1 unique values: 2 missing .: 0/11,316 tabulation: Freq. Numeric Label 9,999 0 No 1,317 1 Yes Which best describes your ability to pay all EF5A of your bills in full this month? \_\_\_\_\_\_ type: numeric (double) label: EF5A range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 72 -1 Refused 1,891 0 Can't pay some bills
9,353 1 Able to pay all bills How would a \$400 emergency expense that you EF5B had to pay impact your ability to pay your other bills this month? type: numeric (double) label: EF5B units: 1 range: [-1,1] unique values: 3 missing .: 1,963/11,316 tabulation: Freq. Numeric Label

-1 Refused

0 Could not pay some bills

43

1,351

2018 SHED 7,959 1 Would still be able to pay all bills 1,963 [Rent or mortgage] Are you expecting to be EF6A a unable to pay or only make a partial payment on each of the following bills this month? type: numeric (double) label: EF6A\_a range: [-1,1] units: 1 unique values: 3 missing .: 9,425/11,316 tabulation: Freq. Numeric Label 27 -1 Refused 0 No 1,446 418 1 Yes 9,425 EF6A b [Credit card] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month? type: numeric (double) label: EF6A b units: 1 range: [-1,1] missing .: 9,425/11,316 unique values: 3 tabulation: Freq. Numeric Label -1 Refused 38 1,007 0 No 846 1 Yes 9,425 [Water, gas, or electric bill] Are you EF6A c expecting to be unable to pay or only make a partial payment on each of the following bills this month?

type: numeric (double)

label: EF6A\_c

units: 1 range: [-1,1] unique values: 3 missing .: 9,425/11,316 tabulation: Freq. Numeric Label 30 -1 Refused 0 No 1,232 1 Yes 629 9,425 EF6A d [Phone or cable bill] Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month? type: numeric (double) label: EF6A d range: [-1,1] units: 1 missing .: 9,425/11,316 unique values: 3 tabulation: Freq. Numeric Label 29 -1 Refused 0 No 1 Yes 1,264 598 9,425 [Car payment] Are you expecting to be unable EF6A\_e to pay or only make a partial payment on each of the following bills this month? \_\_\_\_\_ type: numeric (double) label: EF6A\_e range: [-1,1] units: 1 unique values: 3 missing .: 9,425/11,316 tabulation: Freq. Numeric Label 56 -1 Refused 0 No 1,522 1 Yes 313 9,425

EF6A\_f

[Student loan] Are you expecting to be unable to pay or only make a partial payment on each

of the following bills this month?

type: numeric (double) label: EF6A\_f range: [-1,1] units: 1 unique values: 3 missing .: 9,425/11,316 tabulation: Freq. Numeric Label 89 -1 Refused 0 No 1,556 1 Yes 246 9,425 [Other (please specify):] Are you expecting EF6A\_g to be unable to pay or only make a partial payment on each of the following bills this month? type: numeric (double) label: EF6A\_g range: [-1,1] units: 1 unique values: 3 missing .: 9,425/11,316 tabulation: Freq. Numeric Label -1 Refused 444 0 No 1,368 79 1 Yes 9,425 [Rent or mortgage] Which of the following EF6B a bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay? \_\_\_\_\_\_ type: numeric (double) label: EF6B a range: [-1,1] units: 1 unique values: 3 missing .: 9,965/11,316

> tabulation: Freq. Numeric Label -1 Refused 66

```
2018 SHED
                     1,137
                                 0 No
                       148
                                 1 Yes
                     9,965
                                 [Credit card] Which of the following bills
EF6B b
                                 would you likely skip paying, or make only a
                                 partial payment on, if you had a $400
                                 emergency expense that you had to pay?
                                 -----
               type: numeric (double)
              label: EF6B b
              range: [-1,1]
                                              units: 1
       unique values: 3
                                           missing .: 9,965/11,316
          tabulation: Freq. Numeric Label
                            -1 Refused
                        69
                       669
                                0 No
                                1 Yes
                       613
                     9,965
                                [Water, gas, or electric bill] Which of the
EF6B_c
                                following bills would you likely skip paying,
                                or make only a partial payment on, if you had
                                a $400 emergency expense that you had to pay?
                                 type: numeric (double)
              label: EF6B_c
              range: [-1,1]
                                              units: 1
       unique values: 3
                                           missing .: 9,965/11,316
          tabulation: Freq.
                            Numeric Label
                        55
                              -1 Refused
                                0 No
                       966
                       330
                                1 Yes
                     9,965
```

EF6B d

[Phone or cable bill] Which of the following

bills would you likely skip paying, or make only a partial payment on, if you had a \$400

emergency expense that you had to pay?

type: numeric (double)

label: EF6B\_d

range: [-1,1] units: 1

unique values: 3 missing .: 9,965/11,316

tabulation: Freq. Numeric Label

45 -1 Refused

627 0 No 679 1 Yes

9,965 .

-----

EF6B\_e [Car payment] Which of the following bills

would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency

expense that you had to pay?

type: numeric (double)

label: EF6B\_e

range: [-1,1] units: 1

unique values: 3 missing .: 9,965/11,316

tabulation: Freq. Numeric Label

88 -1 Refused

1,087 0 No 176 1 Yes

9,965 .

EF6B f [Student loan] Which of the following bills

would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency

expense that you had to pay?

.....

type: numeric (double)

label: EF6B\_f

range: [-1,1] units: 1

unique values: 3 missing .: 9,965/11,316

tabulation: Freq. Numeric Label

106 -1 Refused

931 0 No 314 1 Yes

9,965 .

EF6B_g		[Other (please specify):] Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 emergency expense that you had to pay?				
		numeric EF6B_g	(double)			
	range: unique values:	[-1,1] 3			units: missing .:	1 9,965/11,316
	tabulation:	Freq. 386 919 46 9,965		Refused No	ı	
E1_a			[Prescription medicine] During the past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it?			
	type: label:		(double)			
	range: unique values:	[-1,1] 3			units: missing .:	
	tabulation:	97	-1 0	Refused	I	
E1_b			was th	ere a ti ing, but	me when you	the past 12 months, needed any of the it because you couldn't
	type: label:	numeric E1_b	(double)			
	range:	[-1,1]			units:	1

unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 103 -1 Refused 9,842 0 No 1,371 1 Yes [Mental health care or counseling] During the E1\_c past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it? \_\_\_\_\_\_ type: numeric (double) label: E1\_c units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 129 -1 Refused 10,533 0 No 654 1 Yes [Dental care] During the past 12 months, was E1 d there a time when you needed any of the following, but went without because you couldn't afford it? type: numeric (double) label: E1\_d range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Numeric Label Freq. -1 Refused 101 0 No 9,092 2,123 1 Yes [Seeing a specialist] During the past 12 E1\_e months, was there a time when you needed any of the following, but went without because you couldn't afford it?

type: numeric (double)

label: E1\_e

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

115 -1 Refused 10,283 0 No 918 1 Yes

-----

E1\_f [Follow-up care] During the past 12 months,

was there a time when you needed any of the

following, but went without because you couldn't

afford it?

-----

type: numeric (double)

label: E1\_f

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

150 -1 Refused 10,325 0 No 841 1 Yes

\_\_\_\_\_\_

E2 During the past 12 months, have you had any

unexpected major medical expenses that you had

to pay out of pocket because they were not

completely paid for by insurance?

-----

type: numeric (double)

label: E2

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

87 -1 Refused

8,706 0 No 2,523 1 Yes

\_\_\_\_\_\_

Approximately how much did you pay out of

pocket for unexpected major medical expenses
in the past 12 months?

-----

type: numeric (double) label: E2A units: 1 range: [-2,5] unique values: 7 missing .: 8,793/11,316 tabulation: Freq. Numeric Label 95 -2 Don't know 4 -1 Refused 1 \$1 to \$499 581 2 \$500 to \$999 569 3 \$1,000 to \$4,999 967 230 4 \$5,000 to \$9,999 5 \$10,000 or higher 77 8,793 E2B Do you currently have any debt from the unexpected major medical expenses that you had in the past 12 months? type: numeric (double) label: E2B range: [-1,1] units: 1 unique values: 3 missing .: 8,793/11,316 tabulation: Freq. Numeric Label 3 -1 Refused 0 No 1,565 1 Yes 955 8,793 E4\_a [Insurance through an employer or union] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)

label: E4\_a

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label 271 -1 Refused 5,162 0 No 5,883 1 Yes [Insurance purchased directly from an E4\_b insurance company] Are you currently covered by any of the following types of health insurance or health coverage plans? type: numeric (double) label: E4 b units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 404 9,438 0 No 1,474 1 Yes [Medicare for people 65 or older] Are you E4\_c currently covered by any of the following types of health insurance or health coverage plans? type: numeric (double) label: E4\_c range: [-1,1] units: 1 unique values: missing .: 0/11,316 3 tabulation: Freq. Numeric Label -1 Refused 252 7,717 0 No 3,347 1 Yes E4 d [Medicaid or other programs for those with low incomes or disability] Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double) label: E4 d range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 448 9,413 0 No 1,455 1 Yes [TRICARE or other military health care] Are E4\_e you currently covered by any of the following types of health insurance or health coverage plans? type: numeric (double) label: E4 e units: 1 range: [-1,1] unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 459 0 No 10,434 1 Yes 423 E4\_f [VA or other veteran's health care] Are you currently covered by any of the following types of health insurance or health coverage plans? type: numeric (double) label: E4\_f range: [-1,1] units: 1 unique values: 3 missing .: 0/11,316 tabulation: Freq. Numeric Label -1 Refused 446 10,291 0 No 1 Yes 579

[Insurance purchased through a health insurance exchange] Are you currently covered

E4\_g

by any of the following types of health insurance or health coverage plans?

-----

type: numeric (double)

label: E4\_g

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

451 -1 Refused 10,299 0 No 566 1 Yes

-----

E4\_h [Any other] Are you currently covered by any

of the following types of health insurance or

health coverage plans?

-----

type: numeric (double)

label: E4\_h

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

764 -1 Refused 10,142 0 No 410 1 Yes

\_\_\_\_\_\_

E5 Do you personally know someone who has been

addicted to opioids or prescription painkillers?

type: numeric (double)

label: E5

range: [-1,1] units: 1

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

62 -1 Refused

8,839 0 No 2,415 1 Yes

-----

CH1\_a

CH1\_b

CH1 c

[Your family's finances] When you were growing up, how frequently did you worry about each of the following?

-----

type: numeric (double)

label: CH1\_a

range: [-1,4] units: 1

unique values: 5 missing .: 120/11,316

tabulation: Freq. Numeric Label

72 -1 Refused

4,866 1 Never worried
2,169 2 Rarely worried
2,771 3 Sometimes worried
1,318 4 Regularly worried

120 .

-----

[Having enough food to eat] When you were growing up, how frequently did you worry

about each of the following?

-----

type: numeric (double)

label: CH1\_b

range: [-1,4] units: 1

unique values: 5 missing .: 120/11,316

tabulation: Freq. Numeric Label

83 -1 Refused

7,485 1 Never worried 1,818 2 Rarely worried 1,193 3 Sometimes worried 617 4 Regularly worried

120 .

\_\_\_\_\_

[Crime and personal safety] When you were

growing up, how frequently did you worry

about each of the following?

type: numeric (double)

label: CH1\_c

```
range: [-1,4]
                                                units: 1
        unique values: 5
                                             missing .: 120/11,316
          tabulation: Freq.
                             Numeric Label
                         71
                                  -1 Refused
                                  1 Never worried
                      6,458
                                  2 Rarely worried
                      2,696
                      1,422
                                  3 Sometimes worried
                        549
                                   4 Regularly worried
                        120
                                  [Having a stable caregiver] When you were
CH1 d
                                  growing up, how frequently did you worry
                                  about each of the following?
                     _____
                type: numeric (double)
               label: CH1_d
                                                units: 1
               range: [-1,4]
        unique values: 5
                                             missing .: 120/11,316
          tabulation: Freq. Numeric Label
                               -1 Refused
                         89
                                  1 Never worried
                      8,338
                                  2 Rarely worried
                      1,456
                                  3 Sometimes worried
                        861
                        452
                                   4 Regularly worried
                        120
             What is the highest level of education that your mother completed?
                type: numeric (double)
               label: CH2
               range: [-2,7]
                                                units: 1
        unique values: 9
                                             missing .: 0/11,316
          tabulation: Freq.
                             Numeric Label
                                  -2 Don't know
                        566
                                  -1 Refused
                        178
                      2,001
                                  1 Less than High School degree
                                   2 High school degree or GED
                      4,161
                                   3 Some college but no degree
                      1,186
                                  4 Certificate or technical degree
                        630
                        588
                                   5 Associate degree
```

		1,331 675	6	Bachelor's degree Graduate degree	
CH3				of education that your father completed?	
	type: label:		(double)		
	range: unique values:	[-2,7] 9		units: 1 missing .: 0/11,316	
	tabulation:	1,038 218 2,342 3,425 993 617 390 1,313	-2 -1 1 2 3 4 5 6	Label Don't know Refused Less than High School degree High school degree or GED Some college but no degree Certificate or technical degree Associate degree Bachelor's degree Graduate degree	
FL0	On a scale from zero to ten, where zero is not at all willing to take risks and ten is very willing to take risks, what number would be on the scale?				
		numeric (double) FLO, but 9 nonmissing values are not labeled			
	range: unique values:	[-1,10] 12		units: 1 missing .: 0/11,316	
	examples:	1 3			

FL1 Do you think the following statement is true

Do you think the following statement is true or false? "Housing prices in the US can never

go down."

type: numeric (double)

5

label: FL1

range: [-2,2] units: 1

unique values: 4 missing .: 0/11,316

tabulation: Freq. Numeric Label

2,362 -2 Don't know 58 -1 Refused 1,968 1 True 6,928 2 False

-----

FL2 Do you think the following statement is true

or false? "Buying a single company's stock usually provides a safer return than a stock

mutual fund."

-----

type: numeric (double)

label: FL2

range: [-2,2] units: 1

unique values: 4 missing .: 0/11,316

tabulation: Freq. Numeric Label

5,222 -2 Don't know 96 -1 Refused 358 1 True 5,640 2 False

\_\_\_\_\_\_

FL3 Considering a long time period (for example

10 or 20 years), which asset described below

normally gives the highest returns?

-----

type: numeric (double)

label: FL3

range: [-2,4] units: 1

unique values: 6 missing .: 0/11,316

tabulation: Freq. Numeric Label

4,302 -2 Don't know 95 -1 Refused 4,977 1 Stocks 979 2 Bonds

318 3 Savings accounts 645 4 Precious metals

FL4		sa	agine that the interest rate on your vings account was 1% per year and inflation s 2% per year. After 1 year, how much would			
		-	you be able to buy with the money in this a ccount?			
type: label:		(double)				
range: unique values:	[-2,3] 5		units: 1 missing .: 0/11,316			
tabulation:	Freq. 2,828 123 435 765 7,165	-2 -1 1 2	Label Don't know Refused More than today Exactly the same Less than today			
FL5		th ye in	ppose you had \$100 in a savings account and e interest rate was 2% per year. After 5 ars, how much do you think you would have the account if you left the money to grow?			
type: label:		(double)				
nango	[ 2 2]		units: 1			
unique values:	[-2,3] 5		missing .: 0/11,316			
tabulation:	Freq. 1,859 151 8,061 685 560	-1 1 2	Label Don't know Refused More than \$102 Exactly \$102 Less than \$102			
ppcm0160 Q26: (			Occupation (detailed) in current or main job			

type: numeric (double)
label: ppcm0160

range: [-2,35] units: 1 unique values: 36 missing .: 0/11,316 examples: -2 Not asked -2 Not asked 16 Food Preparation and Serving Other (Please specify) 29 IND1: Industry (tight scale) in current or main job ind1 ----type: numeric (double) label: ind1, but 2 nonmissing values are not labeled units: 1 range: [-2,27] unique values: 28 missing .: 1/11,316 examples: -2 - 2 9 Information 16 Health Care and Social Assistance ppcm0062 Q18: Altogether, how many jobs do you have? type: numeric (double) label: ppcm0062 units: 1 range: [-2,4] unique values: 6 missing .: 0/11,316 tabulation: Freq. Numeric Label -2 Not asked 4,681 -1 Refused 14 5,480 1 One 2 Two 913 153 3 Three 4 Four or more 75 -----GOVEMP1: Employer type ppcm1301 \_\_\_\_\_\_

type: numeric (double)

label: ppcm1301

range: [-2,5] units: 1 unique values: 7 missing .: 0/11,316

tabulation: Freq. Numeric Label
4,708 -2 Not asked
22 -1 Refused
1,121 1 Government

3,503 2 Private-for-profit company 862 3 Non-profit organization including tax exempt and charitable organizations

997 4 Self-employed

103 5 Working in the family business

-----

ppcmdate Date member completed Core adult profile survey

type: numeric (double)

range: [20061206,20181009] units: 1

unique values: 691 missing .: 0/11,316

mean: 2.0e+07 std. dev: 7081.83

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

pphidate Date member completed Hispanic profile survey

type: numeric (double)

range: [20151104,20181115] units: 1

unique values: 354 missing .: 9,929/11,316

mean: 2.0e+07 std. dev: 6020.7

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

-----

oph1date Date member completed Health 1 profile survey

type: numeric (double)

range: [20160826,20181115] units: 1

unique values: 490 missing .: 224/11,316

mean: 2.0e+07 std. dev: 3454.38

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

2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

-----

ppfsdate Date member completed Financial Services profile survey

type: numeric (double)

range: [20151209,20181115] units: 1

unique values: 682 missing .: 681/11,316

mean: 2.0e+07 std. dev: 5536

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

2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

-----

pppadate Date member completed Public Affairs profile survey

type: numeric (double)

range: [20160716,20181102] units: 1

unique values: 483 missing .: 282/11,316

mean: 2.0e+07 std. dev: 3998.06

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

2.0e+07 2.0e+07 2.0e+07 2.0e+07 2.0e+07

pphi0001 Q0: What language do you usually speak at home?

type: numeric (double)

label: pphi0001

range: [-1,6] units: 1

unique values: 7 missing .: 9,929/11,316

tabulation:	Freq. 6 30 101 310 424 509 7 9,929	-1 1 2 3 4 5	Label Refused Only Spanish More Spanish than English Both Spanish and English equally More English than Spanish Only English Neither Spanish nor English		
	_		would you say your physical health is?		
	numeric pph10001				
range: unique values:	[-1,5] 6		units: 1 missing .: 224/11,316		
tabulation:	23	-1 1 2 3 4	Label Refused Excellent Very good Good Fair Poor		
ppfs0001 Q1: When it comes to decisions regarding household's financial activities, who mathe decisions in your household?					
	numeric (double) ppfs0001				
range: unique values:	[-1,3] 4		units: 1 missing .: 681/11,316		
tabulation:	Freq. 18 5,420 4,195 1,002	1 2	Refused		

681 .

Q22: What is the approximate total amount of ppfs0596 your household's savings and investments? type: numeric (double) label: ppfs0596 units: 1 range: [-1,7] unique values: 8 missing .: 681/11,316 Numeric Label tabulation: Freq. -1 Refused 271 5,203 1 Under \$50,000 1,181 2 \$50,000 - \$99,999 1,252 3 \$100,000 - \$249,999 4 \$250,000 - \$499,999 896 719 5 \$500,000 - \$999,999 6 \$1,000,000 or more 681 7 Not sure 432 681 Armed Forces Status type: numeric (double) label: veteran units: 1 range: [1,5] missing .: 282/11,316 unique values: 5 tabulation: Freq. Numeric Label 1 Active Duty 40 2 Currently Reserves 24 9 3 Currently National Guard 4 Veteran 1,332 9,629 5 None of the above 282 Q31: In the past 12 months, have you... ppp10092

[Attended a political protest or rally]

type: numeric (double)

label: ppp10092

range: unique values:	[-1,1] 3			units: missing .:	1 282/11,316
tabulation:	Freq. 59 10,392 583 282	-1 0	Label Refused No Yes		
ppp10093				•	months, have you ment official]
	numeric ppp1009				
range: unique values:	[-1,1] 3			units: missing .:	1 282/11,316
tabulation:	•	-1 0	Refused		
ppp10094		[V			nths, have you for a Presidential
	numeric ppp10094				
range: unique values:	[-1,1] 3			units: missing .:	1 282/11,316
tabulation:	Freq. 59 10,834 141 282	0	Label Refused No Yes		
ppp10095					nths, have you for another political

[Volunteered or worked for another political campaign]

-----

type: numeric (double)

label: ppp10095

range: [-1,1] units: 1

unique values: 3 missing .: 282/11,316

tabulation: Freq. Numeric Label

59 -1 Refused

10,650 0 No 325 1 Yes

282

\_\_\_\_\_

pppa1801 Q31: In the past 12 months, have you...

[Volunteered or worked for a political party,

issue, or cause]

-----

type: numeric (double)

label: pppa1801

range: [-1,1] units: 1

unique values: 3 missing .: 2,810/11,316

tabulation: Freq. Numeric Label

49 -1 Refused

8,203 0 No 254 1 Yes

2,810 .

\_\_\_\_\_\_

pppa1701 Q31: In the past 12 months, have you...

[Served on a committee for a civic, non-profit,

or community organization]

\_\_\_\_\_\_

type: numeric (double)

label: pppa1701

range: [-1,1] units: 1

unique values: 3 missing .: 451/11,316

tabulation: Freq. Numeric Label

59 -1 Refused

10,129 0 No 677 1 Yes

451 .

pppa1702 Q31: In the past 12 months, have you... [Written a letter or email to a newspaper/ magazine or called a live radio TV show] type: numeric (double) label: pppa1702 units: 1 range: [-1,1] unique values: 3 missing .: 451/11,316 tabulation: Freq. Numeric Label -1 Refused 59 0 No 10,339 467 1 Yes 451 .-----Q31: In the past 12 months, have you... pppa1703 [Shared your opinion about a town or community issues at a public meeting] type: numeric (double) label: pppa1703 units: 1 range: [-1,1] unique values: 3 missing .: 451/11,316 tabulation: Freq. Numeric Label -1 Refused 59 0 No 10,270 1 Yes 536 451 ppp10101 Q31: In the past 12 months, have you... [Commented about politics on a message board or internet site] type: numeric (double) label: ppp10101 units: 1 range: [-1,1] unique values: 3 missing .: 282/11,316

tabulation: Freq. Numeric Label -1 Refused 59 0 No 9,210 1,765 1 Yes 282 \_\_\_\_\_\_ ppp10102 Q31: In the past 12 months, have you... [Held a publicly elected office] .\_\_\_\_\_\_ type: numeric (double) label: ppp10102 units: 1 range: [-1,1] unique values: 3 missing .: 282/11,316 tabulation: Freq. Numeric Label -1 Refused 59 0 No 10,908 1 Yes 67 282 Q31: In the past 12 months, have you... [Signed petition] pppa1660 ..... type: numeric (double) label: pppa1660 range: [-1,1] units: 1 unique values: 3 missing .: 282/11,316 tabulation: Freq. Numeric Label -1 Refused 59 0 No 8,172 1 Yes 2,803 282 Q31: In the past 12 months, have you... [None of these] ppp10103

type: numeric (double)

label: ppp10103

range: [-1,1] units: 1

unique values: 3 missing .: 282/11,316

tabulation: Freq. Numeric Label

59 -1 Refused 4,363 0 No 6,612 1 Yes 282 .

.....

devicetype2 DOV: Device Type - at the end of survey

type: numeric (double)
label: DeviceType2

range: [1,15] units: 1

unique values: 13 missing .: 0/11,316

examples: 3 iPhone

8 AndroidPhone

10 WinPC10 WinPC

ppage Age

type: numeric (double)

label: PPAGE, but 77 nonmissing values are not labeled

range: [18,94] units: 1

unique values: 77 missing .: 0/11,316

examples: 35

49

59

68

ppagecat Age - 7 Categories

type: numeric (double)

label: ppagecat

range: [1,7] units: 1

unique values: 7 missing .: 0/11,316

tabulation: Freq. Numeric Label

471 1 18-24 1,716 2 25-34 1,609 3 35-44

2018	SHED
4	45-54
5	55-64
6	65-74
7	75+
	4 5 6

Age - 4 Categories ppagect4

type: numeric (double)

label: ppagect4

units: 1 range: [1,4]

unique values: 4 missing .: 0/11,316

tabulation: Freq. Numeric Label

1,421 1 18-29 2 30-44 3 45-59 2,375 3,090 4,430 4 60+

-----

Education (Highest Degree Received)

type: numeric (double)

label: PPEDUC

units: 1 range: [1,14]

missing .: 0/11,316 unique values: 14

examples: 9 HIGH SCHOOL GRADUATE - high school DIPLOMA or the

equivalent (GED)

Some college, no degree 10

Associate degree 11 12 Bachelors degree

Education (Categorical) ppeducat

.....

type: numeric (double)

label: PPEDUCAT

range: [1,4] units: 1

unique values: 4 missing .: 0/11,316

tabulation: Freq. Numeric Label

1 Less than high school 536

2,774 2 High school 3 Some college 3,741 4,265 4 Bachelor's degree or higher

\_\_\_\_\_\_

Race / Ethnicity ppethm

type: numeric (double)

label: PPETHM

range: [1,5] units: 1

unique values: 5 missing .: 0/11,316

tabulation: Freq. Numeric Label

> 1 White, Non-Hispanic 7,874 1,208 2 Black, Non-Hispanic 3 Other, Non-Hispanic 483

1,382 4 Hispanic

369 5 2+ Races, Non-Hispanic

\_\_\_\_\_\_

type: numeric (double)

label: PPGENDER

units: 1 range: [1,2]

unique values: 2 missing .: 0/11,316

tabulation: Freq. Numeric Label

1 Male 5,591 2 Female 5,725

pphhhead Household Head

type: numeric (double)

label: PPHHHEAD

units: 1 range: [0,1]

unique values: 2 missing .: 0/11,316

tabulation: Freq. Numeric Label

> 0 No 1,855 9,461 1 Yes

pphhsize Household Size type: numeric (double) label: PPHHSIZE, but 11 nonmissing values are not labeled units: 1 range: [1,12] unique values: 11 missing .: 0/11,316 examples: 1 2 4 pphouse Housing Type type: numeric (double) label: PPHOUSE range: [1,5] units: 1 unique values: 5 missing .: 0/11,316 tabulation: Freq. Numeric Label 1 A one-family house detached from 7,879 any other house 2 A one-family house attached to 1,006 one or more houses 1,973 3 A building with 2 or more apartments 4 A mobile home 430 28 5 Boat, RV, van, etc. Household Income ppincimp type: numeric (double) label: PPINCIMP units: 1 range: [1,21] unique values: missing .: 0/11,316 21 examples: \$20,000 to \$24,999 7 11 \$40,000 to \$49,999 14 \$75,000 to \$84,999

\$100,000 to \$124,999

16

\_\_\_\_\_\_ ppinccat6 HH income profile and imputed -- 6 categories ppinccat6 type: numeric (double) label: ppinccat6 range: [1,6] units: 1 unique values: 6 missing .: 0/11,316 tabulation: Freq. Numeric Label 2,287 1 <\$25,000 2,651 2 \$25-49,999 1,627 3 \$50-74,999 1,398 4 \$75-99,999 1,761 5 \$100-149,999 1,592 6 \$150,000+ ----ppmarit Marital Status ..... type: numeric (double) label: PPMARIT units: 1 range: [1,6] missing .: 0/11,316 unique values: 6 tabulation: Freq. Numeric Label 6,165 1 Married 2 Widowed 675 3 Divorced 1,471 210 4 Separated 5 Never married 2,153 6 Living with partner 642 \_\_\_\_\_\_ MSA Status ppmsacat ..... type: numeric (double) label: PPMSACAT range: [0,1] units: 1 unique values: 2 missing .: 0/11,316

0 Non-Metro

tabulation: Freq. Numeric Label 1,578

ppreg4 Region 4 - Based on State of Residence type: numeric (double) label: PPREG4 range: [1,4] units: 1 unique values: 4 missing .: 0/11,316 tabulation: Freq. Numeric Label 2,608 4 West ppreg9 Region 9 - Based on State of Residence type: numeric (double) label: ppreg9 range: [1,9] units: 1 unique values: 9 missing .: 0/11,316 tabulation: Freq. Numeric Label 1 New England 550 1,584 2 Mid-Atlantic 1,793 3 East-North Central 4 West-North Central 831 5 South Atlantic 2,213 6 East-South Central 579 7 West-South Central 1,158 8 Mountain 874 1,734 9 Pacific \_\_\_\_\_\_ Ownership Status of Living Quarters ----type: numeric (double)

label: PPRENT

units: 1 range: [1,3]

unique values: 3 missing .: 0/11,316

tabulation: Freq. Numeric Label

8,080 1 Owned or being bought by you or

someone in your household

3,010 2 Rented for cash

226 3 Occupied without payment of cash

rent

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ppstaten State

·

type: numeric (double)

label: PPSTATEN

range: [11,95] units: 1

unique values: 51 missing .: 0/11,316

examples: 31 OH

44 ND59 FL85 NM

.....

ppt01 Presence of Household Members - Children 0-1

type: numeric (double)

label: PPT01, but 10 nonmissing values are not labeled

range: [0,9] units: 1

unique values: 10 missing .: 0/11,316

examples: 0

0

0

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ppt25 Presence of Household Members - Children 2-5

type: numeric (double)

label: PPT25, but 6 nonmissing values are not labeled

range: [0,5] units: 1

unique values: 6 missing .: 0/11,316

tabulation: Freq. Numeric Label

10,458

```
2018 SHED
672 1
168 2
16 3
1 4
1 5
```

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ppt612 Presence of Household Members - Children 6-12

type: numeric (double)

label: PPT612, but 6 nonmissing values are not labeled

range: [0,5] units: 1

unique values: 6 missing .: 0/11,316

tabulation: Freq. Numeric Label

9,934 0 927 1 377 2 64 3 10 4 4 5

ppt1317 Presence of Household Members - Children 13-17

type: numeric (double)

label: PPT1317, but 5 nonmissing values are not labeled

range: [0,4] units: 1

unique values: 5 missing .: 0/11,316

tabulation: Freq. Numeric Label

10,061 0 956 1 259 2 36 3 4 4

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ppt18ov Presence of Household Members - Adults 18+

type: numeric (double)

label: PPT180V, but 11 nonmissing values are not labeled

range: [1,12] units: 1

missing .: 0/11,316

unique values:

11

type: numeric (byte)

label: control

examples: 1 2 2 3 Current Employment Status ppwork type: numeric (double) label: PPWORK units: 1 range: [1,7] unique values: 7 missing .: 0/11,316 tabulation: Freq. Numeric Label 5,783 1 Working - as a paid employee 2 Working - self-employed 863 3 Not working - on temporary 34 layoff from a job 4 Not working - looking for work 483 2,991 5 Not working - retired 549 6 Not working - disabled 7 Not working - other 613 ----iclevel Level of institution type: numeric (byte) label: iclevel units: 1 range: [1,3] unique values: 3 missing .: 3,690/11,316 tabulation: Freq. Numeric Label 5,228 1 >=4 years2,135 2 [2, 4) years 3 <2 years 263 3,690 control Control of institution (IPEDS)

range: [1,3] units: 1

unique values: 3 missing .: 3,682/11,316

tabulation: Freq. Numeric Label

5,166 1 Public

1,801 2 Private not-for-profit 667 3 Private for-profit

3,682

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actcat Selectivity: Final ACT category

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type: numeric (byte)

label: actcat

range: [1,3] units: 1

unique values: 3 missing .: 4,273/11,316

tabulation: Freq. Numeric Label

2,916 1 Inclusive 1,729 2 Selective 2,398 3 More selective

4,273 .

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ppracem Race, Census categories

type: numeric (byte)

label: ppracem

range: [1,6] units: 1

unique values: 6 missing .: 0/11316

tabulation: Freq. Numeric Label
9,089 1 White
1,250 2 Black/African-American
109 3 American Indian or Alaska Native
413 4 Asian

14 5 Hawaiian/Pacific Islander

441 6 2+ Races

\_\_\_\_\_\_

race\_5cat Race/Ethnicity - 5 categories

type: numeric (byte)
label: race 5cat

range: [1,5] units: 1

unique values: 5 missing .: 0/11316

tabulation: Freq. Numeric Label
7,874 1 White
1,208 2 Black
1,382 3 Hispanic
405 4 Asian
447 5 Other