

2019 SHED

CODEBOOK FOR 2019 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2019 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 2019 SHED were collected by Ipsos using their online probability based KnowledgePanel.

For a general overview of the 2019 SHED and a detailed discussion of the survey methods, see Sara Canilang, Cassandra Duchan, Kimberly Kreiss, Jeff Larrimore, Ellen Merry, Erin Troland, Mike Zabek, "Report on the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from April 2020," 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 2019 featuring Supplemental Data from April 2020."

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.

Weight_pop is most commonly used and includes the weights used for the "Report on the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from April 2020." 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. **Weight_pop** 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.

2019 SHED

DEMOGRAPHIC PROFILE VARIABLES

In addition to the questions asked on the SHED, the data set includes demographic profile variables that were collected by Ipsos prior to respondents receiving the SHED. These demographic profile variables are typically labeled with the prefix “pp” in the data file with some exceptions and in the variable descriptions below. In some cases, such as the highest level of education, similar questions were asked in these demographic profile surveys and in the SHED. In these cases, the answers to the SHED questions were used for the “Report on the Economic Well-Being of U.S. Households in 2019 featuring Supplemental Data from April 2020” if they were available.

VARIABLE DEFINITIONS

CaseID

CaseID

type:	numeric (double)				
range:	[1,12238]		units:	1	
unique values:	12,173		missing .:	0/12,173	
mean:	6128.82				
std. dev:	3534.66				
percentiles:	10%	25%	50%	75%	90%
	1226	3067	6135	9191	11021

caseid2018

CaseID from 2018 SHED Survey

type:	numeric (double)				
range:	[7,12139]		units:	1	
unique values:	4,370		missing .:	7,803/12,173	
mean:	5587.28				
std. dev:	3419.95				

2019 SHED

percentiles:	10%	25%	50%	75%	90%
	1005.5	2595	5386.5	8475	10419

caseid2017

CaseID from 2017 SHED Survey

type: numeric (double)

range:	[2,79562]	units:	1
unique values:	4,010	missing .:	8,163/12,173

mean:	53708.8
std. dev:	23565.3

percentiles:	10%	25%	50%	75%	90%
	13764.5	28388	64071	68687	73389

Duration

Duration (in seconds)

type: numeric (double)

range:	[362,850226]	units:	1
unique values:	3,233	missing .:	0/12,173

mean:	6760.72
std. dev:	39141.1

percentiles:	10%	25%	50%	75%	90%
	710	876	1149	1640	2960

weight

Post-stratification weight - Main qualified
respondents scaled to sample size

type: numeric (double)

range:	[.1767,4.6281]	units:	.0001
unique values:	2,580	missing .:	0/12,173

mean:	1
std. dev:	.597641

percentiles:	10%	25%	50%	75%	90%
	.4622	.6445	.8579	1.1859	1.6718

2019 SHED

weight_pop

Post-stratification weight - Main qualified respondents scaled to U.S. population

```
type:  numeric (double)
```

```
range: [3636.1144,95262.57]
unique values: 2,722
```

```
units: .0001
missing .: 0/12,173
```

```
mean:    20583.5
std. dev: 12301.6
```

percentiles:	10%	25%	50%	75%	90%
	9513.5	13266	17659.1	24410.8	34412

xlaptop

Is R a KP laptop user?

```
type:  numeric (double)
label:  xlaptop
```

```
range: [1,2]
unique values: 2
```

```
units: 1
missing .: 0/12,173
```

tabulation:	Freq.	Numeric	Label
	155	1	Yes
	12,018	2	No

L0_a

My spouse or partner - First, do each of the following people currently live with you?

```
type:  numeric (double)
label:  L0_a
```

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

```
units: 1
missing .. 0/12,173
```

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	4,065	0	No
	8,081	1	Yes

L0_b

My child(ren) under age 18 - First, do each

2019 SHED

of the following people currently live with
you?

type: numeric (double)
label: L0_b

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	146	-1	Refused
	9,174	0	No
	2,853	1	Yes

L0_c

My adult child(ren) age 18 or older - First,
do each of the following people currently
live with you?

type: numeric (double)
label: L0_c

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	154	-1	Refused
	10,238	0	No
	1,781	1	Yes

L0_d

My parent(s) - First, do each of the
following people currently live with you?

type: numeric (double)
label: L0_d

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	189	-1	Refused
	10,879	0	No
	1,105	1	Yes

2019 SHED

L0_e

Other individuals - First, do each of the following people currently live with y

```

type: numeric (double)
label: L0_e

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

units: 1
missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              182         -1   Refused
              10,666        0    No
               1,325         1   Yes
  
```

L0A

Are the adult children (who are age 18 or older) who live with you:

```

type: numeric (double)
label: L0A

range: [-1,2]
unique values: 3

units: 1
missing .: 10,392/12,173

tabulation: Freq.   Numeric   Label
              14         -1   Refused
              490          1 All currently enrolled in school
             1,277          2 One or more not currently
                           enrolled in school
             10,392          .
  
```

L0B_a

Your brother(s) or sister(s) - Are the people living with you:

```

type: numeric (double)
label: L0B_a

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

units: 1
missing .: 10,848/12,173

tabulation: Freq.   Numeric   Label
              44         -1   Refused
              782          0    No
              499          1   Yes
             10,848          .
  
```

2019 SHED

L0B_b Other relatives - Are the people living with you:

```

type: numeric (double)
label: L0B_b

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

units: 1
missing .: 10,848/12,173

tabulation: Freq.   Numeric   Label
              34         -1   Refused
              821          0    No
              470          1   Yes
            10,848          .
  
```

L0B_c Other people not related to you - Are the people living with you:

```

type: numeric (double)
label: L0B_c

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

units: 1
missing .: 10,848/12,173

tabulation: Freq.   Numeric   Label
              52         -1   Refused
              788          0    No
              485          1   Yes
            10,848          .
  
```

L1_a To save money - Are each of the following reasons why you live with these individuals?

```

type: numeric (double)
label: L1_a

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

units: 1
missing .: 9,096/12,173

tabulation: Freq.   Numeric   Label
              40         -1   Refused
            1,239          0    No
            1,798          1   Yes
            9,096          .
  
```

2019 SHED

L1_b

To help those living with me financially -
Are each of the following reasons why you
live with these individuals?

```

      type: numeric (double)
      label: L1_b

      range: [-1,1]
unique values: 3                                units: 1
                                              missing .: 9,096/12,173

      tabulation: Freq.   Numeric   Label
                   39         -1   Refused
                   1,422        0    No
                   1,616        1   Yes
                   9,096         .
  
```

L1_c

To care for family member or friend - Are
each of the following reasons why you live
with these individuals?

```

      type: numeric (double)
      label: L1_c

      range: [-1,1]
unique values: 3                                units: 1
                                              missing .: 9,096/12,173

      tabulation: Freq.   Numeric   Label
                   52         -1   Refused
                   2,007        0    No
                   1,018        1   Yes
                   9,096         .
  
```

L1_d

To receive help with child care - Are each
of the following reasons why you live with
these individuals?

```

      type: numeric (double)
      label: L1_d

      range: [-1,1]
unique values: 3                                units: 1
                                              missing .: 9,096/12,173

      tabulation: Freq.   Numeric   Label
                   69         -1   Refused
  
```


	2019 SHED
2,767	0 No
241	1 Yes
9,096	.

L1_e

Prefer living with others - Are each of the following reasons why you live with these individuals?

```

type: numeric (double)
label: L1_e

range: [-1,1]          units: 1
unique values: 3        missing .: 9,096/12,173

tabulation: Freq.   Numeric   Label
              64       -1    Refused
              2,198     0     No
              815      1     Yes
              9,096     .

```

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 .: 0/12,173

tabulation: Freq.   Numeric   Label
              10      -1    Refused
              765      1    Finding it difficult to get by
              2,145     2    Just getting by
              4,810     3    Doing okay
              4,443     4    Living comfortably

```

B3

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

```

type: numeric (double)

```

2019 SHED

label: B3

range: [-1,5] units: 1
unique values: 6 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	290	1	Much worse off
	1,390	2	Somewhat worse off
	6,675	3	About the same
	2,980	4	Somewhat better off
	819	5	Much better off

B6

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

type: numeric (double)
label: B6

range: [-1,5] units: 1
unique values: 6 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	676	1	Much worse off
	1,877	2	Somewhat worse off
	2,704	3	About the same
	3,717	4	Somewhat better off
	3,162	5	Much better off

B7_a

In your community - How would you rate economic conditions today:

type: numeric (double)
label: B7_a

range: [-1,4] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	765	1	Poor
	3,642	2	Only fair
	6,591	3	Good

2019 SHED
1,166 4 Excellent

B7_b In this country - How would you rate economic conditions today:

type: numeric (double)
label: B7_b
range: [-1,4] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	24	-1	Refused
	1,193	1	Poor
	4,782	2	Only fair
	5,247	3	Good
	927	4	Excellent

D1A Last month, did you do any work for either pay or profit?

type: numeric (double)
label: D1A
range: [0,1] units: 1
unique values: 2 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	4,797	0	No
	7,376	1	Yes

D1E At any time during the past month, did you want to work [more]?

type: numeric (double)
label: D1E
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	8,477	0	No
	3,675	1	Yes

2019 SHED

D21_a

Employer would not offer more hours - Did each of the 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 .: 9,768/12,173

tabulation: Freq.    Numeric  Label
              4        -1    Refused
            1,015         0     No
            1,386         1    Yes
            9,768         .
  
```

D21_b

Could not find work/another job - 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 .: 4,971/12,173

tabulation: Freq.    Numeric  Label
              66        -1    Refused
            5,871         0     No
            1,265         1    Yes
            4,971         .
  
```

D21_c

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_c

range: [-1,1]          units: 1
unique values: 3        missing .: 4,971/12,173
  
```

2019 SHED

tabulation:	Freq.	Numeric	Label
	81	-1	Refused
	6,519	0	No
	602	1	Yes
	4,971	.	

D21_d

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_d
```

```

      range:  [-1,1]
unique values: 3
      units: 1
missing : 4,971/12,173

```

tabulation:	Freq.	Numeric	Label
	80	-1	Refused
	5,627	0	No
	1,495	1	Yes
	4,971	.	

D21_e

Health 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_e
```

```

      range:  [-1,1]
unique values: 3
      units:  1
missing : 4,971/12,173

```

tabulation:	Freq.	Numeric	Label
	61	-1	Refused
	5,372	0	No
	1,769	1	Yes
	4,971	.	

D21 f

In school or training - Did each of the following contribute to you [not working / not working as much as you wanted] last

2019 SHED
month?

type: numeric (double)
label: D21_f

range: [-1,1] units: 1
unique values: 3 missing .: 4,971/12,173

tabulation:	Freq.	Numeric	Label
	95	-1	Refused
	6,652	0	No
	455	1	Yes
	4,971	.	

D21_g

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_g

range: [-1,1] units: 1
unique values: 3 missing .: 4,971/12,173

tabulation:	Freq.	Numeric	Label
	45	-1	Refused
	3,990	0	No
	3,167	1	Yes
	4,971	.	

D21_h

Other (please specify) - Did each of the
following contribute to you [not working /
not working as much as you wanted] last
month?

type: numeric (double)
label: D21_h

range: [-1,1] units: 1
unique values: 3 missing .: 4,971/12,173

tabulation:	Freq.	Numeric	Label
	1,846	-1	Refused
	5,185	0	No

2019 SHED
171 1 Yes
4,971 .

D3A

Think about your main job. In this job, were you working for someone else, self-employed or other?

type: numeric (double)
label: D3A

range: [-1,2] units: 1
unique values: 4 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	6,312	0	Working for someone else
	870	1	Self-employed (working for myself)
	187	2	Other work arrangement
	4,797	.	

D3B

Still thinking about your main job, do you usually work:

type: numeric (double)
label: D3B

range: [-1,2] units: 1
unique values: 3 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	5,533	1	Full-time (35 or more hours per week)
	1,833	2	Part-time (less than 35 hours per week)
	4,797	.	

D20

You indicated that you do not work full-time at this job. Do you want a full-time job?

type: numeric (double)
label: D20

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 10,340/12,173

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	1,318	0	No
	511	1	Yes
	10,340	.	

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 .: 5,861/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	4,696	1	Normally work the same hours
	579	2	Schedule varies, primarily at my request
	1,030	3	Schedule varies, primarily based on my employer's needs
	5,861	.	

D31

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

range: [-1,5] units: 1
unique values: 6 missing .: 11,143/12,173

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	334	1	One day in advance or less (including on call)
	146	2	2 to 3 days in advance
	116	3	4 to 6 days in advance
	244	4	1 to 2 weeks in advance

2019 SHED
 184 5 3 weeks in advance or longer
 11,143 .

 D33 Is your main job a temporary job?

type: numeric (double)
 label: D33

range: [-2,1] units: 1
 unique values: 4 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
	141	-2	Don't know
	5	-1	Refused
	6,681	0	No
	549	1	Yes
	4,797	.	

 D34 For your main job, where do you work most of the time?

type: numeric (double)
 label: D34

range: [-1,3] units: 1
 unique values: 4 missing .: 5,861/12,173

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	5,344	1	A place that belongs to my employer
	434	2	At home
	528	3	Somewhere else
	5,861	.	

 D4 In addition to your main job, did you have any other jobs last month?

type: numeric (double)
 label: D4

range: [-1,1] units: 1
 unique values: 3 missing .: 4,797/12,173

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

	2019 SHED
10	-1 Refused
6,175	0 No
1,191	1 Yes
4,797	.

D44_a

Asked for 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_a

range: [-1,1]          units: 1
unique values: 3        missing .: 4,797/12,173

tabulation: Freq.   Numeric  Label
              6        -1   Refused
              6,142      0    No
              1,228      1    Yes
              4,797      .

```

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

range: [-1,1]          units: 1
unique values: 3        missing .: 4,797/12,173

tabulation: Freq.   Numeric  Label
              2        -1   Refused
             3,790      0    No
             3,584      1    Yes
             4,797      .

```

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:

2019 SHED

type: numeric (double)
label: D44_c

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	9,649	0	No
	2,508	1	Yes

D44_d

Started 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_d

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	10,695	0	No
	1,453	1	Yes

D44_e

Voluntarily left a 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_e

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	11,140	0	No
	1,012	1	Yes

D44_f

Gotten laid off or fired from a job - Think
about any job in the past 12 months not just
your main job last month. In the past 12

D5 Last month, did your [spouse/ partner] do any work for either pay or profit?

GE1_b Dog walking, feeding pets, or house sitting -

2019 SHED

In the past month, have you been paid for each of the following activities?

```

type: numeric (double)
label: GE1_b

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

units: 1
missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              30         -1   Refused
              11,805      0    No
              338         1    Yes
  
```

GE1_c

House cleaning, yard work, or other property maintenance work - In the past month, have you been paid for each of the following activities?

```

type: numeric (double)
label: GE1_c

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

units: 1
missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              39         -1   Refused
              11,322      0    No
              812         1    Yes
  
```

GE1_d

Driving or ride-sharing, such as with Uber 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]
unique values: 3

units: 1
missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              66         -1   Refused
              11,786      0    No
              321         1    Yes
  
```

2019 SHED

GE1_e

Paid tasks online, such as freelance work through Fiverr or Upwork (do not include KnowledgePanel Surveys) - In the past month, have you been paid for each of the following activities?

type: numeric (double)
label: GE1_e

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	11,870	0	No
	274	1	Yes

GE1_f

Other paid personal tasks, such as deliveries, 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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	11,659	0	No
	494	1	Yes

GE2_a

Selling 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

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	11,557	0	No
	606	1	Yes

GE2_b

Selling 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

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	11,765	0	No
	381	1	Yes

GE2_c

Selling goods on-line, such as on eBay or Etsy - 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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	11,112	0	No
	1,025	1	Yes

GE2_d

Selling goods at an event you plan, such as Avon parties - In addition, in the past month have you been paid for each of the following

2019 SHED
activities?

type: numeric (double)
label: GE2_d

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation: Freq. Numeric Label
 43 -1 Refused
 12,054 0 No
 76 1 Yes

GE2_e Renting 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_e

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation: Freq. Numeric Label
 45 -1 Refused
 11,642 0 No
 486 1 Yes

GE2_f Any other paid activities that you have not
 already mentioned (do not include
 KnowledgePanel surveys) - In addition, in the
 past month have you been paid for each of the
 following activities?

type: numeric (double)
label: GE2_f

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation: Freq. Numeric Label

	2019 SHED
39	-1 Refused
11,536	0 No
598	1 Yes

GE12_a made or repurposed, such as handmade crafts -
 Are the items you sold ones that you:

```

      type: numeric (double)
      label: GE12_a

      range: [-1,1]          units: 1
unique values: 3             missing .: 10,539/12,173

      tabulation: Freq.   Numeric   Label
                   8       -1    Refused
                   1,355    0     No
                   271     1     Yes
                   10,539    .

```

GE12_b sell on behalf of a company, such as Avon or
 Pampered Chef - Are the items you sold ones
 that you:

```

      type: numeric (double)
      label: GE12_b

      range: [-1,1]          units: 1
unique values: 3             missing .: 10,539/12,173

      tabulation: Freq.   Numeric   Label
                   13       -1    Refused
                   1,547    0     No
                   74      1     Yes
                   10,539    .

```

GE12_c purchased to resell for a profit - Are the items you sold ones that you:

```

      type: numeric (double)
      label: GE12_c

      range: [-1,1]          units: 1
unique values: 3             missing .: 10,539/12,173

```

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	1,255	0	No
	372	1	Yes
	10,539	.	

2019 SHED

GE12_d

previously owned for personal use, such as old clothing - Are the items you sold ones that you:

type: numeric (double)
label: GE12_d

range: [-1,1] units: 1
unique values: 3 missing .: 10,539/12,173

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	422	0	No
	1,209	1	Yes
	10,539	.	

GE10_a

Main source of income - In the past month, what were your reasons for doing these activities?

type: numeric (double)
label: GE10_a

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	3,178	0	No
	403	1	Yes
	8,470	.	

GE10_b

Additional income - In the past month, what were your reasons for doing these activities?

type: numeric (double)
label: GE10_b

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	1,292	0	No
	2,289	1	Yes
	8,470	.	

GE10_c

Money to help extended family or friends - In the past month, what were your reasons for doing these activities?

type: numeric (double)
label: GE10_c

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	3,303	0	No
	278	1	Yes
	8,470	.	

GE10_d

Develop job-related skills - In the past month, what were your reasons for doing these activities?

type: numeric (double)
label: GE10_d

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	3,458	0	No
	123	1	Yes
	8,470	.	

GE10_e

Sell items no longer needed - In the past

2019 SHED

month, what were your reasons for doing these activities?

type: numeric (double)
 label: GE10_e

range: [-1,1] units: 1
 unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	2,402	0	No
	1,179	1	Yes
	8,470	.	

GE10_f

Social activity or hobby - In the past month, what were your reasons for doing these activities?

type: numeric (double)
 label: GE10_f

range: [-1,1] units: 1
 unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	122	-1	Refused
	2,971	0	No
	610	1	Yes
	8,470	.	

GE11

In the past month, which was your most important reason for doing these activities?

type: numeric (double)
 label: GE11

range: [-1,6] units: 1
 unique values: 7 missing .: 8,592/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	353	1	Main source of income
	1,867	2	Additional income

	2019 SHED
153	3 Money to help extended family or friends
43	4 Develop job-related skills
795	5 Sell items no longer needed
368	6 Social activity or hobby
8,592	.

GE20A

Did you spend at least 20 hours in the past month doing these activities? (Do not include taking KnowledgePanel Surveys).

```

type: numeric (double)
label: GE20A

range: [-1,1]          units: 1
unique values: 3       missing .: 8,470/12,173

tabulation: Freq.   Numeric   Label
              10        -1   Refused
              2,482      0    No
              1,211      1    Yes
              8,470      .

```

GE22

Relative to a year ago, did you spend more, the same, or less time on these activities last month?

```

type: numeric (double)
label: GE22

range: [-1,3]          units: 1
unique values: 4       missing .: 8,470/12,173

tabulation: Freq.   Numeric   Label
              42        -1   Refused
              880         1    More
             1,019         2    Less
             1,762         3  About the same
             8,470         .

```

GE40A

In the past 12 months, how much of your income was from these activities?

```

type: numeric (double)

```

2019 SHED

label: GE40A

range: [-2,4] units: 1
unique values: 6 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	374	-2	Don't know
	48	-1	Refused
	2,412	1	Under 10%
	553	2	10% to 50%
	125	3	50% to 90%
	191	4	Over 90%
	8,470	.	

GE40B

In the past 12 months, have you regularly
earned money from these activities?

type: numeric (double)
label: GE40B

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	2,560	0	No, only in some or a few months
	1,101	1	Yes, in all or most months
	8,470	.	

GE41

Has these activities affected the amount your
family income varies from month to month?

type: numeric (double)
label: GE41

range: [-1,2] units: 1
unique values: 4 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	2,464	0	No
	188	1	Yes, it reduced the amount income varies
	1,009	2	Yes, it increased the amount

2019 SHED
income varies

8,470 .

GE5

Last month when doing these activities did
you find customers with a company's website or

mobile app and receive your payments through
that company?

type: numeric (double)
label: GE5

range: [-1,1] units: 1
unique values: 3 missing .: 8,470/12,173

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	3,186	0	No
	475	1	Yes
	8,470	.	

GH1

Do you: [Field-pipe_GH]

type: numeric (double)
label: GH1

range: [-1,4] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	5,196	1	Own your home with a mortgage or loan
	2,960	2	Own your home free and clear (without a mortgage or loan)
	3,231	3	Pay rent
	771	4	Neither own nor pay rent

GH2

Did you move into your current home after October 2017?

type: numeric (double)
label: GH2

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	9,820	0	No
	2,340	1	Yes

GH3_a

Overall quality of neighborhood - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?

type: numeric (double)
label: GH3_a

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	1,139	0	Dissatisfied
	11,022	1	Satisfied

GH3_b

Quality of local schools - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?

type: numeric (double)
label: GH3_b

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	93	-1	Refused
	1,797	0	Dissatisfied
	10,283	1	Satisfied

GH3_c

Safety of neighborhood - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?

GH3_d	Other neighborhood amenities - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?
-------	--

GH3_e	Overall quality of your housing - Are you generally satisfied or dissatisfied with each of the following aspects of your housing situation?
-------	---

```

tabulation:  Freq.   Numeric  Label
              20      -1      Refused
             1,465       0 Dissatisfied

```

2019 SHED
10,688 1 Satisfied

GH3_f

Cost of your housing - Are you generally
satisfied or dissatisfied with each of the
following aspects of your housing situation?

type: numeric (double)
label: GH3_f

range: [-1,1] units: 1
unique values: 3 missing .: 786/12,173

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	2,369	0	Dissatisfied
	9,003	1	Satisfied
	786	.	

GH4_a

Cellular data plan for a smartphone or other
mobile device - Do you or any member of your
household have access to the internet using
a:

type: numeric (double)
label: GH4_a

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	1,163	0	No
	10,976	1	Yes

GH4_b

Broadband (high speed) internet service in
your home, such as cable, fiber optic, or DSL
- Do you or any member of your household have
access to the internet using a:

type: numeric (double)
label: GH4_b

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	1,250	0	No
	10,896	1	Yes

R1_a

Cheaper to rent - Are each of the following a reason why you rent your home rather than own?

type: numeric (double)
label: R1_a

range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	1,424	0	No
	1,800	1	Yes
	8,942	.	

R1_b

Owning is a bigger financial risk - Are each of the following a reason why you rent your home rather than own?

type: numeric (double)
label: R1_b

range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	1,574	0	No
	1,639	1	Yes
	8,942	.	

R1_c

Convenience (such as more easy to move) - Are each of the following a reason why you rent your home rather than own?

2019 SHED

type: numeric (double)
label: R1_c

range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	1,528	0	No
	1,689	1	Yes
	8,942	.	

R1_d Looking to buy - Are each of the following a reason why you rent your home rather than own?

type: numeric (double)
label: R1_d

range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	19	-1	Refused
	2,134	0	No
	1,078	1	Yes
	8,942	.	

R1_e Can't qualify for home mortgage - Are each of the following a reason why you rent your home rather than own?

type: numeric (double)
label: R1_e

range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	1,907	0	No
	1,307	1	Yes
	8,942	.	

2019 SHED

R1_f Can't afford down payment to buy - Are each of the following a reason why you rent your home rather than own?

```

      type: numeric (double)
      label: R1_f

      range: [-1,1]          units: 1
unique values: 3             missing .: 8,942/12,173

      tabulation: Freq.   Numeric   Label
                   13        -1   Refused
                   1,191      0    No
                   2,027      1    Yes
                   8,942      .

```

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

```

      type: numeric (double)
      label: R4

      range: [0,2]          units: 1
unique values: 3             missing .: 10,825/12,173

      tabulation: Freq.   Numeric   Label
                   1,151      0    No
                   38         1   Yes, and I still own that home
                   159         2   Yes, and I no longer own that
                                home
                   10,825      .

```

R5B_a Evicted or received an eviction notice - Did each of the following contribute to your moving from your previous home?

```

      type: numeric (double)
      label: R5B_a

      range: [-1,1]          units: 1
unique values: 3             missing .: 11,022/12,173

      tabulation: Freq.   Numeric   Label

```

	2019 SHED
2	-1 Refused
1,097	0 No
52	1 Yes
11,022	.

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

range: [-1,1]          units: 1
unique values: 3        missing .: 11,022/12,173

tabulation: Freq.   Numeric   Label
              1       -1   Refused
            1,076       0    No
              74       1    Yes
          11,022       .

```

R5B_c

You missed a rent payment and thought you 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
unique values: 3        missing .: 11,022/12,173

tabulation: Freq.   Numeric   Label
              1       -1   Refused
            1,116       0    No
              34       1    Yes
          11,022       .

```

R5B_d

City condemned the property and forced you to leave - Did each of the following contribute to your moving from your previous home?

2019 SHED

type: numeric (double)
label: R5B_d

range: [-1,1] units: 1
unique values: 3 missing .: 11,022/12,173

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	1,134	0	No
	16	1	Yes
	11,022	.	

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 .: 12,014/12,173

tabulation:	Freq.	Numeric	Label
	141	0	No
	18	1	Yes
	12,014	.	

R5C_b

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

range: [0,1] units: 1
unique values: 2 missing .: 12,014/12,173

tabulation:	Freq.	Numeric	Label
	139	0	No
	20	1	Yes
	12,014	.	

2019 SHED

R5C_c

Missed mortgage payments and thought bank 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 .: 12,014/12,173

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	141	0	No
	17	1	Yes
	12,014	.	

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 .: 12,014/12,173

tabulation:	Freq.	Numeric	Label
	1	-1	Refused
	156	0	No
	2	1	Yes
	12,014	.	

R7

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

type: numeric (double)
label: R7

range: [-1,1] units: 1
unique values: 3 missing .: 8,942/12,173

2019 SHED

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	1,374	0	No
	1,849	1	Yes
	8,942	.	

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 .: 10,324/12,173

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	176	0	No
	1,667	1	Yes
	10,324	.	

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: [-1,3] units: 1
unique values: 5 missing .: 10,506/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	772	0	None
	384	1	A little difficulty
	256	2	Moderate difficulty
	253	3	Substantial difficulty
	10,506	.	

R3

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

2019 SHED

type: numeric (double)
label: R3

range: [-1,8] units: 1
unique values: 9 missing .: 8,942/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	562	1	less than \$500
	688	2	\$500 to \$749
	614	3	\$750 to \$999
	430	4	\$1,000 to \$1,249
	320	5	\$1,250 to 1,499
	303	6	\$1,500 to \$1,999
	252	7	\$2,000 or above
	50	8	Don't know
	8,942	.	

M4

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

type: numeric (double)
label: M4

range: [-1,8] units: 1
unique values: 9 missing .: 6,977/12,173

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	430	1	less than \$500
	729	2	\$500 to \$749
	712	3	\$750 to \$999
	793	4	\$1000 to \$1,249
	693	5	\$1,250 to 1,499
	738	6	\$1,500 to \$1,999
	963	7	\$2,000 or above
	113	8	Don't know
	6,977	.	

BK1

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

2019 SHED

type: numeric (double)
label: BK1

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	497	0	No
	11,655	1	Yes

BK2_a

Purchase a money order from a place other than a bank - In the past 12 months, did you [and/or your spouse/ and/or your partner]:

type: numeric (double)
label: BK2_a

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	10,830	0	No
	1,337	1	Yes

BK2_b

Cash a check at a place other than a bank - In the past 12 months, did you [and/or your spouse/ and/or your partner]:

type: numeric (double)
label: BK2_b

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	11,310	0	No
	849	1	Yes

BK2_c

Take out a payday loan or payday advance - In the past 12 months, did you [and/or your

spouse/ and/or your partner]:

BK2_d Take out a pawn shop loan or an auto title
loan - In the past 12 months, did you [and/or

your spouse/ and/or your partner]:

BK2_e Obtain a tax refund advance to receive your refund faster - In the past 12 month, did you [and/or your spouse/ and/or your partner]:

```

      type: numeric (double)
      label: BK2_e

      range: [-1,1]
unique values: 3
units: 1
missing : 0/12,173

tabulation:  Freq.   Numeric   Label
              8        -1    Refused
            12,050         0      No
              115         1      Yes

```

2019 SHED

A6

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

range: [-2,3] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	431	-2	Don't know
	16	-1	Refused
	7,939	1	Very confident
	2,063	2	Somewhat confident
	1,724	3	Not confident

A0

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

type: numeric (double)
label: A0

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	7,227	0	No
	4,925	1	Yes

A0B

Was there a time in the past 12 months that
you [and/or your spouse/ and/or your partner]

desired credit but chose not to submit a
credit application?

type: numeric (double)
label: A0B

range: [-1,1] units: 1

2019 SHED

unique values: 3 missing .: 4,946/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	6,481	0	No
	725	1	Yes
	4,946	.	

A1_a

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 .: 7,227/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	3,795	0	No
	1,144	1	Yes
	7,227	.	

A1_b

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 following has happened:

type: numeric (double)
label: A1_b

range: [-1,1] units: 1
unique values: 3 missing .: 7,227/12,173

tabulation:	Freq.	Numeric	Label
	10	-1	Refused
	4,176	0	No
	760	1	Yes
	7,227	.	

A1_c

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

2019 SHED

following has happened:

type: numeric (double)
label: A1_c

range: [-1,1] units: 1
unique values: 3 missing .: 7,227/12,173

tabulation: Freq. Numeric Label

4	-1	Refused
4,043	0	No
899	1	Yes
7,227	.	

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: numeric (double)
label: A2

range: [-1,1] units: 1
unique values: 3 missing .: 11,448/12,173

tabulation: Freq. Numeric Label

2	-1	Refused
257	0	No
466	1	Yes
11,448	.	

C2A

Do you have at least one credit card?

type: numeric (double)
label: C2A

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation: Freq. Numeric Label

19	-1	Refused
1,712	0	No
10,442	1	Yes

2019 SHED

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

type: numeric (double)
 label: C3

range: [-1,1] units: 1
 unique values: 3 missing .: 1,712/12,173

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	5,789	0	No
	4,644	1	Yes
	1,712	.	

 C3A Do you [and your spouse / partner] spend
 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 .: 7,501/12,173

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	1,451	1	Less debt now
	1,862	2	About the same
	1,346	3	More debt now
	7,501	.	

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

type: numeric (double)
 label: C4A

range: [-1,3] units: 1
 unique values: 5 missing .: 1,712/12,173

2019 SHED			
tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	5,177	0	Never carried an unpaid balance (always pay in full)
	575	1	Once
	1,950	2	Some of the time
	2,736	3	Most or all of the time
	1,712	.	

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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	428	1	Less than High School degree
	2,723	2	High school degree or GED
	2,169	3	Some college but no degree (including currently enrolled in college)
	645	4	Certificate or technical degree
	1,149	5	Associate degree
	2,953	6	Bachelor's degree
	1,343	7	Master's degree
	484	8	Professional degree (e.g. MBA, MD, JD)
	279	9	Doctoral Degree

D1G

Are you currently enrolled as a student?

type: numeric (double)
label: D1G

range: [-1,2] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	16	-1	Refused
	11,418	0	No
	317	1	Yes, as a part-time student

2019 SHED
422 2 Yes, as a full-time student

ED0B What type of program are you currently pursuing?

type: numeric (double)
label: ED0B

range: [-1,8] units: 1
unique values: 9 missing .: 11,434/12,173

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	21	1	High school or GED program
	33	2	Non-degree training program
	66	3	Certificate or technical degree
	137	4	Associate degree
	251	5	Bachelor's degree
	120	6	Master's degree
	49	7	Professional degree (e.g. MBA, MD, JD)
	59	8	Doctoral Degree
	11,434	.	

ED0D 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 .: 9,505/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	2,321	0	No
	342	1	Yes
	9,505	.	

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

type: numeric (double)
label: ED1

2019 SHED

range: [-1,13] units: 1
unique values: 14 missing .: 2,788/12,173

examples: 5 Computer/information sciences
8 Business/management
10 Law
.

ED5

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

type: numeric (double)
label: ED5

range: [-1,5] units: 1
unique values: 6 missing .: 8,988/12,173

tabulation:	Freq.	Numeric	Label
	60	-1	Refused
	552	1	Financial benefits are much larger
	503	2	Financial benefits are somewhat larger
	1,212	3	About the same
	359	4	Financial costs are somewhat larger
	499	5	Financial costs are much larger
	8,988	.	

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: numeric (double)
label: ED6_a

range: [-1,1] units: 1
unique values: 3 missing .: 9,315/12,173

tabulation:	Freq.	Numeric	Label
	16	-1	Refused

2019 SHED

1,653	0	No
1,189	1	Yes
9,315	.	

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

range:	[-1,1]	units:	1
unique values:	3	missing .:	9,315/12,173

tabulation:	Freq.	Numeric	Label
	30	-1	Refused
	1,811	0	No
	1,017	1	Yes
	9,315	.	

ED6_c

Not attended college or completed less education - If you could go back and make your education decisions again, would have done any of these things:

type: numeric (double)
label: ED6_c

range:	[-1,1]	units:	1
unique values:	3	missing .:	9,315/12,173

tabulation:	Freq.	Numeric	Label
	32	-1	Refused
	2,491	0	No
	335	1	Yes
	9,315	.	

ED6_d

Completed more education - If you could go back and make your education decisions again, would you have done any of these things:

2019 SHED

type: numeric (double)
label: ED6_d

range: [-1,1] units: 1
unique values: 3 missing .: 9,315/12,173

tabulation:	Freq.	Numeric	Label
	13	-1	Refused
	703	0	No
	2,142	1	Yes
	9,315	.	

ED10

Overall, how would you say the lifetime 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 .: 5,972/12,173

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	2,571	1	Financial benefits are much larger
	1,468	2	Financial benefits are somewhat larger
	1,170	3	About the same
	530	4	Financial costs are somewhat larger
	435	5	Financial costs are much larger
	5,972	.	

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:

type: numeric (double)
label: ED11_a

range: [-1,1] units: 1
unique values: 3 missing .: 5,972/12,173

2019 SHED

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	3,963	0	No
	2,224	1	Yes
	5,972	.	

ED11_b

Attended a different school - If you could go back and make decisions regarding your education again, would you have done any of these things:

type: numeric (double)
 label: ED11_b
 range: [-1,1] units: 1
 unique values: 3 missing .: 5,972/12,173

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	4,755	0	No
	1,424	1	Yes
	5,972	.	

ED11_c

Not attended college or completed less education - If you could go back and make decisions regarding your education again, would you have done any of these things:

type: numeric (double)
 label: ED11_c
 range: [-1,1] units: 1
 unique values: 3 missing .: 5,972/12,173

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	5,833	0	No
	346	1	Yes
	5,972	.	

ED11_d

Completed more education - If you could go back and make decisions regarding your

2019 SHED

education again, would you have done any of these things:

```

      type: numeric (double)
      label: ED11_d

      range: [-1,1]
unique values: 3
units: 1
missing .: 5,972/12,173

      tabulation: Freq.   Numeric   Label
                   27         -1   Refused
                   3,513        0    No
                   2,661        1   Yes
                   5,972         .

```

ED13_a

Too expensive - Are each of the following a reason why you did not attend college?

```

      type: numeric (double)
      label: ED13_a

      range: [-1,1]
unique values: 3
units: 1
missing .: 11,667/12,173

      tabulation: Freq.   Numeric   Label
                   1         -1   Refused
                   188        0    No
                   317        1   Yes
                  11,667         .

```

ED13_b

Child care responsibilities - Are each of the following a reason why you did not attend college?

```

      type: numeric (double)
      label: ED13_b

      range: [-1,1]
unique values: 3
units: 1
missing .: 11,667/12,173

      tabulation: Freq.   Numeric   Label
                   2         -1   Refused
                   373        0    No
                   131        1   Yes

```

2019 SHED

11,667

.

ED13_c

Needed to earn money or support family - Are each of the following a reason why you did not attend college?

type: numeric (double)

label: ED13_c

range: [-1,1]

units: 1

unique values: 3

missing .: 11,667/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	246	0	No
	258	1	Yes
	11,667	.	

ED13_d

Preferred to work - Are each of the following a reason why you did not attend college?

type: numeric (double)

label: ED13_d

range: [-1,1]

units: 1

unique values: 3

missing .: 11,667/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	215	0	No
	286	1	Yes
	11,667	.	

ED13_e

Did not think benefits of college were worth the cost - Are each of the following a reason why you did not attend college?

type: numeric (double)

label: ED13_e

range: [-1,1]

units: 1

unique values: 3

missing .: 11,667/12,173

		2019	SHED
tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	284	0	No
	219	1	Yes
	11,667	.	

ED13_f

```

      type:  numeric (double)
      label:  ED13_f
      range:  [-1,1]
unique values: 3
      units:  1
      missing.: 11,667/12,173

```

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	442	0	No
	61	1	Yes
	11,667	.	

ED14_a

```

      type:  numeric (double)
      label:  ED14_a

      range:  [-1,1]
unique values: 3
                        units: 1
                        missing .: 11,606/12,173

```

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	229	0	No
	336	1	Yes
	11,606	.	

ED14_b

```
type: numeric (double)
```

2019 SHED

label: ED14_b
 range: [-1,1] units: 1
 unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	425	0	No
	139	1	Yes
	11,606	.	

ED14_c Needed to earn money or support family - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)
 label: ED14_c
 range: [-1,1] units: 1
 unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	267	0	No
	296	1	Yes
	11,606	.	

ED14_d Preferred to work - Are each of the following a reason why you did not complete your college degree?

type: numeric (double)
 label: ED14_d
 range: [-1,1] units: 1
 unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	299	0	No
	263	1	Yes
	11,606	.	

ED14_e Did not think the benefits of college were

2019 SHED

worth the cost - Are each of the following
a reason why you did not complete your
college degree?

type: numeric (double)
label: ED14_e

range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	343	0	No
	217	1	Yes
	11,606	.	

ED14_f

Illness or health issues - Are each of the
following a reason why you did not complete
your college degree?

type: numeric (double)
label: ED14_f

range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	429	0	No
	133	1	Yes
	11,606	.	

ED14_g

Low grades - Are each of the following a
reason why you did not complete your college
degree?

type: numeric (double)
label: ED14_g

range: [-1,1] units: 1
unique values: 3 missing .: 11,606/12,173

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

	2019 SHED
5	-1 Refused
444	0 No
118	1 Yes
11,606	.

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
unique values: 3        missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              18      -1   Refused
            10,232     0    No
              1,923     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 .: 10,250/12,173

tabulation: Freq.   Numeric   Label
              1      -1   Refused
              78      0    No
            1,844      1    Yes
            10,250      .

```

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

```

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 10,250/12,173

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	1,808	0	No
	69	1	Yes
	10,250	.	

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 .: 10,250/12,173

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	1,443	0	No
	443	1	Yes
	10,250	.	

SL2_d

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

range: [-1,1] units: 1
unique values: 3 missing .: 10,250/12,173

tabulation:	Freq.	Numeric	Label
	48	-1	Refused
	1,666	0	No
	209	1	Yes
	10,250	.	

SL3

Thinking specifically about the money that you owe for your own education, please tell the total amount that you currently owe on

2019 SHED
us these loans.

type: numeric (double)
label: SL3

range: [-2,11] units: 1
unique values: 13 missing .: 10,250/12,173

examples: .
 .
 .
 .

SL4 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: [-2,8] units: 1
unique values: 10 missing .: 10,250/12,173

examples: .
 .
 .
 .

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
unique values: 3 missing .: 10,250/12,173

tabulation: Freq. Numeric Label

	4	-1	Refused
	1,582	0	No
	337	1	Yes
	10,250	.	

2019 SHED

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

range: [-1,1] units: 1
unique values: 3 missing .: 1,923/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	8,185	0	No
	2,044	1	Yes
	1,923	.	

SL8_a Certificate or technical training - Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs:

type: numeric (double)
label: SL8_a

range: [-1,1] units: 1
unique values: 3 missing .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	3,419	0	No
	530	1	Yes
	8,206	.	

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

2019 SHED

unique values: 3 missing .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	3,085	0	No
	848	1	Yes
	8,206	.	

SL8_c

Bachelor's degree - Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs:

type: numeric (double)
label: SL8_c

range: [-1,1] units: 1
unique values: 3 missing .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	1,380	0	No
	2,561	1	Yes
	8,206	.	

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 .: 8,206/12,173

tabulation:	Freq.	Numeric	Label
	81	-1	Refused
	3,512	0	No
	374	1	Yes
	8,206	.	

2019 SHED

SL8_e

Master's degree or Doctoral degree - Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs:

```

type: numeric (double)
label: SL8_e

range: [-1,1]          units: 1
unique values: 3        missing .: 8,206/12,173

tabulation: Freq.   Numeric   Label
              60        -1   Refused
              3,218      0    No
              689       1    Yes
              8,206      .
  
```

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 .: 4,376/12,173

tabulation: Freq.   Numeric   Label
              12        -1   Refused
              7,337      0    No
              448       1    Yes
              4,376      .
  
```

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 .: 1,941/12,173

tabulation: Freq.   Numeric   Label
              10        -1   Refused
  
```

2019 SHED

SL12_a

```
type: numeric (double)
```

range: $[-1,1]$

missing .: 11,512/12,173

tabulation: Freq.

102 0 No

11,512 .

SL12_b

label: SL12_b

range: $[-1,1]$

missing .: 11,512/12,173

tabulation: Freq.

570 0 No

11,512 .

SL12_c

label: SL12_c

```
units: 1
```

2019 SHED

unique values: 3 missing .: 11,512/12,173

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	536	0	No
	102	1	Yes
	11,512	.	

SL12_d

Other loan - Is the money you owe for your child or grandchild's education a:

type: numeric (double)
label: SL12_d

range: [-1,1] units: 1
unique values: 3 missing .: 11,512/12,173

tabulation:	Freq.	Numeric	Label
	27	-1	Refused
	559	0	No
	75	1	Yes
	11,512	.	

D1I

Do you consider yourself to be retired?

type: numeric (double)
label: D1I

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	20	-1	Refused
	8,159	0	No
	3,994	1	Yes

K0

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 .: 3,994/12,173

2019 SHED

tabulation:	Freq.	Numeric	Label
	1,350	-2	Don't know
	14	-1	Refused
	3,629	0	No
	3,186	1	Yes
	3,994	.	

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
```

```

      range: [-1,1]
unique values: 3
      units: 1
missing : 3,994/12,173

```

```

tabulation:  Freq.    Numeric  Label
              36         -1  Refused
              3,499        0    No
              4,644        1   Yes
              3,994         .

```

K2_b Pension with a defined benefit through an employer that will pay a fixed monthly amount

in retirement - Do you have each of the following types of retirement savings?

```
type:  numeric (double)
label:  K2 b
```

```

      range:  [-1,1]
unique values: 3
      units: 1
missing : 3,994/12,173

```

tabulation:	Freq.	Numeric	Label
	56	-1	Refused
	6,137	0	No
	1,986	1	Yes
	3,994	.	

K2_c IRA or Roth IRA - Do you have each of the

2019 SHED

following types of retirement savings?

```

      type: numeric (double)
      label: K2_c

      range: [-1,1]                      units: 1
unique values: 3                        missing .: 3,994/12,173

      tabulation: Freq.   Numeric   Label
                   68         -1   Refused
                   5,150        0    No
                   2,961        1   Yes
                   3,994         .

```

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

```

      type: numeric (double)
      label: K2_d

      range: [-1,1]                      units: 1
unique values: 3                        missing .: 3,994/12,173

      tabulation: Freq.   Numeric   Label
                   56         -1   Refused
                   4,080        0    No
                   4,043        1   Yes
                   3,994         .

```

K2_e Own a business or real estate that will provide income in retirement - Do you currently have each of the following types of retirement savings?

```

      type: numeric (double)
      label: K2_e

      range: [-1,1]                      units: 1
unique values: 3                        missing .: 3,994/12,173

      tabulation: Freq.   Numeric   Label

```

	2019 SHED
56	-1 Refused
7,244	0 No
879	1 Yes
3,994	.

K2_f

Other retirement savings - 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: 3       missing .: 3,994/12,173

tabulation: Freq.   Numeric  Label
              61      -1   Refused
              6,998    0    No
              1,120    1    Yes
              3,994    .

```

K8A

At what age did you retire?

```

type: numeric (double)
label: K8A

range: [-2,6]          units: 1
unique values: 8       missing .: 8,179/12,173

tabulation: Freq.   Numeric  Label
              55      -2   Not Sure
              7       -1   Refused
            1,553      1   59 or younger
              362      2   60 or 61
              960      3   62, 63, or 64
              514      4   65 or 66
              248      5   67, 68, or 69
              295      6   70 or older
            8,179      .

```

K9_a

Health problem - Were each of the following important to your decision to retire at the age that you did?

2019 SHED

type: numeric (double)
label: K9_a

range: [-1,1] units: 1
unique values: 3 missing .: 8,179/12,173

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	2,855	0	No
	1,125	1	Yes
	8,179	.	

K9_b

Wanted to do other things or spend time with family - Were each of the following important to your decision to retire at the age that you did?

type: numeric (double)
label: K9_b

range: [-1,1] units: 1
unique values: 3 missing .: 8,179/12,173

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	1,866	0	No
	2,113	1	Yes
	8,179	.	

K9_c

Didn't like the work - Were each of the following important to your decision to retire at the age that you did?

type: numeric (double)
label: K9_c

range: [-1,1] units: 1
unique values: 3 missing .: 8,179/12,173

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	3,385	0	No
	586	1	Yes
	8,179	.	

2019 SHED

K9_d Care for family members - Were each of the following important to your decision to retire at the age that you did?

```

type: numeric (double)
label: K9_d

range: [-1,1]          units: 1
unique values: 3        missing .: 8,179/12,173

tabulation: Freq.   Numeric   Label
              22        -1   Refused
             3,410         0    No
              562         1    Yes
             8,179         .

```

K9_e Reached normal retirement age - Were each of the following important to your decision to retire at the age that you did?

```

type: numeric (double)
label: K9_e

range: [-1,1]          units: 1
unique values: 3        missing .: 8,179/12,173

tabulation: Freq.   Numeric   Label
              21        -1   Refused
             2,339         0    No
             1,634         1    Yes
             8,179         .

```

K9_f Forced to retire or lack of available work - Were each of the following important to your decision to retire at the age that you did?

```

type: numeric (double)
label: K9_f

range: [-1,1]          units: 1
unique values: 3        missing .: 8,179/12,173

```


2019 SHED			
tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	3,479	0	No
	493	1	Yes
	8,179	.	

K10_a

Withdrawals from savings or a retirement account - In the past 12 months, have you used any of the following to cover expenses in retirement:

```

type: numeric (double)
label: K10_a

range: [-1,1]          units: 1
unique values: 3        missing .: 8,179/12,173

tabulation: Freq.    Numeric  Label
              6        -1    Refused
            2,381      0      No
            1,607      1      Yes
            8,179      .

```

K10_b

Money from selling a business or real estate that you own - In the past 12 months, have you used any of the following to cover expenses in retirement:

```

type: numeric (double)
label: K10_b

range: [-1,1]          units: 1
unique values: 3        missing .: 8,179/12,173

tabulation: Freq.    Numeric  Label
              19        -1    Refused
            3,838      0      No
              137      1      Yes
            8,179      .

```

K20

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

```

type: numeric (double)

```

2019 SHED

label: K20

range: [-2,8] units: 1
unique values: 10 missing .: 2,059/12,173

examples: 1 Less than \$10,000
3 \$25,000 to \$49,999
6 \$250,000 to \$499,999
8 Over \$1,000,000

DC4

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

type: numeric (double)
label: DC4

range: [-1,4] units: 1
unique values: 5 missing .: 6,053/12,173

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	904	1	Very comfortable
	1,706	2	Mostly comfortable
	1,977	3	Slightly comfortable
	1,524	4	Not comfortable
	6,053	.	

K5A

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

type: numeric (double)
label: K5A

range: [-1,3] units: 1
unique values: 5 missing .: 3,994/12,173

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	7,450	0	No
	302	1	Yes, borrowed money
	350	2	Yes, cashed out
	63	3	Yes, both

2019 SHED

3,994

.

I0_a

Wages, salaries, or self-employment income -
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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	3,934	0	No
	8,210	1	Yes

I0_b

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

type: numeric (double)
label: I0_b

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	41	-1	Refused
	7,726	0	No
	4,406	1	Yes

I0_c

Social Security (including old age and DI) -
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

2019 SHED

unique values: 3

missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	8,188	0	No
	3,939	1	Yes

I0_d

Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program - In the past 12 months, did you [and/or your spouse/parnter] receive any income from the following sources:

type: numeric (double)
label: I0_d

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

units: 1
missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	56	-1	Refused
	11,579	0	No
	538	1	Yes

I0_e

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

type: numeric (double)
label: I0_e

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

units: 1
missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	46	-1	Refused
	11,844	0	No
	283	1	Yes

I0_f

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

```

      type: numeric (double)
      label: I0_f

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

      units: 1
      missing : 0/12,173

      tabulation: Freq.   Numeric   Label
                   36      -1      Refused
                   9,286    0      No
                   2,851    1      Yes

```

```

type: numeric (double)
label: I0A

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

units: 1
missing .: 11,273/12,173

tabulation: Freq.    Numeric    Label
              9        -1    Refused
             533         0     No
             358         1     Yes
            11,273         .

```

```

type: numeric (double)
label: I40

range: [-1,10]                                units: 1
unique values: 12                             missing ..: 17/12,173

examples: 3      $15,000 to $24,999
          5      $40,000 to $49,999
          7      $75,000 to $99,999
          8      $100,000 to $149,999

```

2019 SHED

12 months, have you [and/or your spouse/
parnter] received any of the following?

type: numeric (double)

label: I41_a

range: [-1,1]

units: 1

unique values: 3

missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	11,102	0	No
	1,035	1	Yes

I41_b

Supplemental Nutrition Assistance Program
(SNAP or food stamps) - In the past 12
months, have you [and/or your spouse/parnter]

received any of the following?

type: numeric (double)

label: I41_b

range: [-1,1]

units: 1

unique values: 3

missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	11,100	0	No
	1,039	1	Yes

I41_c

Women, Infants, and Children (WIC) nutrition
program benefits - In the past 12 months,
have you [and/or your spouse/parnter]
received any of the following?

type: numeric (double)

label: I41_c

range: [-1,1]

units: 1

unique values: 3

missing .: 9,320/12,173

tabulation:	Freq.	Numeric	Label
	15	-1	Refused

	2019 SHED
2,586	0 No
252	1 Yes
9,320	.

I41_d Housing assistance from government program -
 In the past 12 months, have you [and/or your
 spouse/parnter] received any of the
 following?

```

      type: numeric (double)
      label: I41_d

      range: [-1,1]          units: 1
unique values: 3             missing .: 0/12,173

      tabulation: Freq.   Numeric   Label
                   25      -1      Refused
                   11,793  0       No
                   355    1       Yes
  
```

I41_e Free or reduced price school lunches - In the
 past 12 months, have you [and/or your spouse/
 parnter] received any of the following?

```

      type: numeric (double)
      label: I41_e

      range: [-1,1]          units: 1
unique values: 3             missing .: 9,320/12,173

      tabulation: Freq.   Numeric   Label
                   12      -1      Refused
                   2,312  0       No
                   529    1       Yes
                   9,320  .
  
```

I9 In the past 12 months, which one of the
 following best describes your [and/or your
 spouse/parnter] income?

```

      type: numeric (double)
      label: I9
  
```

2019 SHED

range: [-1,3] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	45	-1	Refused
	8,857	1	Roughly the same amount each month
	2,374	2	Occasionally varies from month to month
	897	3	Varies quite often from month to month

I12

Because your income varies, have you [and/or your spouse/parnter] struggled to pay your bills in the past 23 months?

type: numeric (double)
label: I12

range: [-1,1] units: 1
unique values: 3 missing .: 8,902/12,173

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	2,152	0	No
	1,115	1	Yes
	8,902	.	

I20

In the past month, would you say that your [and/or your spouse/parnter] total spending was:

type: numeric (double)
label: I20

range: [-1,3] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	52	-1	Refused
	6,346	1	Less than your income
	3,742	2	The same as your income
	2,033	3	More than your income

2019 SHED

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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	11,123	0	No
	1,019	1	Yes

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 .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	682	0	No
	335	1	Yes
	11,154	.	

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 .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

	2019 SHED
3	-1 Refused
821	0 No
195	1 Yes
11,154	.

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 .: 11,154/12,173

```

tabulation:	Freq.	Numeric	Label
	4	-1	Refused
	847	0	No
	168	1	Yes
	11,154	.	

FS20_d

Help with other bills - Do you receive each of the following types of financial support from people living outside of your household?

```

type: numeric (double)
label: FS20_d

range: [-1,1]          units: 1
unique values: 3        missing .: 11,154/12,173

```

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	506	0	No
	511	1	Yes
	11,154	.	

FS20_e

Money for general expenses or anything else - Do you receive each of the following types of financial support from people living outside of your household?

```

type: numeric (double)

```

2019 SHED

label: FS20_e
 range: [-1,1] units: 1
 unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	2	-1	Refused
	360	0	No
	657	1	Yes
	11,154	.	

FS30_a

Parent(s) - Who outside of your household
 provides you with regular financial support
 or helps you with bill payments?

type: numeric (double)
 label: FS30_a
 range: [-1,1] units: 1
 unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	5	-1	Refused
	349	0	No
	665	1	Yes
	11,154	.	

FS30_b

My adult child - Who outside of your
 household provides you with regular financial
 support or helps you with bill payments?

type: numeric (double)
 label: FS30_b
 range: [-1,1] units: 1
 unique values: 3 missing .: 11,154/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	857	0	No
	150	1	Yes
	11,154	.	

2019 SHED

FS30_c

Other relatives - Who outside of your 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 .: 11,154/12,173

tabulation: Freq. Numeric Label
 14 -1 Refused
 783 0 No
 222 1 Yes
 11,154 .

FS30_d

Friends - Who outside of your household 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 .: 11,154/12,173

tabulation: Freq. Numeric Label
 15 -1 Refused
 871 0 No
 133 1 Yes
 11,154 .

FS30_e

Charity, church, or other organization - 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 .: 11,154/12,173

2019 SHED

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	938	0	No
	60	1	Yes
	11,154	.	

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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	10,041	0	No
	2,094	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
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	5,306	0	No
	6,829	1	Yes

EF2

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

2019 SHED

```

type: numeric (double)
label: EF2

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

units: 1
missing .: 6,829/12,173

tabulation: Freq.   Numeric   Label
              33         -1   Refused
             3,240         0    No
             2,071         1   Yes
             6,829         .

```

EF3_a

Put it on my credit card and pay it off in 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

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

units: 1
missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              57         -1   Refused
             7,648         0    No
             4,468         1   Yes

```

EF3_b

Put it on my credit card and pay it off over 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: [-1,1]
unique values: 3

units: 1
missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              57         -1   Refused
            10,276         0    No

```

2019 SHED
1,840 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

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	6,379	0	No
	5,737	1	Yes

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

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,814	0	No
	302	1	Yes

EF3_e

By borrowing from a friend or family member - Suppose that you have an emergency expenses that costs \$400. Based on your current financial situation, how would you pay for this expense?

2019 SHED

type: numeric (double)
label: EF3_e

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,074	0	No
	1,042	1	Yes

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: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,945	0	No
	171	1	Yes

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: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,416	0	No
	700	1	Yes

2019 SHED

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: [-1,1]          units: 1
unique values: 3        missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              57         -1   Refused
            10,813         0    No
              1,303         1   Yes
  
```

EF5A

Which best describes your ability to pay all of your bills in full this month?

```

type: numeric (double)
label: EF5A

range: [-1,1]          units: 1
unique values: 3        missing .: 0/12,173

tabulation: Freq.   Numeric   Label
              25         -1   Refused
            1,828         0   Can't pay some bills
          10,320         1   Able to pay all bills
  
```

EF5B

How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

```

type: numeric (double)
label: EF5B

range: [-1,1]          units: 1
unique values: 3        missing .: 1,853/12,173

tabulation: Freq.   Numeric   Label
              20         -1   Refused
            1,317         0   Could not pay some bills
  
```

2019 SHED
 8,983 1 Would still be able to pay all
 bills
 1,853 .

EF6A_a

Rent or mortgage - 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_a
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	9	-1	Refused
	1,459	0	No
	360	1	Yes
	10,345	.	

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
 range: [-1,1] units: 1
 unique values: 3 missing .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	12	-1	Refused
	944	0	No
	872	1	Yes
	10,345	.	

EF6A_c

Water, gas, or electric bill - Are you
 expecting to be unable to pay or only make a
 partial payment on each of the following
 bills this month?

2019 SHED

 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 .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	1,566	0	No
	229	1	Yes
	10,345	.	

 EF6A_g Other bills - 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_g

range: [-1,1] units: 1
 unique values: 3 missing .: 10,345/12,173

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	1,177	0	No
	628	1	Yes
	10,345	.	

 EF6B_a Rent or mortgage - 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_a

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	22	-1	Refused
	1,181	0	No
	114	1	Yes
	10,856	.	

EF6B_b

Credit card - 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_b

range: [-1,1] units: 1
unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	29	-1	Refused
	626	0	No
	662	1	Yes
	10,856	.	

EF6B_c

Water, gas, or electric 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_c

range: [-1,1] units: 1
unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	21	-1	Refused
	998	0	No
	298	1	Yes
	10,856	.	

2019 SHED

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 .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	679	0	No
	621	1	Yes
	10,856	.	

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 .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	1,124	0	No
	157	1	Yes
	10,856	.	

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

2019 SHED

unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	944	0	No
	336	1	Yes
	10,856	.	

EF6B_g

Other bills - 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_g

range: [-1,1] units: 1
unique values: 3 missing .: 10,856/12,173

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	628	0	No
	651	1	Yes
	10,856	.	

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: numeric (double)
label: E1_a

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	28	-1	Refused
	11,068	0	No
	1,077	1	Yes

E1_b

Seeing a doctor or specialist - During the past 12 months, was there a time when you needed any of the following, but went without

2019 SHED

because you couldn't afford it?

type: numeric (double)
label: E1_b
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	10,465	0	No
	1,671	1	Yes

E1_c

Mental health care or counseling - During the
past 12 months, was there a time when you
needed any of the following, but went without
because you couldn't afford it?

type: numeric (double)
label: E1_c
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	57	-1	Refused
	11,304	0	No
	812	1	Yes

E1_d

Dental 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_d
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

		2019 SHED	
tabulation:	Freq.	Numeric	Label
	31	-1	Refused
	9,964	0	No
	2,178	1	Yes

E1_e

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_e

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

units: 1
missing .: 0/12,173

```

	Freq.	Numeric	Label
	41	-1	Refused
	11,176	0	No
	956	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]
unique values: 3

units: 1
missing .: 0/12,173

```

	Freq.	Numeric	Label
	25	-1	Refused
	9,274	0	No
	2,874	1	Yes

E2A

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

```

type: numeric (double)
label: E2A

```

2019 SHED

range: [-2,5] units: 1
unique values: 7 missing .: 9,299/12,173

tabulation:	Freq.	Numeric	Label
	87	-2	Don't know
	11	-1	Refused
	567	1	\$1 to \$499
	619	2	\$500 to \$999
	619	3	\$1,000 to \$1,999
	664	4	\$2,000 to \$4,999
	307	5	\$5,000 or higher
	9,299	.	

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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	33	-1	Refused
	10,054	0	No
	2,086	1	Yes

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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	77	-1	Refused
	5,261	0	No
	6,835	1	Yes

2019 SHED

E4_b Insurance purchased directly from an
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

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	152	-1	Refused
	10,541	0	No
	1,480	1	Yes

E4_c Medicare or Medicaid - Are you 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: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	79	-1	Refused
	7,640	0	No
	4,454	1	Yes

E4_d TRICARE, VA, or other military or 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_d

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

2019 SHED			
tabulation:	Freq.	Numeric	Label
	196	-1	Refused
	11,147	0	No
	830	1	Yes

E4_e

Insurance purchased through a health insurance exchange - Are you currently covered by any of the following types of health insurance or health coverage plans?

type: numeric (double)
label: E4_e
range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	183	-1	Refused
	11,460	0	No
	530	1	Yes

E4_f

Any other health insurance - 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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	151	-1	Refused
	11,221	0	No
	801	1	Yes

E5

Do you personally know someone who has been addicted to opioids or prescription painkillers?

type: numeric (double)
label: E5

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	17	-1	Refused
	11,025	0	No
	1,131	1	Yes

E6A

Have any members of your immediate family ever
been in prison or jail for one nigt or longer?

type: numeric (double)
label: E6A

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	42	-1	Refused
	9,571	0	No
	2,560	1	Yes

E6C

Do you or someone in your immediate family
currently have any unpaid legal expenpenses,
fines, fees, or court costs?

type: numeric (double)
label: E6C

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	38	-1	Refused
	11,444	0	No
	691	1	Yes

E6B

Have you ever been the victim of a violent crime?

type: numeric (double)
label: E6B

2019 SHED

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	23	-1	Refused
	11,081	0	No
	1,069	1	Yes

E7

During the past 12 months, have you personally experienced discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity?

type: numeric (double)
label: E7

range: [-1,1] units: 1
unique values: 3 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	10,759	0	No
	1,375	1	Yes

CH2

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 .: 0/12,173

tabulation:	Freq.	Numeric	Label
	598	-2	Don't know
	166	-1	Refused
	2,071	1	Less than High School degree
	4,499	2	High school degree or GED
	1,240	3	Some college but no degree
	657	4	Certificate or technical degree
	652	5	Associate degree

2019 SHED

1,527 6 Bachelor's degree
763 7 Graduate degree

CH3 What is the highest level of education that your father completed?

type: numeric (double)
label: CH3

range: [-2,7] units: 1
unique values: 9 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	1,067	-2	Don't know
	186	-1	Refused
	2,411	1	Less than High School degree
	3,684	2	High school degree or GED
	1,065	3	Some college but no degree
	658	4	Certificate or technical degree
	426	5	Associate degree
	1,529	6	Bachelor's degree
	1,147	7	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?

type: numeric (double)
label: FL0, but 9 nonmissing values are not labeled

range: [-1,10] units: 1
unique values: 12 missing .: 0/12,173

examples: 2
4
5
7

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."

2019 SHED

type: numeric (double)
label: FL2

range: [-2,2] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	5,738	-2	Don't know
	28	-1	Refused
	442	1	True
	5,965	2	False

FL4

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

type: numeric (double)
label: FL4

range: [-2,3] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	2,779	-2	Don't know
	62	-1	Refused
	450	1	More than today
	871	2	Exactly the same
	8,011	3	Less than today

FL5

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

type: numeric (double)
label: FL5

range: [-2,3] units: 1
unique values: 5 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
-------------	-------	---------	-------

	2019 SHED
1,729	-2 Don't know
75	-1 Refused
9,066	1 More than \$102
710	2 Exactly \$102
593	3 Less than \$102

ppage	Age
-------	-----

```

      type: numeric (double)
      label: PPAGE, but 76 nonmissing values are not labeled

      range: [18,93]          units: 1
unique values: 76          missing .: 0/12,173

      examples: 32
                47
                58
                68

```

ppagecat	Age 7 Categories
----------	------------------

```

      type: numeric (double)
      label: ppagecat

      range: [1,7]          units: 1
unique values: 7          missing .: 0/12,173

      tabulation: Freq.   Numeric  Label
                  584       1  18-24
                  2,182     2  25-34
                  1,785     3  35-44
                  1,747     4  45-54
                  2,602     5  55-64
                  2,222     6  65-74
                  1,051     7  75+

```

ppagect4	Age 4 Categories
----------	------------------

```

      type: numeric (double)
      label: ppagect4

      range: [1,4]          units: 1
unique values: 4          missing .: 0/12,173

```

2019 SHED

tabulation:	Freq.	Numeric	Label
	1,941	1	18-29
	2,610	2	30-44
	3,110	3	45-59
	4,512	4	60+

ppeduc

Education (Highest Degree Received)

type: numeric (double)
label: PPEDUC

range: [1,14] units: 1
unique values: 14 missing .: 0/12,173

examples: 9 HIGH SCHOOL GRADUATE high school DIPLOMA or the equiv
> alent (GED)
10 Some college, no degree
12 Bachelors degree
12 Bachelors degree

ppeducat

Education (Categorical)

type: numeric (double)
label: PPEDUCAT

range: [1,4] units: 1
unique values: 4 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	566	1	Less than high school
	2,853	2	High school
	3,748	3	Some college
	5,006	4	Bachelor's degree or higher

ppethm

Race / Ethnicity

type: numeric (double)
label: PPETHM

range: [1,5] units: 1
unique values: 5 missing .: 0/12,173

2019 SHED

Gender

```
type: numeric (double)
```

range: [1,2]

```
unique values: 2
```

missing .: 0/12,173

Numeric Label

2 Female

Household Head

```
type:  numeric (double)
```

range: $[0,1]$

```
unique values: 2
```

missing .: 0/12,173

Numeric Label

2,031 0 No

1 Yes

Household Size

```
type: numeric (double)
```

```
label: PPHHSIZE, but 13 nonmissing values are not labeled
```

```
range: [1,13]
```

```
unique values: 13
```

missing .: 0/12,173

examples: 1

2

2

4

2019 SHED

pphouse

Housing Type

```

type: numeric (double)
label: PPHOUSE

range: [1,5]          units: 1
unique values: 5      missing .: 0/12,173

tabulation: Freq.   Numeric   Label
            8,584      1   A one-family house detached from
                    any other house
            1,116      2   A one-family house attached to
                    one or more houses
            2,033      3   A building with 2 or more
                    apartments
             419      4   A mobile home
             21      5   Boat, RV, van, etc.

```

ppincimp

Household Income

```

type: numeric (double)
label: PPINCIMP

range: [1,21]         units: 1
unique values: 21     missing .: 0/12,173

examples: 9   $30,000 to $34,999
          12  $50,000 to $59,999
          15  $85,000 to $99,999
          17  $125,000 to $149,999

```

ppmarit

Marital Status

```

type: numeric (double)
label: PPMARIT

range: [1,6]          units: 1
unique values: 6      missing .: 0/12,173

tabulation: Freq.   Numeric   Label
            6,976      1   Married
             577      2   Widowed

```

2019 SHED

MSA Status

Region 4 Based on State of Residence

Region 9 Based on State of Residence

```
tabulation:  Freq.    Numeric  Label
              594         1  New England
             1,610         2  Mid-Atlantic
             1,908         3  East-North Central
```

	2019 SHED
875	4 West-North Central
2,398	5 South Atlantic
584	6 East-South Central
1,319	7 West-South Central
968	8 Mountain
1,917	9 Pacific

pprent

Ownership Status of Living Quarters

```

      type: numeric (double)
      label: PPRENT

      range: [1,3]
unique values: 3
                        units: 1
                        missing .: 0/12,173

      tabulation: Freq.   Numeric   Label
                   8,840       1   Owned or being bought by you or
                                someone in your household
                   3,143       2   Rented for cash
                   190        3   Occupied without payment of cash
                                rent

```

ppstaten

State

```

      type: numeric (double)
      label: PPSTATEN

      range: [11,95]
unique values: 51
                        units: 1
                        missing .: 0/12,173

      examples: 31   OH
                 46   NE
                 59   FL
                 86   AZ

```

ppt01

Presence of Household Members Children 0-1

```

      type: numeric (double)
      label: PPT01, but 5 nonmissing values are not labeled

      range: [0,4]
unique values: 5
                        units: 1
                        missing .: 0/12,173

```

2019 SHED

ppt1317

```
type:  numeric (double)
```

```
label: PPT1317, but 5 nonmissing values are not labeled
```

range: $[0,4]$

```
units: 1
```

missing .: 0/12,173

11,025	0
--------	---

847 1

258 2

40 3

3 4

ppt18ov

```
type:  numeric (double)
```

```
label: PPT180V, but 13 nonmissing values are not labeled
```

range: [1,13]

```
units: 1
```

missing .: 0/12,173

examples: 1

2

2

3

ppt25

```
type:  numeric (double)
```

```
label: PPT25, but 6 nonmissing values are not labeled
```

range: $[0, 5]$

```
units: 1
```

missing .: 0/12,173

2019 SHED

type: numeric (double)
label: DeviceType2

range: [1,15] units: 1
unique values: 13 missing .: 0/12,173

examples: 3 iPhone
 8 AndroidPhone
 10 WinPC
 10 WinPC

ppcm0160 Q26: Occupation (detailed) in current or main job

type: numeric (double)
label: ppcm0160

range: [-2,35] units: 1
unique values: 34 missing .: 0/12,173

examples: -2 Not asked
 1 Management
 18 Personal Care and Service
 29 Other (Please specify)

ind1 IND1: Industry (tight scale) in current or main job

type: numeric (double)
label: ind1, but 2 nonmissing values are not labeled

range: [-2,27] units: 1
unique values: 27 missing .: 0/12,173

examples: -2
 2 Mining, Quarrying, and Oil and Gas Extraction
 10 Finance and Insurance
 16 Health Care and Social Assistance

ppcm0062 Q18: Altogether, how many jobs do you have?

type: numeric (double)
label: ppcm0062

2019 SHED

range: [-2,4] units: 1
unique values: 6 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	4,575	-2	Not asked
	23	-1	Refused
	6,268	1	One
	1,013	2	Two
	188	3	Three
	106	4	Four or more

ppcm1301

GOVEMP1: Employer type

type: numeric (double)
label: ppcm1301

range: [-2,5] units: 1
unique values: 7 missing .: 0/12,173

tabulation:	Freq.	Numeric	Label
	4,587	-2	Not asked
	10	-1	Refused
	1,330	1	Government
	4,065	2	Private-for-profit company
	951	3	Non-profit organization including tax exempt and charitable organizations
	1,100	4	Self-employed
	130	5	Working in the family business

pphi0001

Q0: What language do you usually speak at home?

type: numeric (double)
label: pphi0001

range: [-1,6] units: 1
unique values: 7 missing .: 10,893/12,173

tabulation:	Freq.	Numeric	Label
	3	-1	Refused
	19	1	Only Spanish
	90	2	More Spanish than English
	291	3	Both Spanish and English equally
	377	4	More English than Spanish
	495	5	Only English

2019 SHED
 5 6 Neither Spanish nor English
 10,893 .

 pph10001 Q1: In general, would you say your physical health is. . .?

type: numeric (double)
 label: pph10001

 range: [-1,5] units: 1
 unique values: 6 missing .: 1,307/12,173

tabulation:	Freq.	Numeric	Label
	43	-1	Refused
	1,234	1	Excellent
	4,082	2	Very good
	3,871	3	Good
	1,340	4	Fair
	296	5	Poor
	1,307	.	

 ppfs0001 Q1: When it comes to decisions regarding your household's financial activities,

type: numeric (double)
 label: ppfs0001

 range: [-1,3] units: 1
 unique values: 4 missing .: 1,141/12,173

tabulation:	Freq.	Numeric	Label
	18	-1	Refused
	5,415	1	I make most of the decisions
	4,625	2	Another household member and I share in the decisions
	974	3	Another household member makes most of the decisions
	1,141	.	

 ppfs0596 Q22: What is the approximate total amount of your household's savings and invest

type: numeric (double)
 label: ppfs0596

2019 SHED

range: [-1,7] units: 1
unique values: 8 missing .: 1,141/12,173

tabulation:	Freq.	Numeric	Label
	271	-1	Refused
	4,916	1	Under \$50,000
	1,349	2	\$50,000 - \$99,999
	1,445	3	\$100,000 - \$249,999
	1,024	4	\$250,000 - \$499,999
	813	5	\$500,000 - \$999,999
	814	6	\$1,000,000 or more
	400	7	Not sure
	1,141	.	

veteran Armed Forces Status - Currently serving on
Active Duty, currently in Reserves, c

type: numeric (double)
label: veteran

range: [1,5] units: 1
unique values: 5 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	35	1	Active Duty
	16	2	Currently Reserves
	8	3	Currently National Guard
	1,389	4	Veteran
	9,990	5	None of the above
	735	.	

ppp10092 Q31: In the past 12 months, have you...
[Attended a political protest or rally]

type: numeric (double)
label: ppp10092

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	10,742	0	No
	598	1	Attended a political protest or

2019 SHED
rally

735 .

ppp10093 Q31: In the past 12 months, have you... [Contacted a government official]

type: numeric (double)
label: ppp10093

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	9,549	0	No
	1,791	1	Contacted a government official
	735	.	

ppp10094 Q31: In the past 12 months, have you...
[Volunteered or worked for a Presidential campaign]

type: numeric (double)
label: ppp10094

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	11,201	0	No
	139	1	Volunteered or worked for a Presidential campaign
	735	.	

ppp10095 Q31: In the past 12 months, have you...
[Volunteered or worked for a political campaign]

type: numeric (double)
label: ppp10095

range: [-1,1] units: 1
unique values: 3 missing .: 735/12,173

tabulation: Freq. Numeric Label

	2019	SHED
98	-1	Refused
11,052	0	No
288	1	Volunteered or worked for a political candidate other than a Presidential campaign
735	.	

pppa1801

```

      type: numeric (double)
      label: pppa1801
      range: [-1,1]
      units: 1
unique values: 3
missing : 880/12,173

```

tabulation:	Freq.	Numeric	Label
	95	-1	Refused
	10,829	0	No
	369	1	Volunteered or worked for a political party, issue, or cause
	880	.	

pppa1701

```

      type: numeric (double)
      label: pppa1701
      range: [-1,1]
      units: 1
unique values: 3
missing : 735/12,173

```

```
tabulation:   Freq.    Numeric  Label
              98         -1     Refused
            10,516          0       No
             824          1 Served on a committee for a
                  civic, non-profit or community
                   organization
             735           .
```

pppa1702

2019 SHED

type: numeric (double)

label: pppa1702

range: [-1,1]

units: 1

unique values: 3

missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	10,864	0	No
	476	1	Written a letter or email to a newspaper/magazine or called a live radio or TV s
	735	.	

pppa1703

Q31: In the past 12 months, have you...
[Shared your opinion about a town or com

type: numeric (double)

label: pppa1703

range: [-1,1]

units: 1

unique values: 3

missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	10,699	0	No
	641	1	Shared your opinion about a town or community issue at a public meeting
	735	.	

ppp10101

Q31: In the past 12 months, have you...
[Commented about politics on a message b

type: numeric (double)

label: ppp10101

range: [-1,1]

units: 1

unique values: 3

missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	9,489	0	No
	1,851	1	Commented about politics on a message board or internet site

735

•

ppp10102 Q31: In the past 12 months, have you... [Held a publicly elected office]

```
type:  numeric (double)
label:  ppp10102
```

```

      range:  [-1,1]
unique values: 3
      units: 1
missing : 735/12,173

```

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	11,277	0	No
	63	1	Held a publicly elected office
	735	.	

pppa1660 Q31: In the past 12 months, have you... [Signed petition]

```
type:  numeric (double)
label:  pppa1660
```

```

      range:  [-1,1]
unique values: 3
      units: 1
missing : 735/12,173

```

tabulation:	Freq.	Numeric	Label
	98	-1	Refused
	8,345	0	No
	2,995	1	Signed a petition
	735	.	

ppp10103 Q31: In the past 12 months, have you... [None of these]

```
type:  numeric (double)
label:  ppp10103
```

```

      range:  [-1,1]
unique values: 3
      units: 1
missing .. 735/12,173

```

```

tabulation:  Freq.    Numeric  Label
              98         -1  Refused
              4,671        0    No
              6,669        1  None of these ...
              735         .

```


2019 SHED

UNION100

UNION100: Are you a member of a labor union
or an employee association similar to

```
type:  numeric (double)
label:  UNION100
```

```

      range:  [-2,2]          units:  1
unique values:  4          missing .: 38/12,173

```

tabulation:	Freq.	Numeric	Label
	5,644	-2	Not asked
	28	-1	Refused
	894	1	Yes
	5,569	2	No
	38	.	

ppfs1482

Q108: Where do you think your credit score falls

```
type:  numeric (double)
label:  ppfs1482
```

```

      range:  [-1,6]
unique values: 7
      units: 1
missing : 1,141/12,173

```

```

tabulation:  Freq.    Numeric  Label
              93        -1    Refused
              342         1    Very poor
              667         2    Poor
             1,199         3    Fair
             2,504         4    Good
             5,588         5    Excellent
              639         6    Don't know
             1,141         .

```

pppagnid

DERIVED: Gender identification

```
type: numeric (double)
label: pppagnid, but 1 nonmissing value is not labeled
```

```

      range:  [-1,2]
unique values: 4
      units: 1
missing .. 735/12,173

```

		2019 SHED	
tabulation:	Freq.	Numeric	Label
	69	-1	
	11,285	0	Cisgender
	53	1	Transgender
	31	2	Other
	735	.	

 pppa_lgb

Q23: Do you consider yourself to be. . .

type: numeric (double)
 label: pppa_lgb
 range: [-1,4] units: 1
 unique values: 5 missing .: 735/12,173

tabulation:	Freq.	Numeric	Label
	83	-1	Refused
	332	1	Gay or lesbian
	10,582	2	Straight, that is, not gay
	314	3	Bisexual
	127	4	Something else
	735	.	

 iclevel

Level of institution

type: numeric (byte)
 label: iclevel
 range: [1,3] units: 1
 unique values: 3 missing .: 4,014/12,173

tabulation:	Freq.	Numeric	Label
	5,875	1	>=4 years
	2,172	2	[2, 4) years
	112	3	<2 years
	4,014	.	

 control

Control of institution (IPEDS)

type: numeric (byte)
 label: control
 range: [1,3] units: 1

2019 SHED

unique values: 3 missing .: 4,000/12,173

tabulation:	Freq.	Numeric	Label
	5,613	1	Public
	1,939	2	Private not-for-profit
	621	3	Private for-profit
	4,000	.	

actcat

Selectivity: Final ACT category

type: numeric (byte)
label: actcat

range: [1,3] units: 1
unique values: 3 missing .: 4,438/12,173

tabulation:	Freq.	Numeric	Label
	3,090	1	Inclusive
	1,883	2	Selective
	2,762	3	More selective
	4,438	.	

ppracem Race, Census categories

type: numeric (byte)
label: ppracem

range: [1,6] units: 1
unique values: 6 missing .: 1/12173

tabulation:	Freq.	Numeric	Label
	9,805	1	White
	1,273	2	Black/African-American
	119	3	American Indian or Alaska Native
	485	4	Asian
	19	5	Hawaiian/Pacific Islander
	471	6	2+ Races

race_5cat Race/Ethnicity - 5 categories

type: numeric (byte)
label: race_5cat

range: [1,5] units: 1
unique values: 5 missing .: 0/12173

tabulation:	Freq.	Numeric	Label
	8,525	1	White
	1,228	2	Black
	1,456	3	Hispanic
	478	4	Asian
	486	5	Other