

2013 Public SHED codebook - full\_labels.txt

CODEBOOK FOR 2013 SURVEY OF HOUSEHOLD ECONOMICS AND DECISIONMAKING

The codebook serves as the principal guide to the variables included on the public version of the 2013 Survey of Household Economics and Decisionmaking (SHED) data set.

The SHED is sponsored by the Board of Governors of the Federal Reserve System. Data for the 2013 SHED were collected by Knowledge Networks using their online probability based KnowledgePanel.

For a general overview of the 2013 SHED and a detailed discussion of the survey methods, see Schmeiser, Maximilian D., David E. Buchholz, Alexandra M. Brown, Matthew B. Gross, Jeff H. Larimore, Ellen A. Merry, Barbara J. Robles, and Logan M. Thomas "Report on the Economic Well-Being of U.S. Households in 2013," Federal Reserve Board.

The variables in the codebook are generally in the order in which the questions were asked during the survey. For a copy of the survey questionnaire, see "Appendix 1" of "Report on the Economic Well-Being of U.S. Households in 2013."

shedid SHED is preserved across years for reinterviewed respondents  
and can service as the unique identifier for merging

type: string

range: [201300001, 201304134] units: 1  
unique values: 4134 missing: 0/4134

2013 Public SHED codebook - full\_labels.txt  
weight including HH income for all qualified respondents Post stratification weight

-----  
type: numeric (double)  
range: [. 109, 3. 8467]  
unique values: 3596  
units: .0001  
missing: 0/4134  
mean: .999999  
std. dev: .738087  
percentiles: 10% 25% 50% 75% 90%  
.3025 .4801 .7944 1.2895 1.9646  
-----

weight\_orig Weights with no income benchmark - used in  
'Report on the Economic Well-Being of U.S. Households in 2013', but will be  
inconsistent with weighting for future years of data

-----  
type: numeric (double)  
range: [. 1254, 3. 8944]  
unique values: 3583  
units: .0001  
missing: 0/4134  
mean: 1  
std. dev: .7263  
percentiles: 10% 25% 50% 75% 90%  
.311 .4874 .79095 1.3109 1.9565  
-----

-----  
XYEAR  
year of respondent's birthday

-----  
type: numeric (double)  
range: [1920, 1995]  
unique values: 75  
units: 1  
missing: 0/4134  
mean: 1962.72  
std. dev: 16.7937  
percentiles: 10% 25% 50% 75% 90%  
1942 1950 1961 1976 1987  
-----

-----  
D0 Which one of the following  
best describes your current circumstances?

-----  
type: numeric (double)  
Page 2

2013 Public SHED codebook - full\_label s.txt  
 label: D0

range: [-1, 5]                      uni ts: 1  
 uni que val ues: 6                      mi ssi ng .: 0/4134

tabul ati on:	Freq.	Numeri c	Label
	7	-1	Refused
	2323	1	Married
	294	2	Li vi ng wi th si gni fi cant other/partner
	459	3	Separated or divorced
	211	4	Wi dowed
	840	5	Si ngle, never married

D1 Which one of the following BEST describes your living arrangement?

type: numeri c (doubl e)  
 label: D1

range: [-1, 5]                      uni ts: 1  
 uni que val ues: 6                      mi ssi ng .: 0/4134

tabul ati on:	Freq.	Numeri c	Label
	7	-1	Refused
	851	1	Li vi ng al one
	2676	2	Li vi ng wi th your immediate family (i.e. spouse/partner and/or dependent children
	101	3	Li vi ng wi th your adul t chil dren
	325	4	Li vi ng wi th your (or your spouse/partner's) extended family (e.g. parents, sibli
	174	5	Li vi ng wi th roommate(s)

DOV\_LI VARR  
 Data only variabl e: Li vi ng arrangements

type: numeri c (doubl e)  
 label: DOV\_LI VARR

range: [1, 4]                      uni ts: 1  
 uni que val ues: 4                      mi ssi ng .: 858/4134

tabul ati on:	Freq.	Numeri c	Label
	2676	1	immediate family
	101	2	adul t chil dren
	325	3	extended family
	174	4	roommate(s)
	858	.	

D2 We are interested in your present job status. Which one of the following BEST describes your current employment si tuati on?

2013 Public SHED codebook - full\_labels.txt

type: numeric (double)  
 label: D2  
 range: [-1, 8]  
 unique values: 9  
 units: 1  
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	2149	1	Employed now
	26	2	Temporarily laid off
	256	3	Not employed, but looking for a job
	78	4	Not employed and not looking for a job
	204	5	Homemaker
	145	6	Student
	299	7	Disabled
	971	8	Retired

D3

Thinking of your main job, do you:

type: numeric (double)  
 label: D3  
 range: [-1, 5]  
 unique values: 6  
 units: 1  
 missing: 1985/4134

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	1617	1	Work full-time for someone else
	329	2	Work part-time for someone else
	178	3	Work for yourself (self-employed)
	7	4	Work in a partnership (e.g. partner in law firm, medical practice)
	12	5	Work as a consultant/contractor
	1985	.	

D4A

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

Besides

type: numeric (double)  
 label: D4a  
 range: [1, 3]  
 unique values: 3  
 units: 1  
 missing: 3989/4134

tabulation:	Freq.	Numerical	Label
	5	1	Yes, I work full-time
	69	2	Yes, I work part-time

2013 Public SHED codebook - full\_labels.txt

71 3 No  
3989 .

D4B

Besides

being retired, do you also have a paid job?

type: numeric (double)  
label: D4b  
range: [-1, 3]      units: 1  
unique values: 4      missing: 3163/4134

tabulation:	Freq.	Numeric	Label
	8	-1	Refused
	5	1	Yes, I work full-time
	107	2	Yes, I work part-time
	851	3	No
	3163	.	

D4C

Besides being

self-employed, do you also have another paid job?

type: numeric (double)  
label: D4c  
range: [1, 3]      units: 1  
unique values: 3      missing: 3956/4134

tabulation:	Freq.	Numeric	Label
	1	1	Yes, I have another full-time job
	22	2	Yes, I have another part-time job
	155	3	No
	3956	.	

D5

Which one of the following BEST describes your

spouse/partners' current employment status?

type: numeric (double)  
label: D5  
range: [-1, 8]      units: 1  
unique values: 9      missing: 1517/4134

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	1405	1	Employed full-time
	211	2	Employed part-time
	100	3	Not employed, but looking for a job

2013 Public SHED codebook - full\_labels.txt

37	4	Not employed and not looking for a job
186	5	Homemaker
21	6	Student
98	7	Disabled
552	8	Retired
1517	.	

S1A Do you and/or your spouse/partner currently have a checking, savings or money market account?

type: numeric (double)  
label: S1A

range: [-1, 1]      units: 1  
unique values: 3      missing: 1517/4134

tabulation:	Freq.	Numeric	Label
	15	-1	Refused
	103	0	No
	2499	1	Yes
	1517	.	

S1B Do you currently have a checking, savings or money market account?

type: numeric (double)  
label: S1B

range: [-1, 1]      units: 1  
unique values: 3      missing: 2617/4134

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	186	0	No
	1317	1	Yes
	2617	.	

S2 Which one of the following best describes your housing arrangement?

type: numeric (double)  
label: S2

range: [-1, 3]      units: 1  
unique values: 4      missing: 0/4134

tabulation:	Freq.	Numeric	Label
	34	-1	Refused
	2732	1	I (and/or my spouse/partner) own my home

2013 Public SHED codebook - full\_label s.txt

1051 2 I (and/or my spouse/partner) pay  
rent  
317 3 I (and/or my spouse/partner)  
don't own my home or pay rent

S3 Have you (and/or your spouse/partner) owned a home in the past 12 months?

type: numeric (double)  
label: S3

range: [-1, 1] unique values: 3 units: 1 missing: 2766/4134

tabulation:	Freq.	Numerical	Label
	6	-1	Refused
	1274	0	No
	88	1	Yes
	2766	.	

S4 Do you (and/or your spouse/partner/significant other) currently have a mortgage on your home? (Do not include home equity lines of credit)

type: numeric (double)  
label: S4

range: [-1, 1] unique values: 3 units: 1 missing: 2073/4134

tabulation:	Freq.	Numerical	Label
	12	-1	Refused
	697	0	No
	1352	1	Yes
	2073	.	

S5 Do you (and/or your spouse/partner/significant other) currently have a home equity loan or home equity line of credit in addition to your first mortgage?

type: numeric (double)  
label: S5

range: [-1, 8] unique values: 4 units: 1 missing: 2782/4134

tabulation:	Freq.	Numerical	Label
	5	-1	Refused
	986	0	No
	311	1	Yes
	50	8	Don't know

S4A Do you currently have a mortgage on your home? (Do not include home equity lines)

type: numeric (double)  
label: S4A  
range: [-1, 1]  
unique values: 3  
units: 1  
missing: 3463/4134

tabulation:	Freq.	Numerical	Label
	7	-1	Refused
	341	0	No
	323	1	Yes
	3463	.	

S5A Do you (and/or your spouse/partner/significant other) currently have a home equity loan or home equity line of credit in addition to your first mortgage?

type: numeric (double)  
label: S5A  
range: [0, 8]  
unique values: 3  
units: 1  
missing: 3811/4134

tabulation:	Freq.	Numerical	Label
	244	0	No
	63	1	Yes
	16	8	Don't know
	3811	.	

S7\_a Do you currently owe any money or have any loans that you used to pay for the education of any of the categories of people below? Please include any loans on which you are the co-signer. If you do not have that particular relationship (e.g. grandchild) please select "Does not apply."

[Your own education]

type: numeric (double)  
label: S7\_a  
range: [-1, 999]  
unique values: 4  
units: 1  
missing: 0/4134

tabulation:	Freq.	Numerical	Label



2013 Public SHED codebook - full\_label s.txt

52	-1	Refused
2977	0	No
568	1	Yes
537	999	Does not apply

S7\_b

[Spouse/Partner's education]

type: numeric (double)  
label: S7\_b

range: [-1, 999]      uni ts: 1  
unique values: 4      missing: 0/4134

tabulation:	Freq.	Numerical	Label
	64	-1	Refused
	2726	0	No
	278	1	Yes
	1066	999	Does not apply

S7\_c

[Child's education]

type: numeric (double)  
label: S7\_c

range: [-1, 999]      uni ts: 1  
unique values: 4      missing: 0/4134

tabulation:	Freq.	Numerical	Label
	44	-1	Refused
	2527	0	No
	290	1	Yes
	1273	999	Does not apply

S7\_d

[Grandchild's education]

type: numeric (double)  
label: S7\_d

range: [-1, 999]      uni ts: 1  
unique values: 4      missing: 0/4134

tabulation:	Freq.	Numerical	Label
	83	-1	Refused
	2239	0	No
	32	1	Yes
	1780	999	Does not apply

2013 Public SHED codebook - full\_labels.txt

DOV\_SDEBT1 Data  
only variable: SDEBT1 - Your own education

type: numeric (double)  
label: DOV\_SDEBT1  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 52/4134  
tabulation: Freq. Numeric Label  
3514 0 No  
568 1 Yes  
52 .

DOV\_SDEBT2 Data only  
variable: SDEBT2 - Spouse/Partner's education

type: numeric (double)  
label: DOV\_SDEBT2  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 64/4134  
tabulation: Freq. Numeric Label  
3792 0 No  
278 1 Yes  
64 .

DOV\_SDEBT3 Data  
only variable: SDEBT3 - Child's education

type: numeric (double)  
label: DOV\_SDEBT3  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 44/4134  
tabulation: Freq. Numeric Label  
3800 0 No  
290 1 Yes  
44 .

DOV\_SDEBT4 Data only  
variable: SDEBT4 - Grandchild's education

type: numeric (double)  
label: DOV\_SDEBT4

2013 Public SHED codebook - full\_label s.txt  
 range: [0, 1]                      uni ts: 1  
 uni que val ues: 2                      mi ssi ng .: 83/4134

tabul ati on:	Freq.	Numeri c	Label
	4019	0	No
	32	1	Yes
	83	.	

S11

How many credi t cards do you have?

type: numeri c (doubl e)  
 label: S11, but 23 nonmi ssi ng val ues are not label ed  
 range: [0, 25]                      uni ts: 1  
 uni que val ues: 23                      mi ssi ng .: 54/4134

exampl es: 1  
 2  
 3  
 5

S12

In the last 12 months have you applied for any credi t (such as a credi t card, mortgage, or other loan)?

type: numeri c (doubl e)  
 label: S12  
 range: [-1, 1]                      uni ts: 1  
 uni que val ues: 3                      mi ssi ng .: 0/4134

tabul ati on:	Freq.	Numeri c	Label
	44	-1	Refused
	2775	0	No
	1315	1	Yes

S13A

At what age di d you

reti re full y, meaning compl etely stop worki ng?

type: numeri c (doubl e)  
 label: S13A, but 46 nonmi ssi ng val ues are not label ed  
 range: [25, 999]                      uni ts: 1  
 uni que val ues: 47                      mi ssi ng .: 3283/4134

exampl es: 999    Not sure  
 .  
 .  
 .

2013 Public SHED codebook - full\_labels.txt

S13B In the last 12 months have you applied for any credit (such as a credit card, mortgage, or other loan)?

type: numeric (double)  
label: S13B

range: [-1, 9]                      units: 1  
unique values: 9                      missing: 859/4134

tabulation:	Freq.	Numeric	Label
	35	-1	Refused
	181	1	Under 55
	280	2	56 to 60
	451	3	61 to 64
	760	4	65 to 68
	402	5	69 to 72
	224	6	Over 72
	304	7	Will never stop working
	638	9	Not sure
	859	.	

S14\_a In the past 12 months, did you spend any money on state lotteries, for example buying Mega Millions, Powerball or scratch tickets?

type: numeric (double)  
label: S14\_a

range: [-1, 1]                      units: 1  
unique values: 3                      missing: 0/4134

tabulation:	Freq.	Numeric	Label
	37	-1	Refused
	2214	0	No
	1883	1	Yes

S14\_b In the past 12 months, did you participate in other types of gambling for money, such as at horse tracks, card rooms, bingo parlors, or casinos?

type: numeric (double)  
label: S14\_b

range: [-1, 1]                      units: 1  
unique values: 3                      missing: 0/4134

tabulation:	Freq.	Numeric	Label
	41	-1	Refused
	3340	0	No
	753	1	Yes

2013 Public SHED codebook - full\_labels.txt

S15 Do you own any stock in publicly traded companies directly (i.e. not through a mutual fund or exchange traded fund (ETF))?  
Please include any stock held in a 401(k) or other pension plan.

type: numeric (double)  
label: S15  
range: [-1, 8]  
unique values: 4  
units: 1  
missing: 0/4134

tabulation:	Freq.	Numeric	Label
	39	-1	Refused
	2280	0	No
	1559	1	Yes
	256	8	Don't know

R1\_a Please select all the reason below for why you rent your home rather than own your home?

It's cheaper to rent than own a home

type: numeric (double)  
label: R1\_1  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 3083/4134

tabulation:	Freq.	Numeric	Label
	819	0	No
	232	1	Yes
	3083	.	

R1\_b

It's more convenient to rent

type: numeric (double)  
label: R1\_2  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 3083/4134

tabulation:	Freq.	Numeric	Label
	792	0	No
	259	1	Yes
	3083	.	

R1\_c

I plan on moving in the near future

2013 Public SHED codebook - full\_labels.txt

```

type: numeric (double)
label: R1_3

range: [0, 1]
unique values: 2

units: 1
missing: 3083/4134

tabulation: Freq.    Numeric    Label
              839         0      No
              212         1      Yes
              3083         .

```

R1\_d  
can't qualify for a mortgage to buy a home

```

type: numeric (double)
label: R1_4

range: [0, 1]
unique values: 2

units: 1
missing: 3083/4134

tabulation: Freq.    Numeric    Label
              760         0      No
              291         1      Yes
              3083         .

```

R1\_e  
can't afford the down payment to buy a home

```

type: numeric (double)
label: R1_5

range: [0, 1]
unique values: 2

units: 1
missing: 3083/4134

tabulation: Freq.    Numeric    Label
              607         0      No
              444         1      Yes
              3083         .

```

R1\_f  
I simply prefer to rent

```

type: numeric (double)
label: R1_6

range: [0, 1]
unique values: 2

units: 1
missing: 3083/4134

tabulation: Freq.    Numeric    Label

```

2013 Public SHED codebook - full\_labels.txt

844	0	No
207	1	Yes
3083	.	

R1\_g

I'm currently looking to buy a home

type:	numeric (double)		
label:	R1_7		
range:	[0, 1]	units:	1
unique values:	2	missing :	3083/4134
tabulation:	Freq.	Numeric	Label
	947	0	No
	104	1	Yes
	3083	.	

R1\_h

Other

type:	numeric (double)		
label:	R1_8		
range:	[0, 1]	units:	1
unique values:	2	missing :	3083/4134
tabulation:	Freq.	Numeric	Label
	939	0	No
	112	1	Yes
	3083	.	

R1\_Refused

[Refused]

type:	numeric (double)		
label:	R1_Refused		
range:	[0, 1]	units:	1
unique values:	2	missing :	3083/4134
tabulation:	Freq.	Numeric	Label
	1038	0	No
	13	1	Yes
	3083	.	

R2 Over the past 12 months, have you had to cut back on any spending so that you could make your monthly rent payment, and if so, by how much?

2013 Public SHED codebook - full\_labels.txt

```

type: numeric (double)
label: R2

range: [-1, 3]
unique values: 5
units: 1
missing: 3083/4134

tabulation:
  Freq.  Numeric  Label
    13      -1   Refused
   460       0     No
   253       1 Yes, had to cut back a little
   159       2 Yes, had to cut back some
   166       3 Yes, had to cut back a lot
  3083       .

```

R3A  
About how much do you pay for rent each month?

```

type: numeric (double)
label: R3a, but 305 nonmissing values are not labeled

range: [-1, 888888]
unique values: 307
units: 1
missing: 3083/4134

examples: 1200
.
.
.

```

H0  
In what year did you buy your current home?

```

type: numeric (double)
label: H0, but 66 nonmissing values are not labeled

range: [1900, 2013]
unique values: 66
units: 1
missing: 1442/4134

examples: 1993
          2004
          2011
          .

```

H1 Compared to five years ago (since 2008), do you think the value of your home today is higher, lower or stayed the same?

```

type: numeric (double)
label: H1

```



2013 Public SHED codebook - full\_labels.txt  
 range: [-1, 8] units: 1  
 unique values: 5 missing.: 1912/4134

tabulation:	Freq.	Numerical	Label
	15	-1	Refused
	981	1	Lower value
	479	2	Value has stayed the same
	599	3	Higher value
	148	8	Don't Know
	1912	.	

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

type: numerical (double)  
 label: H4  
 range: [-1, 8] units: 1  
 unique values: 7 missing.: 1402/4134

tabulation:	Freq.	Numerical	Label
	10	-1	Refused
	92	1	Go down by more than 5 percent
	122	2	Go down by 5 percent or less
	1046	3	Stay about the same
	734	4	Go up by 5 percent or less
	351	5	Go up by more than 5 percent
	377	8	Don't know
	1402	.	

H5 Thinking about the past 12 months, did you want to sell your home, but did not or could not?

type: numerical (double)  
 label: H5  
 range: [-1, 4] units: 1  
 unique values: 5 missing.: 1402/4134

tabulation:	Freq.	Numerical	Label
	16	-1	Refused
	45	1	Yes, I put it on the market, but could not sell it
	232	2	Yes, I wanted to sell, but did not put it on the market
	2378	3	No, I did not want to sell
	61	4	No, I was able to sell my home, or it's currently on the market
	1402	.	

H6 Was the current market value an important reason for why you did not sell your home?

```

type:  numeric (double)
label:  H6

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

units:  1
missing.:  3857/4134

tabulation:  Freq.  Numeric  Label
               2      -1    Refused
               71       0      No
               204      1     Yes
               3857      .

```

L1 Do you currently live with your {DOV\_LIVARR} so that you can save money?

```

type:  numeric (double)
label:  L1

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

units:  1
missing.:  3930/4134

tabulation:  Freq.  Numeric  Label
               3      -1    Refused
               74       0      No
               127      1     Yes
               3930      .

```

L2 Would you live on your own if you could afford it?

```

type:  numeric (double)
label:  L2

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

units:  1
missing.:  3930/4134

tabulation:  Freq.  Numeric  Label
               3      -1    Refused
               66       0      No
               135      1     Yes
               3930      .

```

L1A Do you and your family currently live with your {DOV\_LIVARR} so that you can save money?

```

type:  numeric (double)
label:  L1A

```

2013 Public SHED codebook - full\_labels.txt  
 range: [-1, 1]                      units: 1  
 unique values: 3                      missing: 4011/4134

tabulation:	Freq.	Numerical	Label
	1	-1	Refused
	77	0	No
	45	1	Yes
4011		.	

-----  
 L2A    Would you and your  
 family live on your own if you could afford it?  
 -----

type: numerical (double)  
 label: L2A  
 range: [-1, 1]                      units: 1  
 unique values: 3                      missing: 4011/4134

tabulation:	Freq.	Numerical	Label
	3	-1	Refused
	22	0	No
	98	1	Yes
4011		.	

-----  
 L3    Are you (and your family) planning  
 to live on your own in the next 12 months?  
 -----

type: numerical (double)  
 label: L3  
 range: [-1, 4]                      units: 1  
 unique values: 5                      missing: 3807/4134

tabulation:	Freq.	Numerical	Label
	9	-1	Refused
	72	1	Definitely no
	112	2	Probably no
	65	3	Probably yes
	69	4	Definitely yes
3807		.	

-----  
 A1A\_a                      In the past 12 months, please tell us if the following has or has  
 not happened to you or your spouse/partner:  
 (Please answer yes or no to each option)

[You/spouse/partner were turned down for credit]  
 -----

type: numerical (double)  
 label: A1A\_a

2013 Public SHED codebook - full\_labels.txt  
 range: [-1, 1] units: 1  
 unique values: 3 missing: 3189/4134

tabulation:	Freq.	Numerical	Label
	19	-1	Refused
	713	0	No
	213	1	Yes
	3189	.	

-----  
 A1A\_b [You/spouse/partner were  
 not given as much credit as you applied for]  
 -----

type: numerical (double)  
 label: A1A\_b  
 range: [-1, 1] units: 1  
 unique values: 3 missing: 3189/4134

tabulation:	Freq.	Numerical	Label
	22	-1	Refused
	802	0	No
	121	1	Yes
	3189	.	

-----  
 A1A\_c [You/spouse/partner put off applying for credit  
 because you thought you might be turned down]  
 -----

type: numerical (double)  
 label: A1A\_c  
 range: [-1, 1] units: 1  
 unique values: 3 missing: 1517/4134

tabulation:	Freq.	Numerical	Label
	35	-1	Refused
	2200	0	No
	382	1	Yes
	1517	.	

-----  
 A1B\_a In the past 12 months, please tell us if the  
 following has or has not happened to you:  
 (Please answer yes or no to each option)

[You were turned down for credit]  
 -----

type: numerical (double)  
 label: A1B\_a  
 range: [-1, 1] units: 1

2013 Public SHED codebook - full\_label s.txt  
unique values: 3 missing.: 3720/4134

tabulation:	Freq.	Numeri c	Label
	15	-1	Refused
	263	0	No
	136	1	Yes
	3720	.	

A1B\_b [You were  
not given as much credit as you applied for]

type: numeri c (double)  
label: A1B\_b  
range: [-1, 1] units: 1  
unique values: 3 missing.: 3720/4134

tabulation:	Freq.	Numeri c	Label
	20	-1	Refused
	327	0	No
	67	1	Yes
	3720	.	

A1B\_c [You put off applying for credit  
because you thought you might be turned down]

type: numeri c (double)  
label: A1B\_c  
range: [-1, 1] units: 1  
unique values: 3 missing.: 2617/4134

tabulation:	Freq.	Numeri c	Label
	29	-1	Refused
	1194	0	No
	294	1	Yes
	2617	.	

A3 In the past 12 months, have you applied for a mortgage either to  
refinance an existing mortgage or to buy a home?

type: numeri c (double)  
label: A3  
range: [-1, 3] units: 1  
unique values: 5 missing.: 0/4134

tabulation:	Freq.	Numeri c	Label
	54	-1	Refused
	3546	0	No, have not applied for a mortgage to refinance or buy a

2013 Public SHED codebook - full\_labels.txt

366	1	Yes, to refinance home
149	2	Yes, to buy a home
19	3	Yes to both refinance AND to buy a home

A4 If you were to apply for a mortgage today, how confident are you that your application would be approved?

type: numeric (double)  
label: A4

range: [-1, 8]      units: 1  
unique values: 5      missing: 0/4134

tabulation:	Freq.	Numeric	Label
	50	-1	Refused
	1652	1	Very confident
	775	2	Somewhat confident
	1056	3	Not confident
	601	8	Don't know

A5 If it became easier to get approved for a mortgage (either to buy a home or refinance) than it is today, how likely is it that you would apply?

type: numeric (double)  
label: A5

range: [-1, 4]      units: 1  
unique values: 5      missing: 2303/4134

tabulation:	Freq.	Numeric	Label
	11	-1	Refused
	637	1	Very unlikely
	335	2	Somewhat unlikely
	494	3	Somewhat likely
	354	4	Very likely
	2303	.	

A6 If you were to apply for credit or a loan today (other than a mortgage), how confident are you that your application would be approved?

type: numeric (double)  
label: A6

range: [-1, 8]      units: 1  
unique values: 5      missing: 0/4134

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

2013 Public SHED codebook - full\_labels.txt

53	-1	Refused
1973	1	Very confident
835	2	Somewhat confident
787	3	Not confident
486	8	Don't know

A7 In the past 12 months have you had a lease application for an apartment or house denied because of your credit history?

type: numeric (double)  
label: A7

range: [-1, 1]      units: 1  
unique values: 3      missing: 2766/4134

tabulation:	Freq.	Numeric	Label
	14	-1	Refused
	1310	0	No
	44	1	Yes
	2766	.	

C1 If you had to guess, how would you rate your current credit score (such as a FICO score)?

type: numeric (double)  
label: C1

range: [-1, 8]      units: 1  
unique values: 7      missing: 0/4134

tabulation:	Freq.	Numeric	Label
	44	-1	Refused
	397	1	Poor
	419	2	Fair
	607	3	Good
	950	4	Very good
	1271	5	Excellent
	446	8	Don't know my score or how to rate it

C2\_a

In the past 12 months have you:

[Obtained

or received a copy of your credit report?]

type: numeric (double)  
label: C2\_a

range: [-1, 1]      units: 1  
unique values: 3      missing: 0/4134

2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	45	-1	Refused
	2765	0	No
	1324	1	Yes

C2\_b

[Obtained or received your credit score?]

type: numerical (double)  
label: C2\_b

range: [-1, 1]      units: 1  
unique values: 3      missing: 0/4134

tabulation:	Freq.	Numerical	Label
	59	-1	Refused
	2614	0	No
	1461	1	Yes

C3      In the past 12 months have you always paid  
your credit card bills in full each month?

type: numerical (double)  
label: C3

range: [-1, 1]      units: 1  
unique values: 3      missing: 871/4134

tabulation:	Freq.	Numerical	Label
	11	-1	Refused
	1366	0	No
	1886	1	Yes
	871	.	

C4\_a

Also, in the past 12 months, have you ever:

[Carried over a balance on  
your credit card and been charged interest]

type: numerical (double)  
label: C4\_a

range: [-1, 1]      units: 1  
unique values: 3      missing: 2768/4134

tabulation:	Freq.	Numerical	Label
	3	-1	Refused
	201	0	No
	1162	1	Yes



C4\_b [Paid only the minimum payment  
on one or more of your credit card bills]

type: numeric (double)  
label: C4\_b  
range: [-1, 1] units: 1  
unique values: 3 missing: 2768/4134

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	676	0	No
	683	1	Yes
	2768	.	

C4\_c [Carried a balance on your credit card at a  
low-interest rate from a special offer or promotion]

type: numeric (double)  
label: C4\_c  
range: [-1, 1] units: 1  
unique values: 3 missing: 2768/4134

tabulation:	Freq.	Numeric	Label
	6	-1	Refused
	767	0	No
	593	1	Yes
	2768	.	

C4\_d [Used a credit card for a cash advance]

type: numeric (double)  
label: C4\_d  
range: [-1, 1] units: 1  
unique values: 3 missing: 2768/4134

tabulation:	Freq.	Numeric	Label
	7	-1	Refused
	1196	0	No
	163	1	Yes
	2768	.	

T1\_A1 For each person whose education you've borrowed money for, please tell us  
how many loans you've taken out and answer

T1\_A2 [For Your  
Spouse's/Partner's Education : Number of Loans]

T1\_A3 [For  
Your Child's Education : Number of Loans]

Page 26

T1\_A4

Grandchild's Education : Number of Loans]

```

-----
type:      numeric (double)
label:     T1_A4, but 4 nonmissing values are not labeled
range:     [1, 4]
unique values: 4
units:     1
missing .:  4105/4134

tabulation:  Freq.    Numeric    Label
              22         1
              5         2
              1         3
              1         4
             4105        .

```

T1\_B1

payment on one or more of these loans now?]

[For Your Education: Making

```

-----
type:      numeric (double)
label:     T1_B1
range:     [-1, 1]
unique values: 3
units:     1
missing .:  3566/4134

tabulation:  Freq.    Numeric    Label
              29       -1    Refused
             233        0      No
             306        1      Yes
             3566        .

```

T1\_C1

[For Your Education: One or more loans are in deferment/forebearance so do not to make payments right now?]

```

-----
type:      numeric (double)
label:     T1_C1
range:     [-1, 1]
unique values: 3
units:     1
missing .:  3566/4134

tabulation:  Freq.    Numeric    Label
              56       -1    Refused
             320        0      No
             192        1      Yes
             3566        .

```

T1\_D1

payments for one or more of these loans?]

[For Your Education: Behind on



2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numeri c	Label
	43	-1	Refused
	175	0	No
	60	1	Yes
	3856	.	

T1\_D2 [For Your Spouse's/Partner's Education: Behind on payments for one or more of these loans?]

type: numeri c (double)  
label: T1\_D2  
range: [-1, 1]      uni ts: 1  
uni que val ues: 3      mi ssi ng .: 3856/4134

tabulation:	Freq.	Numeri c	Label
	45	-1	Refused
	203	0	No
	30	1	Yes
	3856	.	

T1\_E2 [For Your Spouse's/Partner's Education: One or more of these loans is in collections?]

type: numeri c (double)  
label: T1\_E2  
range: [-1, 1]      uni ts: 1  
uni que val ues: 3      mi ssi ng .: 3856/4134

tabulation:	Freq.	Numeri c	Label
	46	-1	Refused
	215	0	No
	17	1	Yes
	3856	.	

T1\_B3 [For Your Child's Education: Making payment on one or more of these loans now?]

type: numeri c (double)  
label: T1\_B3  
range: [-1, 1]      uni ts: 1  
uni que val ues: 3      mi ssi ng .: 3844/4134

tabulation:	Freq.	Numeri c	Label
	17	-1	Refused
	115	0	No
	158	1	Yes
	3844	.	

T1\_C3 [For Your Child's Education: One or more loans are in deferment/forebearance so do not to make payments right now?]

```

type:  numeric (double)
label:  T1_C3

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

units:  1
missing :  3844/4134

tabulation:  Freq.    Numeric  Label
              33        -1    Refused
              191         0      No
               66         1     Yes
             3844         .

```

T1\_D3 [For Your Child's Education: Behind on payments for one or more of these loans?]

```

type:  numeric (double)
label:  T1_D3

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

units:  1
missing :  3844/4134

tabulation:  Freq.    Numeric  Label
              39        -1    Refused
             227         0      No
               24         1     Yes
             3844         .

```

T1\_E3 [For Your Child's Education: One or more of these loans is in collections?]

```

type:  numeric (double)
label:  T1_E3

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

units:  1
missing :  3844/4134

tabulation:  Freq.    Numeric  Label
              44        -1    Refused
             237         0      No
               9         1     Yes
             3844         .

```

T1\_B4 [For Your Grandchild's Education: Making payment on one or more of these loans now?]

```

type:  numeric (double)
label:  T1_B4

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

units:  1
missing.:  4102/4134

tabulation:  Freq.  Numeric  Label
               1      -1     Refused
               15       0       No
               16       1       Yes
              4102       .

```

T1\_C4 [For Your Grandchild's Education: One or more loans are in  
deferment/ forbearance so do not to make payments  
right now?]

```

type:  numeric (double)
label:  T1_C4

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

units:  1
missing.:  4102/4134

tabulation:  Freq.  Numeric  Label
               10      -1     Refused
               19       0       No
               3       1       Yes
              4102       .

```

T1\_D4 [For Your Grandchild's Education: Behind on  
payments for one or more of these loans?]

```

type:  numeric (double)
label:  T1_D4

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

units:  1
missing.:  4102/4134

tabulation:  Freq.  Numeric  Label
               9      -1     Refused
              20       0       No
               3       1       Yes
              4102       .

```

T1\_E4 [For Your Grandchild's Education: One  
or more of these loans is in collections?]

```

type:  numeric (double)
label:  T1_E4

```

2013 Public SHED codebook - full\_label s. txt  
 range: [-1, 1]                      uni ts: 1  
 uni que val ues: 3                      mi ssi ng . : 4102/4134

tabul ati on:	Freq.	Numeri c	Label
	9	-1	Refused
	21	0	No
	2	1	Yes
	4102	.	

-----  
 -----  
 T1A\_F1  
 [For Your Education : Total \$ amount owed]  
 -----  
 -----

type: numeric (double)  
 label: T1a\_F1, but 144 nonmi ssi ng val ues are not l abel ed

range: [0, 300000]                      uni ts: 1  
 uni que val ues: 144                      mi ssi ng . : 3591/4134

exampl es: .  
 .  
 .  
 .

-----  
 -----  
 T1A\_F2  
 Spouse' s/Partner' s Education : Total \$ amount owed]                      [For Your  
 -----  
 -----

type: numeric (double)  
 label: T1a\_F2, but 80 nonmi ssi ng val ues are not l abel ed

range: [0, 230000]                      uni ts: 1  
 uni que val ues: 80                      mi ssi ng . : 3878/4134

exampl es: .  
 .  
 .  
 .

-----  
 -----  
 T1A\_F3  
 Your Chi ld' s Education : Total \$ amount owed]                      [For  
 -----  
 -----

type: numeric (double)  
 label: T1a\_F3, but 87 nonmi ssi ng val ues are not l abel ed

range: [0, 140000]                      uni ts: 1  
 uni que val ues: 87                      mi ssi ng . : 3865/4134

exampl es: .  
 .  
 .  
 .



T1A\_F4 [For Your  
Grandchild's Education : Total \$ amount owed]

type: numeric (double)  
label: T1a\_F4, but 21 nonmissing values are not labeled  
range: [0, 75000] units: 1  
unique values: 21 missing.: 4106/4134  
examples: .  
.  
.  
.

T1A\_G1 [For Your Education : Total \$  
amount of monthly payment on these Loans]

type: numeric (double)  
label: T1a\_G1, but 146 nonmissing values are not labeled  
range: [0, 2000] units: 1  
unique values: 146 missing.: 3613/4134  
examples: .  
.  
.  
.

T1A\_G2 [For Your Spouse's/Partner's Education : Total \$  
amount of monthly payment on these Loans]

type: numeric (double)  
label: T1a\_G2, but 77 nonmissing values are not labeled  
range: [0, 1400] units: 1  
unique values: 77 missing.: 3886/4134  
examples: .  
.  
.  
.

T1A\_G3 [For Your Child's Education : Total \$  
amount of monthly payment on these Loans]

type: numeric (double)  
label: T1a\_G3, but 77 nonmissing values are not labeled

2013 Public SHED codebook - full\_labels.txt

range: [0, 2000]                      uni ts: 1  
 uni que val ues: 77                      mi ssi ng .: 3873/4134

exampl es: .  
 .  
 .  
 .

-----  
 T1A\_G4 [For Your Grandchild's Education : Total \$  
 amount of monthly payment on these Loans.]  
 -----

type: numeri c (doubl e)  
 label: T1a\_G4, but 18 nonmi ssi ng val ues are not l abel ed

range: [0, 1000]                      uni ts: 1  
 uni que val ues: 18                      mi ssi ng .: 4107/4134

exampl es: .  
 .  
 .  
 .

-----  
 T2 Did you complete the most recent  
 educational program for which you borrowed money?  
 -----

type: numeri c (doubl e)  
 label: T2

range: [-1, 2]                      uni ts: 1  
 uni que val ues: 4                      mi ssi ng .: 3566/4134

tabul ati on:	Freq.	Numeri c	Label
	2	-1	Refused
	139	0	No
	281	1	Yes
	146	2	Still enrolled in the program
	3566	.	

-----  
 T3 In what year did you complete  
 the program that you borrowed the money for?  
 -----

type: numeri c (doubl e)  
 label: T3, but 27 nonmi ssi ng val ues are not l abel ed

range: [1984, 2013]                      uni ts: 1  
 uni que val ues: 27                      mi ssi ng .: 3858/4134

exampl es: .  
 .  
 .

T4 Overall, how would you say the lifetime financial benefits of your most recent educational program compare to the lifetime financial costs to you of this education?

```

      type:  numeric (double)
      label:  T4

      range:  [-1, 5]
      unique values: 6
                        units: 1
                        missing : 3566/4134

      tabulation:  Freq.  Numeric  Label
                   4      -1      Refused
                   128      1      Much larger financial benefits
                                than costs
                   106      2      Somewhat larger financial
                                benefits than costs
                   118      3      About same financial benefits
                                and costs
                   69      4      Somewhat smaller financial
                                benefits than costs
                   143      5      Much smaller financial benefits
                                than costs
                   3566      .

```

T6 Which one of the following broad categories best describes your major at the school you borrowed money to attend?

```

      type:  numeric (double)
      label:  T6

      range:  [-1, 13]
      unique values: 14
                        units: 1
                        missing : 3566/4134

      examples:  .
                  .
                  .
                  .

```

T7 Still thinking about your most recent educational program, what type of degree or credential did you borrow money for?

```

      type:  numeric (double)
      label:  T7

      range:  [-1, 7]
      unique values: 8
                        units: 1
                        missing : 3567/4134

      tabulation:  Freq.  Numeric  Label
                   4      -1      Refused

```

2013 Public SHED codebook - full\_labels.txt

63	1	Certificate or technical training
95	2	Associate's degree
251	3	Bachelor's degree
81	4	Master's degree
30	5	Professional degree (e.g. MBA, MD, JD)
25	6	Doctoral degree
18	7	Other (Please specify)
3567	.	

-----  
T8 Over the past 12 months, have you had to cut back on any spending so that you could make your monthly student loan payment?  
-----

type: numeric (double)  
label: T8

range: [0, 2]                      units: 1  
unique values: 3                      missing: 3548/4134

tabulation:	Freq.	Numeric	Label
	319	0	No
	197	1	Yes, had to cut back a little
	70	2	Yes, had to cut back a lot
	3548	.	

-----  
E1\_a During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?  
-----

[Prescription medicine  
(including taking less medication than prescribed)]

-----

type: numeric (double)  
label: E1\_a

range: [-1, 1]                      units: 1  
unique values: 3                      missing: 0/4134

tabulation:	Freq.	Numeric	Label
	52	-1	Refused
	3550	0	No
	532	1	Yes

-----  
E1\_b

[To see a doctor]

-----

type: numeric (double)  
label: E1\_b

range: [-1, 1]                      units: 1

2013 Public SHED codebook - full\_labels.txt  
unique values: 3 missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	64	-1	Refused
	3436	0	No
	634	1	Yes

E1\_c

[Mental health care or counseling]

type: numerical (double)  
label: E1\_c  
range: [-1, 1]  
unique values: 3  
units: 1  
missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	72	-1	Refused
	3830	0	No
	232	1	Yes

E1\_d

(including check-ups or routine cleaning)]

[Dental care

type: numerical (double)  
label: E1\_d  
range: [-1, 1]  
unique values: 3  
units: 1  
missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	57	-1	Refused
	3105	0	No
	972	1	Yes

E1\_e

[To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)]

type: numerical (double)  
label: E1\_e  
range: [-1, 1]  
unique values: 3  
units: 1  
missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	55	-1	Refused
	3652	0	No
	427	1	Yes

E1\_f [Follow-up care (e.g. going to physical therapy sessions recommended by a doctor)]

```

type:  numeric (double)
label:  E1_f

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

units:  1
missing :  0/4134

tabulation:  Freq.    Numeric    Label
               69         -1    Refused
               3698        0     No
               367         1     Yes

```

E2 During the past 12 months, have you had any unexpected major medical expenses that you had to pay out of pocket (that were not completely paid for by insurance)?

```

type:  numeric (double)
label:  E2

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

units:  1
missing :  0/4134

tabulation:  Freq.    Numeric    Label
               39         -1    Refused
              3060         0     No
              1035         1     Yes

```

E3 If you were to have a major unexpected medical expense that you had to pay for out of pocket, how likely is it that you that you would be able to pay your medical bills?

```

type:  numeric (double)
label:  E3

range:  [-1, 3]
unique values:  4

units:  1
missing :  0/4134

tabulation:  Freq.    Numeric    Label
               42         -1    Refused
              1596         1    Not likely
              1455         2    Somewhat likely
              1041         3    Very likely

```

E4\_a Are you CURRENTLY covered by any of the following types of health insurance or health coverage plans?

Insurance  
through a current or former employer or union

2013 Public SHED codebook - full\_labels.txt

```

type: numeric (double)
label: E4_a

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

units: 1
missing: 0/4134

tabulation: Freq.    Numeric    Label
              103        -1    Refused
              1695         0      No
              2336         1      Yes

```

E4\_b Insurance  
purchased directly from an insurance company

```

type: numeric (double)
label: E4_b

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

units: 1
missing: 0/4134

tabulation: Freq.    Numeric    Label
              160        -1    Refused
              3394         0      No
              580         1      Yes

```

E4\_c Medicare

```

type: numeric (double)
label: E4_c

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

units: 1
missing: 0/4134

tabulation: Freq.    Numeric    Label
              138        -1    Refused
              2955         0      No
              1041         1      Yes

```

E4\_d Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability

```

type: numeric (double)
label: E4_d

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

units: 1
missing: 0/4134

tabulation: Freq.    Numeric    Label

```

2013 Public SHED codebook - full\_labels.txt

179	-1	Refused
3549	0	No
406	1	Yes

E4\_e

TRICARE or other military health care

type:	numeric (double)		
label:	E4_e		
range:	[-1, 1]	units:	1
unique values:	3	missing :	0/4134
tabulation:	Freq.	Numeric	Label
	186	-1	Refused
	3787	0	No
	161	1	Yes

E4\_f

ever used or enrolled for VA health care)

VA (including those who have

type:	numeric (double)		
label:	E4_f		
range:	[-1, 1]	units:	1
unique values:	3	missing :	0/4134
tabulation:	Freq.	Numeric	Label
	188	-1	Refused
	3723	0	No
	223	1	Yes

E4\_g

Indian Health Service

type:	numeric (double)		
label:	E4_g		
range:	[-1, 1]	units:	1
unique values:	3	missing :	0/4134
tabulation:	Freq.	Numeric	Label
	199	-1	Refused
	3904	0	No
	31	1	Yes

E4\_h

of health insurance or health coverage plan

Any other type



```

type: numeric (double)
label: E4_h

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

units: 1
missing: 0/4134

tabulation:
  Freq.  Numeric  Label
    198     -1   Refused
   3729      0     No
    207      1     Yes

```

B1\_a In order to help us to understand your role in the financial activities of your household, please tell us how much responsibility you have for the following financial tasks.

[Paying monthly bills (rent or mortgage, utilities, cell phone, etc.)]

```

type: numeric (double)
label: B1_a

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

units: 1
missing: 0/4134

tabulation:
  Freq.  Numeric  Label
    50     -1   Refused
   484      1  None or almost none
   394      2   Some
   902      3  Shared equally with other
        household members
   379      4   Most
  1925      5  All or almost all

```

B1\_b [Managing the household's savings and investments]

```

type: numeric (double)
label: B1_b

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

units: 1
missing: 0/4134

tabulation:
  Freq.  Numeric  Label
    53     -1   Refused
   541      1  None or almost none
   329      2   Some
  1094      3  Shared equally with other
        household members
   469      4   Most
  1648      5  All or almost all

```

2013 Public SHED codebook - full\_labels.txt

B2 Which one of the following best describes how well you are managing financially these days?

type: numeric (double)  
label: B2

range: [-1, 4]  
unique values: 5

units: 1  
missing: 0/4134

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	462	1	Finding it very difficult to get by
	970	2	Just getting by
	1578	3	Doing okay
	1088	4	Living comfortably

B3 Compared to five years ago (2008), would you say that you (and your family living with you) are better off, the same or worse off financially?

type: numeric (double)  
label: B3

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

units: 1  
missing: 0/4134

tabulation:	Freq.	Numeric	Label
	41	-1	Refused
	469	1	Much worse
	945	2	Somewhat worse
	1462	3	About the same
	849	4	Somewhat better off
	368	5	Much better off

K0 How much thought have you given to the financial planning for your retirement?

type: numeric (double)  
label: K0

range: [-1, 4]  
unique values: 6

units: 1  
missing: 971/4134

tabulation:	Freq.	Numeric	Label
	36	-1	Refused
	656	0	None at all
	705	1	A little
	752	2	Some
	591	3	A fair amount
	423	4	A lot
	971	.	

K1 Which one of the following best describes your plan for retirement?

```

type:  numeric (double)
label:  K1

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

units:  1
missing :  2368/4134

tabulation:  Freq.  Numeric  Label
              10      -1      Refused
              112      1      I do not plan to retire
              159      2      Work fewer hours as I get close
                           to retirement
               63      3      Retire from my current career,
                           but then find a different
                           full-time job
              304      4      Retire from my current career,
                           but then find a different
                           part-time job
              171      5      Retire from my current career,
                           but then work for myself
              434      6      Work full time until I retire,
                           then stop working altogether
              373      7      Keep working as long as possible
              140      8      Other (Please specify)
              2368      .

```

K2\_a Please tell us what type(s) of retirement savings or pension you (or your spouse/partner) have.

No retirement savings or pension

```

type:  numeric (double)
label:  K2_1

range:  [0, 1]
unique values:  2

units:  1
missing :  971/4134

tabulation:  Freq.  Numeric  Label
              2359      0      No
              804      1      Yes
              971      .

```

K2\_b Social Security Old-Age benefits



K2\_f Savings outside a retirement account  
(e.g. a brokerage account, savings account)

type: numeric (double)  
label: K2\_6  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 971/4134  
tabulation: Freq. Numeric Label  
2301 0 No  
862 1 Yes  
971 .

K2\_g Real estate or land

type: numeric (double)  
label: K2\_7  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 971/4134  
tabulation: Freq. Numeric Label  
2700 0 No  
463 1 Yes  
971 .

K2\_h Other

type: numeric (double)  
label: K2\_8  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 971/4134  
tabulation: Freq. Numeric Label  
3076 0 No  
87 1 Yes  
971 .

K2\_Refused  
[Refused]

2013 Public SHED codebook - full\_labels.txt

type: numeric (double)  
label: K2\_Refused

range: [0, 1]                      uni ts: 1  
unique values: 2                    mi ssi ng .: 971/4134

tabul ati on:	Freq.	Numeri c	Label
	3091	0	No
	72	1	Yes
	971	.	

K3\_a            How are you (and your spouse/partner) planning to pay for your expenses in retirement? Please select all that apply.

Soci al   Securi ty Ol d-Age benefi ts

type: numeric (double)  
label: K3\_1

range: [0, 1]                      uni ts: 1  
unique values: 2                    mi ssi ng .: 1083/4134

tabul ati on:	Freq.	Numeri c	Label
	1498	0	No
	1553	1	Yes
	1083	.	

K3\_b

I wi ll conti nue worki ng

type: numeric (double)  
label: K3\_2

range: [0, 1]                      uni ts: 1  
unique values: 2                    mi ssi ng .: 1083/4134

tabul ati on:	Freq.	Numeri c	Label
	2293	0	No
	758	1	Yes
	1083	.	

K3\_c

Spouse/partner wi ll conti nue worki ng

type: numeric (double)  
label: K3\_3

range: [0, 1]                      uni ts: 1  
unique values: 2                    mi ssi ng .: 1083/4134

2013 Public SHED codebook - full\_label s.txt

tabulation:	Freq.	Numerical	Label
	2755	0	No
	296	1	Yes
	1083	.	

K3\_d

Defined benefit pension from work

type:	numerical (double)	
label:	K3_4	
range:	[0, 1]	units: 1
unique values:	2	missing: 1083/4134

tabulation:	Freq.	Numerical	Label
	2343	0	No
	708	1	Yes
	1083	.	

K3\_e

or other defined contribution pension plan

401(k), 403(b), Thrift

type:	numerical (double)	
label:	K3_5	
range:	[0, 1]	units: 1
unique values:	2	missing: 1083/4134

tabulation:	Freq.	Numerical	Label
	1730	0	No
	1321	1	Yes
	1083	.	

K3\_f

Individual Retirement Account (IRA)

type:	numerical (double)	
label:	K3_6	
range:	[0, 1]	units: 1
unique values:	2	missing: 1083/4134

tabulation:	Freq.	Numerical	Label
	2242	0	No
	809	1	Yes
	1083	.	

K3\_g

(e.g. a brokerage account, savings account)

Savings outside a retirement account

2013 Public SHED codebook - full\_labels.txt

```

type:   numeric (double)
label:  K3_7

range:   [0, 1]
unique values: 2

units: 1
missing.: 1083/4134

tabulation: Freq.   Numeric   Label
              2219         0     No
              832          1     Yes
              1083          .

```

K3\_h

Real estate or land

```

type:   numeric (double)
label:  K3_8

range:   [0, 1]
unique values: 2

units: 1
missing.: 1083/4134

tabulation: Freq.   Numeric   Label
              2755         0     No
              296          1     Yes
              1083          .

```

K3\_i

from a business or the sale of a business

Income

```

type:   numeric (double)
label:  K3_9

range:   [0, 1]
unique values: 2

units: 1
missing.: 1083/4134

tabulation: Freq.   Numeric   Label
              2914         0     No
              137          1     Yes
              1083          .

```

K3\_j

on children, grandchildren, or other family

Rel y

```

type:   numeric (double)
label:  K3_10

range:   [0, 1]
unique values: 2

units: 1
missing.: 1083/4134

```



2013 Public SHED codebook - full\_label s.txt  
 tabulation: Freq. Numeri c Label  
                   2972           0 No  
                   79             1 Yes  
                  1083           .

K3\_k

I don't know

type: numeri c (doubl e)  
 label : K3\_11  
 range: [0, 1]  
 unique values: 2  
 uni ts: 1  
 mi ssi ng . : 1083/4134

tabulation: Freq. Numeri c Label  
                   2420           0 No  
                   631            1 Yes  
                  1083           .

K3\_l

Other

type: numeri c (doubl e)  
 label : K3\_12  
 range: [0, 1]  
 unique values: 2  
 uni ts: 1  
 mi ssi ng . : 1083/4134

tabulation: Freq. Numeri c Label  
                   2957           0 No  
                   94             1 Yes  
                  1083           .

K3\_Refused

[Refused]

type: numeri c (doubl e)  
 label : K3\_Refused  
 range: [0, 1]  
 unique values: 2  
 uni ts: 1  
 mi ssi ng . : 1083/4134

tabulation: Freq. Numeri c Label  
                   2987           0 No  
                   64             1 Yes  
                  1083           .

K4 Compared to your retirement plans before 2008, would you say that you now plan to retire earlier, at the same age, later

2013 Public SHED codebook - full\_labels.txt  
 than what you had planned to do at that time?

```

type:  numeric (double)
label:  K4

range:  [-1, 8]
unique values:  5

units:  1
missing :  2368/4134

tabulation:  Freq.  Numeric  Label
              18      -1      Refused
              86       1      Plan to retire earlier
             605       2      Plan to retire at the same age
             652       3      Plan to retire later
             405       8      Didn't think about retirement
                          prior to 2008
            2368       .
  
```

K5 In the past 12 months, have you borrowed money  
 from any of your retirement savings accounts?

```

type:  numeric (double)
label:  K5

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

units:  1
missing :  1775/4134

tabulation:  Freq.  Numeric  Label
              34      -1      Refused
            2148       0       No
             177       1       Yes
            1775       .
  
```

K6 In the past 12 months, have you cashed out any of your retirement  
 savings (permanently withdrawn the money)?

```

type:  numeric (double)
label:  K6

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

units:  1
missing :  1775/4134

tabulation:  Freq.  Numeric  Label
              43      -1      Refused
            2175       0       No
             141       1       Yes
            1775       .
  
```

K7 On a scale from 0 to 10, where 0 is no chance and 10 is absolutely certain, and  
 you can use any number in between, what are  
 the chances that you will live to at least age 75?

2013 Public SHED codebook - full\_labels.txt

-----

type: numeric (double)  
 label: K7, but 11 nonmissing values are not labeled

range: [0, 10]                      units: 1  
 unique values: 11                    missing.: 1061/4134

examples: 5  
           8  
           10  
           .

-----

K8 On a scale from 0 to 10, where 0 is no chance and 10 is absolutely certain, and you can use any number in between, what are the chances that you will live to at least age 85?

-----

type: numeric (double)  
 label: K8, but 11 nonmissing values are not labeled

range: [0, 10]                      units: 1  
 unique values: 11                    missing.: 1071/4134

examples: 4  
           6  
           8  
           .

-----

K9\_a                      Thinking about your transition to retirement, please tell us if any of the following happened to you:  
                             (Please answer Yes or No to each option)

[Worked

fewer hours as I got close to retirement]

-----

type: numeric (double)  
 label: K9\_a

range: [-1, 1]                      units: 1  
 unique values: 3                    missing.: 3163/4134

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	799	0	No
	146	1	Yes
	3163	.	

-----

K9\_b                      [Retired from my previous career,  
 but then found a different full-time job]

-----

2013 Public SHED codebook - full\_labels.txt

type: numeric (double)  
label: K9\_b

range: [-1, 1]                      uni ts: 1  
unique values: 3                      mi ssi ng .: 3163/4134

tabul ati on:	Freq.	Numeri c	Label
	35	-1	Refused
	876	0	No
	60	1	Yes
	3163	.	

K9\_c                      [Reti red from my previ ous career,  
but then found a di fferent part-time job]

type: numeric (double)  
label: K9\_c

range: [-1, 1]                      uni ts: 1  
unique values: 3                      mi ssi ng .: 3163/4134

tabul ati on:	Freq.	Numeri c	Label
	29	-1	Refused
	795	0	No
	147	1	Yes
	3163	.	

K9\_d                      [Reti red from my previ ous career,  
but then started worki ng as sel f-empl oyed]

type: numeric (double)  
label: K9\_d

range: [-1, 1]                      uni ts: 1  
unique values: 3                      mi ssi ng .: 3163/4134

tabul ati on:	Freq.	Numeri c	Label
	35	-1	Refused
	848	0	No
	88	1	Yes
	3163	.	

K9\_e                      [Worked full time until I  
reti red, then stopped worki ng al together]

type: numeric (double)  
label: K9\_e

range: [-1, 1]                      uni ts: 1  
unique values: 3                      mi ssi ng .: 3163/4134

2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	22	-1	Refused
	386	0	No
	563	1	Yes
	3163	.	

K10\_a Are you (and your spouse/partner) using any of these to pay for your expenses in retirement?  
Please select all that apply.

#### Social Security Old-Age benefits

type:	numerical (double)		
label:	K10_1		
range:	[0, 1]	units:	1
unique values:	2	missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	241	0	No
	730	1	Yes
	3163	.	

K10\_b I have a job

type:	numerical (double)		
label:	K10_2		
range:	[0, 1]	units:	1
unique values:	2	missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	907	0	No
	64	1	Yes
	3163	.	

K10\_c My spouse/partner has a job

type:	numerical (double)		
label:	K10_3		
range:	[0, 1]	units:	1
unique values:	2	missing :	3163/4134

tabulation:	Freq.	Numerical	Label
	851	0	No
	120	1	Yes
	3163	.	

K10\_d

Defined benefit pension from work

type: numeric (double)  
 label: K10\_4  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 3163/4134  
 tabulation: Freq.    Numeric    Label  
                  501            0    No  
                  470            1    Yes  
                  3163           .

K10\_e

defined contribution pension plan from work

401(k), 403(b), Thrift or other

type: numeric (double)  
 label: K10\_5  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 3163/4134  
 tabulation: Freq.    Numeric    Label  
                  761            0    No  
                  210            1    Yes  
                  3163           .

K10\_f

Individual Retirement Account (IRA)

type: numeric (double)  
 label: K10\_6  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 3163/4134  
 tabulation: Freq.    Numeric    Label  
                  652            0    No  
                  319            1    Yes  
                  3163           .

K10\_g

(e.g. a brokerage account, savings account)

Savings outside a retirement account

type: numeric (double)

Label : K10 7

```

range: [0, 1]
unique values: 2

```

tabul ati on:	Freq.	Numeri c	Label
	636	0	No
	335	1	Yes
	3163	.	

K10\_h Income  
from real estate or the sale of real estate

```

type:    numeri c (doubl e)
label:   K10_8

```

```

range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng .: 3163/4134

```

tabul ati on:	Freq.	Numeri c	Label
	881	0	No
	90	1	Yes
	3163	.	

K10_i	Income
from a business or the sale of a business	

```

type:    numeric (double)
label:   K10_9

```

```

range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng .: 3163/4134

```

tabul ati on:	Freq.	Numeri c	Label
	943	0	No
	28	1	Yes
	3163		

K10_j	Rel ying
on children, grandchildren, or other family	

```

type:   numeri c (doubl e)
label :  K10_10

```

```
range: [0, 1] uni ts: 1
uni que val ues: 2 mi ssi ng . : 3163/4134
```

tabulation:	Freq.	Numeri c	Label
	955	0	No
	16	1	Yes
	3163	.	

2013 Public SHED codebook - full\_labels.txt

K10\_k

Other

type: numeric (double)  
label: K10\_11  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 3163/4134  
tabulation: Freq. Numeric Label  
923 0 No  
48 1 Yes  
3163 .

K10\_Refused

[Refused]

type: numeric (double)  
label: K10\_Refused  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 3163/4134  
tabulation: Freq. Numeric Label  
936 0 No  
35 1 Yes  
3163 .

K11

Did the recent

recession affect your decision to retire?

type: numeric (double)  
label: K11  
range: [-1, 2]  
unique values: 4  
units: 1  
missing: 3820/4134  
tabulation: Freq. Numeric Label  
1 -1 Refused  
249 0 No  
48 1 Yes, retired earlier than  
planned  
16 2 Yes, retired later than planned  
3820 .

K12 On a scale from 0 to 10, where 0 is no chance and 10 is absolutely certain,  
and you can use any number in between, what  
are the chances that you will live to at least age 75?





```
type:   numeri c (doubl e)
label:  X2_1
```

```

range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng : 2454/4134

```

tabul ati on:	Freq.	Numeri c	Label
	1136	0	No
	544	1	Yes
	2454	.	

X2\_b  
[I had my work hours and/or pay reduced]

```

type:   numeri c (doubl e)
label :  X2_2

```

```

range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng : 2454/4134

```

tabulation:	Freq.	Numeri c	Label
	1316	0	No
	364	1	Yes
	2454	.	

X2\_c [My spouse/partner lost a job]

```
type:   numeri c (doubl e)
label :  X2_3
```

```

range: [0, 1]
unique values: 2
units: 1
missing: 2454/4134

```

tabulation:	Freq.	Numeri c	Label
	1356	0	No
	324	1	Yes
	2454	.	

X2\_d spouse/partner had their work hours and/or pay reduced] [My

```

type:   numeri c (doubl e)
label:  X2_4

```

```

range: [0, 1]
unique values: 2
uni ts: 1
mi ssi ng . : 2454/4134

```

tabulation:	Freq.	Numeri c	Label
	1447	0	No
	233	1	Yes

X2\_e

[Received a foreclosure notice]

type:	numeric (double)		
label:	X2_5		
range:	[0, 1]	units:	1
unique values:	2	missing .:	2454/4134
tabulation:	Freq.	Numeric	Label
	1571	0	No
	109	1	Yes
	2454	.	

X2\_f

business I owned had financial difficulty]

[A

type:	numeric (double)		
label:	X2_6		
range:	[0, 1]	units:	1
unique values:	2	missing .:	2454/4134
tabulation:	Freq.	Numeric	Label
	1571	0	No
	109	1	Yes
	2454	.	

X2\_g

[Had a health emergency]

type:	numeric (double)		
label:	X2_7		
range:	[0, 1]	units:	1
unique values:	2	missing .:	2454/4134
tabulation:	Freq.	Numeric	Label
	1167	0	No
	513	1	Yes
	2454	.	

X2\_h

[Divorce]

```
type:   numeri c (doubl e)
label :  X2_8
```

```

range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng : 2454/4134

```

tabul ati on:	Freq.	Numeri c	Label
	1540	0	No
	140	1	Yes
	2454	.	

 $x_{2_i}$ 

[Had a baby]

```

type:   numeri c (doubl e)
label :  X2_9

```

```

range: [0, 1]
uni que val ues: 2
uni ts: 1
mi ssi ng : 2454/4134

```

tabulation:	Freq.	Numeri c	Label
	1536	0	No
	144	1	Yes
	2454	.	

 $x_{2j}$ 

[Death of primary breadwinner]

```

type:   numeri c (doubl e)
label :  X2_10

```

```

range: [0, 1]
unique values: 2
units: 1
missing: 2454/4134

```

tabulation:	Freq.	Numeri c	Label
	1624	0	No
	56	1	Yes
	2454	.	

 $x_{2,k}$ 

[Other]

```

type:   numeri c (doubl e)
label :  X2_11

```

```

range: [0, 1]
unique values: 2
units: 1
missing: 2454/4134

```

tabulation:	Freq.	Numeri c	Label
	1380	0	No
	300	1	Yes

-----  
X2\_Refused

[Refused]

-----  
type: numeric (double)  
label: X2\_Refused  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 2454/4134  
tabulation: Freq. Numeric Label  
1650 0 No  
30 1 Yes  
2454 .

-----  
X3 Which of the following did you or your family living with you experience since 2008?  
-----

type: numeric (double)  
label: X3  
range: [-1, 1]  
unique values: 3  
units: 1  
missing: 0/4134  
tabulation: Freq. Numeric Label  
61 -1 Refused  
2379 0 No  
1694 1 Yes

-----  
X4\_a What major purchase(s) did you delay?  
-----

[Buying a home]

-----  
type: numeric (double)  
label: X4\_1  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 2440/4134  
tabulation: Freq. Numeric Label  
1379 0 No  
315 1 Yes  
2440 .

-----  
X4\_b

[Buying a car]

```

type:  numeric (double)
label:  X4_2

range:  [0, 1]
unique values:  2

units:  1
missing :  2440/4134

tabulation:  Freq.    Numeric    Label
              735         0        No
              959         1        Yes
             2440         .

```

X4\_c

[Buying a major appliance]

```

type:  numeric (double)
label:  X4_3

range:  [0, 1]
unique values:  2

units:  1
missing :  2440/4134

tabulation:  Freq.    Numeric    Label
              1185         0        No
              509         1        Yes
             2440         .

```

X4\_d

[Going on vacation]

```

type:  numeric (double)
label:  X4_4

range:  [0, 1]
unique values:  2

units:  1
missing :  2440/4134

tabulation:  Freq.    Numeric    Label
              557         0        No
             1137         1        Yes
             2440         .

```

X4\_e

[Home improvements]

```

type:  numeric (double)
label:  X4_5

range:  [0, 1]
unique values:  2

units:  1
missing :  2440/4134

```

2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	892	0	No
	802	1	Yes
	2440	.	

X4\_f

[Other]

type: numerical (double)  
label: X4\_6

range: [0, 1]  
unique values: 2

units: 1  
missing: 2440/4134

tabulation:	Freq.	Numerical	Label
	1618	0	No
	76	1	Yes
	2440	.	

X4\_Refused

[Refused]

type: numerical (double)  
label: X4\_Refused

range: [0, 1]  
unique values: 2

units: 1  
missing: 2440/4134

tabulation:	Freq.	Numerical	Label
	1688	0	No
	6	1	Yes
	2440	.	

X5 Did you delay any major life decisions because of the recession that began in 2008, such as marriage, having a child, retirement, buying a home, or moving?

type: numerical (double)  
label: X5

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

units: 1  
missing: 0/4134

tabulation:	Freq.	Numerical	Label
	68	-1	Refused
	3357	0	No
	709	1	Yes

X6\_a

What major life decision(s) did you delay?

[Marriage]

```

-----
type:   numeric (double)
label:  X6_1

range:   [0, 1]
unique values: 2

units: 1
missing: 3425/4134

tabulation: Freq.   Numeric   Label
              610         0      No
              99          1      Yes
             3425         .

```

X6\_b

[Retirement]

```

-----
type:   numeric (double)
label:  X6_2

range:   [0, 1]
unique values: 2

units: 1
missing: 3425/4134

tabulation: Freq.   Numeric   Label
              562         0      No
              147         1      Yes
             3425         .

```

X6\_c

[Having a child]

```

-----
type:   numeric (double)
label:  X6_3

range:   [0, 1]
unique values: 2

units: 1
missing: 3425/4134

tabulation: Freq.   Numeric   Label
              588         0      No
              121         1      Yes
             3425         .

```

X6\_d

[Buying a home]

```

-----
type:   numeric (double)
label:  X6_4

```



2013 Public SHED codebook - full\_labels.txt

range: [0, 1]  
 unique values: 2  
 type: numeric (double)  
 label: X6\_5  
 units: 1  
 missing: 3425/4134

tabulation:	Freq.	Numerical	Label
	387	0	No
	322	1	Yes
	3425	.	

X6\_e

[Moving to a new city or state]

range: [0, 1]  
 unique values: 2  
 type: numeric (double)  
 label: X6\_5  
 units: 1  
 missing: 3425/4134

tabulation:	Freq.	Numerical	Label
	480	0	No
	229	1	Yes
	3425	.	

X6\_f

[Changing jobs]

range: [0, 1]  
 unique values: 2  
 type: numeric (double)  
 label: X6\_6  
 units: 1  
 missing: 3425/4134

tabulation:	Freq.	Numerical	Label
	569	0	No
	140	1	Yes
	3425	.	

X6\_g

[Other]

range: [0, 1]  
 unique values: 2  
 type: numeric (double)  
 label: X6\_7  
 units: 1  
 missing: 3425/4134

tabulation:	Freq.	Numerical	Label
	641	0	No
	68	1	Yes
	3425	.	

X6\_Refused

[Refused]

```

type:  numeric (double)
label:  X6_Refused

range:  [0, 1]
unique values:  2

units:  1
missing :  3425/4134

tabulation:  Freq.    Numeric    Label
              703         0      No
               6         1      Yes
            3425         .

```

X7 Before 2008, did you or your household have any savings, including stocks, money in a savings account, or pensions?

```

type:  numeric (double)
label:  X7

range:  [-1, 8]
unique values:  4

units:  1
missing :  0/4134

tabulation:  Freq.    Numeric    Label
              63        -1      Refused
             897         0      No
            2845         1      Yes
             329         8      Don't know

```

X8 Since 2008, have you or your household had to use up some, nearly all, or all of your savings to pay for bills and expenses?

```

type:  numeric (double)
label:  X8

range:  [-1, 3]
unique values:  5

units:  1
missing :  1289/4134

tabulation:  Freq.    Numeric    Label
              16        -1      Refused
            1295         0      No
             912         1      Yes, some
             314         2      Yes, nearly all
             308         3      Yes, all
            1289         .

```

X9 Since 2008, have you or your household received any financial assistance from your family or a friend?

2013 Public SHED codebook - full\_labels.txt

```

type:  numer ic (double)
label :  X9

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

units:  1
missing .:  0/4134

tabulation:  Freq.  Numer ic  Label
              69      -1  Refused
              3284     0   No
              781     1   Yes

```

X10 Since 2008, have you or your household provided any financial assistance to a friend or family member?

```

type:  numer ic (double)
label :  X10

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

units:  1
missing .:  0/4134

tabulation:  Freq.  Numer ic  Label
              66      -1  Refused
             2550     0   No
             1518     1   Yes

```

Y1 Thinking about your current education and work experience, how confident are you that you have the skills necessary to get the kinds of jobs you want now?

```

type:  numer ic (double)
label :  Y1

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

units:  1
missing .:  1270/4134

tabulation:  Freq.  Numer ic  Label
              43      -1  Refused
              829     1  Very confident
             1126     2  Somewhat confident
              517     3  Not confident
              187     4  I am not currently in the workforce and I
am not looking for a job
              162     8  Don't know
             1270     .

```

Y2 Thinking about the types of jobs you believe will be available in ten years, how confident are you that you have the skills necessary to get the kinds of jobs you want?

```
type:  numerical (double)
label:  Y2
```

```

range:      [-1, 8]
unique values: 6
units:      1
missing:    1270/4134

```

tabul ati on:	Freq.	Numeric	Label
	48	-1	Refused
	649	1	Very confident
	1108	2	Somewhat confident
	552	3	Not confident
	288	4	I do not expect to be working ten years
from now	219	8	Don' t know
	1270	.	

DOV_Y3_Y4	Data only
variable: Ask Y3 or Y4 based on Y1 and Y2	

```

type:   numeric (double)
label:  DOV_Y3_Y4

```

```

range: [1, 2]
unique values: 2
units: 1
missing: 3807/4134

```

tabulation:	Freq.	Numeri c	Label
	155	1	Y3 asked
	172	2	Y4 asked
	3807	.	

Y3\_a You expressed some lack of confidence in your skills for the kinds of jobs that you might want today. Which of these statements, if any, do you agree with?

[I need more education or another degree]

```

type:   numeri c (doubl e)
label:  Y3_1

```

```

range: [0, 1]
unique values: 2
units: 1
missing: 3839/4134

```

tabulation:	Freq.	Numeri c	Label
	150	0	No
	145	1	Yes
	3839		

Y3\_b

[I need more job training]

2013 Public SHED codebook - full\_labels.txt

```

type:  numeric (double)
label:  Y3_2

range:  [0, 1]
unique values:  2

units:  1
missing :  3839/4134

tabulation:  Freq.    Numeric  Label
              182         0    No
              113         1    Yes
              3839         .

```

Y3\_c [My skills are out of date because I haven't been using them]

```

type:  numeric (double)
label:  Y3_3

range:  [0, 1]
unique values:  2

units:  1
missing :  3839/4134

tabulation:  Freq.    Numeric  Label
              234         0    No
              61         1    Yes
              3839         .

```

Y3\_d [The job market is changing faster than I can keep up with]

```

type:  numeric (double)
label:  Y3_4

range:  [0, 1]
unique values:  2

units:  1
missing :  3839/4134

tabulation:  Freq.    Numeric  Label
              217         0    No
              78         1    Yes
              3839         .

```

Y3\_e [The kind of job I'm qualified for is not available]

```

type:  numeric (double)
label:  Y3_5

range:  [0, 1]
unique values:  2

units:  1
missing :  3839/4134

tabulation:  Freq.    Numeric  Label

```

2013 Public SHED codebook - full\_labels.txt

228	0	No
67	1	Yes
3839	.	

Y3\_Refused

[Refused]

type:	numeric (double)		
label:	Y3_Refused		
range:	[0, 1]	units:	1
unique values:	2	missing .:	3839/4134
tabulation:	Freq.	Numeric	Label
	291	0	No
	4	1	Yes
	3839	.	

Y4\_a You expressed some lack of confidence in your skills for the kinds of jobs that you will want in ten years.  
Which of these statements, if any, do you agree with?

[I will need more education or another degree to be competitive]

type:	numeric (double)		
label:	Y4_1		
range:	[0, 1]	units:	1
unique values:	2	missing .:	3766/4134
tabulation:	Freq.	Numeric	Label
	221	0	No
	147	1	Yes
	3766	.	

Y4\_b [I will need more job training to be competitive]

type:	numeric (double)		
label:	Y4_2		
range:	[0, 1]	units:	1
unique values:	2	missing .:	3766/4134
tabulation:	Freq.	Numeric	Label
	212	0	No
	156	1	Yes
	3766	.	

2013 Public SHED codebook - full\_labels.txt

Y4\_c  
[My skills will be out of date in ten years]

type: numeric (double)  
label: Y4\_3  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 3766/4134  
tabulation: Freq. Numeric Label  
232 0 No  
136 1 Yes  
3766 .

Y4\_d  
[The job market will change faster than I can keep up with]

type: numeric (double)  
label: Y4\_4  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 3766/4134  
tabulation: Freq. Numeric Label  
232 0 No  
136 1 Yes  
3766 .

Y4\_e  
[The kind of job I'm qualified for may not be available in ten years]

type: numeric (double)  
label: Y4\_5  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 3766/4134  
tabulation: Freq. Numeric Label  
276 0 No  
92 1 Yes  
3766 .

Y4\_Refused  
[Refused]

type: numeric (double)  
label: Y4\_Refused

2013 Public SHED codebook - full\_labels.txt

range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 3766/4134

tabulation:	Freq.	Numerical	Label
	364	0	No
	4	1	Yes
	3766	.	

I1 In 2012, would you say that your household's total spending was more than your income, that it was about the same as your income, or that you spent less than your income?

type: numerical (double)  
 label: I1  
 range: [-1, 3]  
 unique values: 4  
 units: 1  
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	73	-1	Refused
	1622	1	Spending was less than income
	1589	2	Spending was same as income
	850	3	Spending was more than income

I2 In 2012, about how much of your income did your household set aside as savings as a percent of your total gross household income (before taxes and deductions)?

type: numerical (double)  
 label: I2, but 51 nonmissing values are not labeled  
 range: [0, 100]  
 unique values: 51  
 units: 1  
 missing: 214/4134  
 examples: 0  
 1  
 8  
 20

I3\_a Which of the following categories, if any, are you saving money for?

[Education (yours or someone else's)]

type: numerical (double)  
 label: I3\_1  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 1864/4134



2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	1870	0	No
	400	1	Yes
	1864	.	

-----  
I3\_b

[Retirement]

-----  
-----  
type: numerical (double)  
label: I3\_2  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134  
tabulation:

Freq.	Numerical	Label
874	0	No
1396	1	Yes
1864	.	

-----  
I3\_c

[Your children]

-----  
-----  
type: numerical (double)  
label: I3\_3  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134  
tabulation:

Freq.	Numerical	Label
1814	0	No
456	1	Yes
1864	.	

-----  
I3\_d  
or other big purchase (excluding a home)]

[Major appliance, car,

-----  
-----  
type: numerical (double)  
label: I3\_4  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134  
tabulation:

Freq.	Numerical	Label
1781	0	No
489	1	Yes
1864	.	

-----  
I3\_e

2013 Public SHED codebook - full\_labels.txt  
[Home purchase]

-----  
-----  
type: numeric (double)  
label: I3\_5  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134  
tabulation: Freq.      Numeric      Label  
                 2024            0      No  
                 246            1      Yes  
                 1864            .

-----  
-----  
I3\_f  
[Pay off debts]  
-----  
-----

type: numeric (double)  
label: I3\_6  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134  
tabulation: Freq.      Numeric      Label  
                 1712            0      No  
                 558            1      Yes  
                 1864            .

-----  
-----  
I3\_g  
[Unexpected expenses]  
-----  
-----

type: numeric (double)  
label: I3\_7  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134  
tabulation: Freq.      Numeric      Label  
                 1026            0      No  
                 1244            1      Yes  
                 1864            .

-----  
-----  
I3\_h  
[Just to save]  
-----  
-----

type: numeric (double)  
label: I3\_8  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134

2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	1193	0	No
	1077	1	Yes
	1864	.	

I3\_i

[Taxes]

type:	numerical (double)		
label:	I3_9		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing .:	1864/4134
tabulation:	Freq.	Numerical	Label
	1870	0	No
	400	1	Yes
	1864	.	

I3\_j

[To leave

behind some inheritance or charitable donation]

type:	numerical (double)		
label:	I3_10		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing .:	1864/4134
tabulation:	Freq.	Numerical	Label
	1998	0	No
	272	1	Yes
	1864	.	

I3\_k

[Other]

type:	numerical (double)		
label:	I3_11		
range:	[0, 1]		
unique values:	2		
		units:	1
		missing .:	1864/4134
tabulation:	Freq.	Numerical	Label
	2154	0	No
	116	1	Yes
	1864	.	

I3\_Refused

2013 Public SHED codebook - full\_labels.txt  
[Refused]

-----  
-----  
type: numeric (double)  
label: I3\_12  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 1864/4134  
tabulation: Freq.    Numeric    Label  
             2256         0    No  
             14          1    Yes  
             1864         .

-----  
-----  
I4        How much was the total income your household received in 2012 from all  
sources, before taxes and other deductions were  
made?  
-----  
-----

type: numeric (double)  
label: I4, but 467 nonmissing values are not labeled  
range: [0, 6546584]  
unique values: 467  
units: 1  
missing: 493/4134  
examples: 18000  
           44000  
           75000  
           135000

-----  
-----  
I4A        Which of the following categories best describes your total household  
income from all sources, before taxes and  
deductions, in 2012?  
-----  
-----

type: numeric (double)  
label: I4A  
range: [-1, 10]  
unique values: 11  
units: 1  
missing: 3641/4134  
examples: .  
           .  
           .  
           .

-----  
-----  
I5        Was your total household income in 2012 higher or lower compared  
to what you would expect in a normal year,  
or was it normal?  
-----  
-----

type: numeric (double)  
label: I5

2013 Public SHED codebook - full\_label s.txt

range: [-1, 3]                      uni ts: 1  
 uni que val ues: 4                      mi ssi ng .: 0/4134

tabul ati on:	Freq.	Numeri c	Label
	93	-1	Refused
	1143	1	Low
	2598	2	Normal
	300	3	Hi gh

I6                      What would you say your  
 total household income is in a normal year?

type: numeric (double)  
 label: I6, but 224 nonmi ssi ng val ues are not l abel ed

range: [0, 3800000]                      uni ts: 1  
 uni que val ues: 224                      mi ssi ng .: 2845/4134

exampl es: 62000  
 .  
 .  
 .

I6A                      Which of the fol lowi ng categori es best descri bes  
 your total household income in a normal year?

type: numeric (double)  
 label: I6A

range: [-1, 10]                      uni ts: 1  
 uni que val ues: 11                      mi ssi ng .: 3980/4134

exampl es: .  
 .  
 .  
 .

I7                      During the next 12 months, do you expect your total income to be higher,  
 about the same, or lower than during the past  
 12 months?

type: numeric (double)  
 label: I7

range: [-1, 3]                      uni ts: 1  
 uni que val ues: 4                      mi ssi ng .: 0/4134

tabul ati on:	Freq.	Numeri c	Label
	84	-1	Refused
	689	1	Lower

2559 2 About the same  
802 3 Higher

I8\_a If you received \$1,000 in unexpected income today, such as a bonus at work, how much of the \$1,000 you would spend, how much you would save, and how much you would use to pay down any debt within one month?

[Spend]

type: numeric (double)  
label: I8\_a, but 41 nonmissing values are not labeled  
range: [0, 1000] units: 1  
unique values: 41 missing.: 225/4134  
examples: 0  
0  
200  
500

I8\_b

[Save]

type: numeric (double)  
label: I8\_b, but 47 nonmissing values are not labeled  
range: [0, 1000] units: 1  
unique values: 47 missing.: 225/4134  
examples: 0  
200  
500  
1000

I8\_c

[Pay down existing debt]

type: numeric (double)  
label: I8\_c, but 46 nonmissing values are not labeled  
range: [0, 1000] units: 1  
unique values: 46 missing.: 225/4134  
examples: 0  
0  
500  
1000

2013 Public SHED codebook - full\_labels.txt

I 9 Which one of the following best describes how your household's income changes from month to month, if at all?

type: numeric (double)  
label: I 9  
range: [-1, 3]  
unique values: 4  
units: 1  
missing: 0/4134

tabulation:	Freq.	Numerical	Label
	106	-1	Refused
	2803	1	Roughly the same amount each month
	831	2	Roughly the same most months, but some unusually high or low months during the year
	394	3	Often varies quite a bit from one month to the next

I 10\_a Please indicate whether each of the following is a reason that your income changes from month to month:  
(Select all that apply)

[Bonuses]

type: numeric (double)  
label: I 10\_1  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 2909/4134

tabulation:	Freq.	Numerical	Label
	1085	0	No
	140	1	Yes
	2909	.	

I 10\_b

[Commissions]

type: numeric (double)  
label: I 10\_2  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 2909/4134

tabulation:	Freq.	Numerical	Label
	1130	0	No
	95	1	Yes
	2909	.	

2013 Public SHED codebook - full\_labels.txt

I10\_c

[Seasonal employment]

type: numeric (double)  
 label: I10\_3  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2909/4134  
 tabulation: Freq. Numeric Label  
                   1065 0 No  
                   160 1 Yes  
                   2909 .

I10\_d

[Irregular work schedule (i.e. your work hours change from week to week)]

type: numeric (double)  
 label: I10\_4  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2909/4134  
 tabulation: Freq. Numeric Label  
                   734 0 No  
                   491 1 Yes  
                   2909 .

I10\_e

[Periods of unemployment]

type: numeric (double)  
 label: I10\_5  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2909/4134  
 tabulation: Freq. Numeric Label  
                   1049 0 No  
                   176 1 Yes  
                   2909 .

I10\_f

[Investment Income]

type: numeric (double)  
 label: I10\_6



2013 Public SHED codebook - full\_label s.txt

range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2909/4134

tabulation:	Freq.	Numerical	Label
	1081	0	No
	144	1	Yes
	2909	.	

I10\_g

[Other]

type: numerical (double)  
 label: I10\_7

range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2909/4134

tabulation:	Freq.	Numerical	Label
	942	0	No
	283	1	Yes
	2909	.	

I10\_Refused

[Refused]

type: numerical (double)  
 label: I10\_Refused

range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 2909/4134

tabulation:	Freq.	Numerical	Label
	1175	0	No
	50	1	Yes
	2909	.	

D0V\_E1A\_E1B

Data only variable: Ask E1a or E1b

type: numerical (double)  
 label: D0V\_E1A\_E1B

range: [1, 2]  
 unique values: 2  
 units: 1  
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	2136	1	E1a Asked
	1998	2	E1b Asked

2013 Public SHED codebook - full\_labels.txt

-----  
 E1A If you were to lose your main source of income (e.g. job, government benefits), could you cover your expenses for 3 months by borrowing money, using savings, selling assets, or borrowing from friends/family?  
 -----

type: numeric (double)  
 label: E1A  
 range: [-1, 1]                      units: 1  
 unique values: 3                      missing: 1998/4134  
 tabulation:    Freq.    Numeric    Label  
                  40       -1    Refused  
                  805       0    No  
                  1291       1    Yes  
                  1998       .

-----  
 E1B If you were to lose your main source of income (e.g. job, government benefits), could you cover your expenses for 3 months by borrowing money, using savings, selling assets, or borrowing from friends/family?  
 -----

type: numeric (double)  
 label: E1B  
 range: [-1, 1]                      units: 1  
 unique values: 3                      missing: 2136/4134  
 tabulation:    Freq.    Numeric    Label  
                  44       -1    Refused  
                  1055       0    No  
                  899       1    Yes  
                  2136       .

-----  
 E3B\_a Suppose that you have an emergency expense that costs \$400. Based on your current financial situation how would you pay for this expense? If you would use more than one method to cover this expense please select all that apply.  
 -----

[Put it on my credit card and pay it off in full at the next statement]  
 -----

type: numeric (double)  
 label: E3b\_01  
 range: [0, 1]                      units: 1  
 unique values: 2                      missing: 0/4134  
 tabulation:    Freq.    Numeric    Label  
                  2846       0    No  
                  1288       1    Yes

E3B\_b [Put it  
on my credit card and pay it off over time]

type: numeric (double)  
label: E3b\_02  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134  
tabulation: Freq. Numeric Label  
3430 0 No  
704 1 Yes

E3B\_c [With the money currently in  
my checking/savings account or with cash]

type: numeric (double)  
label: E3b\_03  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134  
tabulation: Freq. Numeric Label  
2394 0 No  
1740 1 Yes

E3B\_d [Using  
money from a bank loan or line of credit]

type: numeric (double)  
label: E3b\_04  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134  
tabulation: Freq. Numeric Label  
3996 0 No  
138 1 Yes

E3B\_e [By  
borrowing from a friend or family member]

type: numeric (double)  
label: E3b\_05  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134

2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	3723	0	No
	411	1	Yes

E3B\_f [Using a  
payday loan, deposit advance, or overdraft]

type:	numerical (double)		
label:	E3b_06		
range:	[0, 1]	units:	1
unique values:	2	missing :	0/4134
tabulation:	Freq.	Numerical	Label
	4017	0	No
	117	1	Yes

E3B\_g [By selling something]

type:	numerical (double)		
label:	E3b_07		
range:	[0, 1]	units:	1
unique values:	2	missing :	0/4134
tabulation:	Freq.	Numerical	Label
	3783	0	No
	351	1	Yes

E3B\_h [I wouldn't  
be able to pay for the expense right now]

type:	numerical (double)		
label:	E3b_08		
range:	[0, 1]	units:	1
unique values:	2	missing :	0/4134
tabulation:	Freq.	Numerical	Label
	3506	0	No
	628	1	Yes

E3B\_i [Other]

```

type:   numeri c (doubl e)
label :  E3b_09

```

```

range:      [0, 1]
uni que val ues: 2
uni ts:     1
mi ssi ng . : 0/4134

```

tabul ati on:	Freq.	Numeri c	Label
	4048	0	No
	86	1	Yes

E3B\_Refused

[Refused]

```
type:   numer i c (doubl e)
label :  E3b_Refused
```

```

range:      [0, 1]
uni que val ues: 2
uni ts:     1
mi ssi ng . : 0/4134

```

tabul ati on:	Freq.	Numeri c	Label
	4035	0	No
	99	1	Yes

E4B Do you regularly set aside part of any income you receive in some type of savings account?

```

type:   numeri c (doubl e)
label :  E4b

```

range:	$[-1, 1]$	uni ts:	1
uni que val ues:	3	mi ssi ng .:	318/4134

tabul ati on:	Freq.	Numeri c	Label
	39	-1	Refused
	1717	0	No
	2060	1	Yes
	318	.	

G1 Which one of these is the main reason that you play lotteries or other types of gambling?

```
type:   numeri c (doubl e)
label :  G1
```

```

range:      [-1, 4]
unique val ues: 5
uni ts:     1
mi ssi ng . : 2071/4134

```

tabulation:	Freq.	Numeric	Label
	26	-1	Refused
	1100	1	For the money or prizes
	744	2	As a pastime or for

2013 Public SHED codebook - full\_labels.txt  
 65 entertainment  
 128 3 As a form of charitable donation  
 2071 4 Other (Please specify)  
 .

G2 During the past 12 months, about how much money would you say that you spent on state lotteries and other types of gambling?

type: numeric (double)  
 label: G2  
 range: [-1, 8] units: 1  
 unique values: 6 missing: 2071/4134

tabulation:	Freq.	Numeric	Label
	25	-1	Refused
	1350	1	Less than \$100
	333	2	\$100 to \$249
	159	3	\$250 to \$499
	139	4	More than \$500
	57	8	Don't know
	2071	.	

G3 In a typical year, about how often do you buy or sell stocks in individual companies, including trades in a retirement account like a 401(k)? Please do not include buying or selling stock mutual funds or Exchange Traded Funds (ETFs).

type: numeric (double)  
 label: G3  
 range: [-1, 5] units: 1  
 unique values: 6 missing: 2575/4134

tabulation:	Freq.	Numeric	Label
	89	-1	Refused
	44	1	Buy or sell at least once a week
	143	2	Buy or sell at least once a month
	211	3	Buy or sell at least once a quarter
	243	4	Buy or sell at least once a year
	829	5	Buy or sell less than once a year
	2575	.	

P3 Which one of the following statements comes closest to describing the amount of financial risk that you are willing to take when you save or make investments?

2013 Public SHED codebook - full\_labels.txt  
 type: numeric (double)  
 label: P3

range: [-1, 4]                      units: 1  
 unique values: 5                      missing : 0/4134

tabulation:	Freq.	Numerical	Label
	99	-1	Refused
	159	1	Take substantial financial risks expecting to earn substantial returns
	566	2	Take above average financial risks expecting to earn above average returns
	1476	3	Take average financial risks expecting to earn average returns
	1834	4	Not willing to take any financial risks

P4 Suppose that you are the only income earner in the family. You have to choose between the following two possible jobs.  
 Which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. There is a 50-50 chance this job would double your total lifetime income and a 50-50 chance that it would cut it by a third.

type: numeric (double)  
 label: P4

range: [-1, 2]                      units: 1  
 unique values: 3                      missing : 0/4134

tabulation:	Freq.	Numerical	Label
	102	-1	Refused
	3411	1	This job would guarantee your current total family income for life.
	621	2	This job is better paying, but the income is also less certain. There is a 50-5

P5 Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this job would double your lifetime income and 50-50 that it would cut it by

twenty percent.

```

-----
type:   numeric (double)
label:  P5

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

units:  1
missing.: 723/4134

tabulation:  Freq.  Numeric  Label
              34      -1      Refused
              2772     1      This job would guarantee your
                                current total family income for
                                life.
              605     2      This job is better paying, but
                                the income is also less certain.
                                Suppose the chan
              723     .

```

P6

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this job would double your lifetime income, and 50-50 that it would cut it in half.

```

-----
type:   numeric (double)
label:  P6

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

units:  1
missing.: 3513/4134

tabulation:  Freq.  Numeric  Label
              12      -1      Refused
              253     1      This job would guarantee your
                                current total family income for
                                life.
              356     2      This job is better paying, but
                                the income is also less certain.
                                Suppose the chan
              3513     .

```

P7

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this



job would double your lifetime income and 50-50 that it would cut it by seventy-five percent.

```

-----
type:   numeric (double)
label:   P7

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

units:   1
missing : 3778/4134

tabulation:  Freq.   Numeric   Label
               4       -1       Refused
               201      1       This job would guarantee your
                                current total family income for
                                life.
               151      2       This job is better paying, but
                                the income is also less certain.
                                Suppose the chan
               3778      .

```

P8

Now which job would you take?

FIRST JOB: This job would guarantee your current total family income for life.

SECOND JOB: This job is better paying, but the income is also less certain. Suppose the chances were 50-50 that this job would double your lifetime income and 50-50 that it would cut it by ten percent.

```

-----
type:   numeric (double)
label:   P8

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

units:   1
missing : 1362/4134

tabulation:  Freq.   Numeric   Label
               57       -1       Refused
               1824      1       This job would guarantee your
                                current total family income for
                                life.
               891      2       This job is better paying, but
                                the income is also less certain.
                                Suppose the chan
               1362      .

```

PPAGE

Age

```

-----
type:   numeric (double)
label:   PPAGE, but 75 nonmissing values are not labeled
Page 89

```

2013 Public SHED codebook - full\_labels.txt

range: [18, 92]  
 unique values: 75  
 examples: 33  
 46  
 56  
 65

units: 1  
 missing: 0/4134

-----  
 PPAGECAT

Age - 7 Categories

-----  
 type: numeric (double)  
 label: ppagecat

range: [1, 7]  
 unique values: 7  
 units: 1  
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	327	1	18-24
	602	2	25-34
	617	3	35-44
	798	4	45-54
	892	5	55-64
	632	6	65-74
	266	7	75+

-----  
 PPAGECT4

Age - 4 Categories

-----  
 type: numeric (double)  
 label: ppagect4

range: [1, 4]  
 unique values: 4  
 units: 1  
 missing: 0/4134

tabulation:	Freq.	Numerical	Label
	643	1	18-29
	903	2	30-44
	1250	3	45-59
	1338	4	60+

-----  
 PPEDUC

Education (Highest Degree Received)

-----  
 type: numeric (double)  
 label: PPEDUC

range: [1, 14]  
 unique values: 14  
 units: 1  
 missing: 0/4134

2013 Public SHED codebook - full\_labels.txt  
 examples: 9 HIGH SCHOOL GRADUATE - high school DIPLOMA or the  
 equivalent (GED)  
 10 Some college, no degree  
 11 Associate degree  
 12 Bachelors degree

-----  
 PPEDUCAT

Education (Categorical)

-----  
 type: numeric (double)  
 label: PPEDUCAT  
 range: [1, 4]                      uni ts: 1  
 unique values: 4                      mi ssi ng . : 0/4134  
 tabulation: Freq.      Numeri c      Label  
                  329              1      Less than high school  
                  1203             2      High school  
                  1211             3      Some college  
                  1391             4      Bachelor's degree or higher

-----  
 PPETHM

Race / Ethnicity

-----  
 type: numeric (double)  
 label: PPETHM  
 range: [1, 5]                      uni ts: 1  
 unique values: 5                      mi ssi ng . : 0/4134  
 tabulation: Freq.      Numeri c      Label  
                  3043              1      White, Non-Hispanic  
                  373               2      Black, Non-Hispanic  
                  139               3      Other, Non-Hispanic  
                  428               4      Hispanic  
                  151               5      2+ Races, Non-Hispanic

-----  
 PPGENDER

Gender

-----  
 type: numeric (double)  
 label: PPGENDER  
 range: [1, 2]                      uni ts: 1  
 unique values: 2                      mi ssi ng . : 0/4134  
 tabulation: Freq.      Numeri c      Label  
                  2099              1      Male  
                  2035              2      Female

PPHHHEAD

Household Head

type: numeric (double)  
 label: PPHHHEAD  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numeric	Label
723	0	No
3411	1	Yes

PPHHSIZE

Household Size

type: numeric (double)  
 label: pphsize, but 11 nonmissing values are not labeled  
 range: [1, 12]  
 unique values: 11  
 units: 1  
 missing: 0/4134  
 examples:
 

- 1
- 2
- 3
- 4

PPHOUSE

Housing Type

type: numeric (double)  
 label: PPHOUSE  
 range: [1, 5]  
 unique values: 5  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numeric	Label
2948	1	A one-family house detached from any other house
300	2	A one-family house attached to one or more houses
704	3	A building with 2 or more apartments
171	4	A mobile home
11	5	Boat, RV, van, etc.

PPINCI MP

Household Income

2013 Public SHED codebook - full\_labels.txt

type: numeric (double)  
 label: PPINCI MP  
 range: [1, 19]  
 unique values: 19  
 units: 1  
 missing: 0/4134  
 examples: 8 \$25,000 to \$29,999  
 11 \$40,000 to \$49,999  
 13 \$60,000 to \$74,999  
 16 \$100,000 to \$124,999

PPMARI T

Marital Status

type: numeric (double)  
 label: PPMARI T  
 range: [1, 6]  
 unique values: 6  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numeri c	Label
2306	1	Marri ed
206	2	Wi dowed
437	3	Di vorced
60	4	Separated
845	5	Never marri ed
280	6	Li vi ng wi th partner

PPMSACAT

MSA Status

type: numeric (double)  
 label: PPMSACAT  
 range: [0, 1]  
 unique values: 2  
 units: 1  
 missing: 0/4134  
 tabulation:
 

Freq.	Numeri c	Label
644	0	Non-Metro
3490	1	Metro

PPREG4

Regi on 4 - Based on State of Resi dence

type: numeric (double)  
 label: PPREG4  
 range: [1, 4]  
 unique values: 4  
 units: 1  
 missing: 0/4134

2013 Public SHED codebook - full\_labels.txt

tabulation:	Freq.	Numerical	Label
	787	1	Northeast
	951	2	Midwest
	1468	3	South
	928	4	West

PPREG9

Region 9 - Based on State of Residence

type:	numerical (double)		
label:	ppreg9		
range:	[1, 9]	units:	1
unique values:	9	missing:	0/4134
tabulation:	Freq.	Numerical	Label
	205	1	New England
	582	2	Mid-Atlantic
	636	3	East-North Central
	315	4	West-North Central
	800	5	South Atlantic
	230	6	East-South Central
	438	7	West-South Central
	297	8	Mountain
	631	9	Pacific

PPRENT

Ownership Status of Living Quarters

type:	numerical (double)		
label:	PPRENT		
range:	[1, 3]	units:	1
unique values:	3	missing:	0/4134
tabulation:	Freq.	Numerical	Label
	3037	1	Owned or being bought by you or someone in your household
	992	2	Rented for cash
	105	3	Occupied without payment of cash rent

PPSTATEN

State

type:	numerical (double)		
label:	PPSTATEN		
range:	[11, 95]	units:	1
unique values:	51	missing:	0/4134

2013 Public SHED codebook - full\_labels.txt  
 examples: 31 OH  
 44 ND  
 59 FL  
 84 CO

PPT01  
 Presence of Household Members - Children 0-1

type: numeric (double)  
 label: pphsize, but 3 nonmissing values are not labeled  
 range: [0, 2]  
 unique values: 3  
 units: 1  
 missing: 0/4134  
 tabulation:

Freq.	Numeric	Label
3996	0	
134	1	
4	2	

PPT25  
 Presence of Household Members - Children 2-5

type: numeric (double)  
 label: pphsize, but 4 nonmissing values are not labeled  
 range: [0, 3]  
 unique values: 4  
 units: 1  
 missing: 0/4134  
 tabulation:

Freq.	Numeric	Label
3756	0	
308	1	
66	2	
4	3	

PPT612  
 Presence of Household Members - Children 6-12

type: numeric (double)  
 label: pphsize, but 5 nonmissing values are not labeled  
 range: [0, 4]  
 unique values: 5  
 units: 1  
 missing: 0/4134  
 tabulation:

Freq.	Numeric	Label
3553	0	
376	1	
162	2	
36	3	
7	4	





2013 Public SHED codebook - full\_labels.txt

925 5 Not working - retired  
299 6 Not working - disabled  
288 7 Not working - other

PPNET

HH Internet Access

type: numeric (double)  
label: PPNET  
range: [0, 1]  
unique values: 2  
units: 1  
missing: 0/4134  
tabulation: Freq. Numeric Label  
856 0 No  
3278 1 Yes

sector

Sector of institution

type: numeric (byte)  
label: label\_sector  
range: [0, 9]  
unique values: 8  
units: 1  
missing: 3661/4134  
tabulation: Freq. Numeric Label  
1 0 Administrative Unit  
201 1 Public, 4-year or above  
133 2 Private not-for-profit, 4-year or above  
53 3 Private for-profit, 4-year or above  
52 4 Public, 2-year  
1 5 Private not-for-profit, 2-year  
25 6 Private for-profit, 2-year  
7 9 Private for-profit, less-than 2-year  
3661 .

control

Control of institution

type: numeric (byte)  
label: label\_control  
range: [1, 3]  
unique values: 3  
units: 1  
missing: 3661/4134  
tabulation: Freq. Numeric Label  
254 1 Public

2013 Public SHED codebook - full\_labels.txt  
 134 2 Private not-for-profit  
 85 3 Private for-profit  
 3661 .

-----  
 totalstudentloan Total amount of student loan debt owned for all individuals  
 whose education you've borrowed money for.  
 -----

type: numeric (float)  
 range: [0, 400000] units: 1  
 unique values: 200 missing: 0/4134  
 mean: 5773.76  
 std. dev: 20821  
 percentiles: 10% 25% 50% 75% 90%  
 0 0 0 0 15000

-----  
 A1a  
 Turned down for credit in the past 12 months  
 -----

type: numeric (float)  
 label: A1  
 range: [-1, 1] units: 1  
 unique values: 3 missing: 2775/4134  
 tabulation: Freq. Numeric Label  
 34 -1 Refused  
 976 0 No  
 349 1 Yes  
 2775 .

-----  
 A1b  
 credit as you applied for in the past 12 months Not given as much  
 -----

type: numeric (float)  
 label: A1  
 range: [-1, 1] units: 1  
 unique values: 3 missing: 2775/4134  
 tabulation: Freq. Numeric Label  
 42 -1 Refused  
 1129 0 No  
 188 1 Yes  
 2775 .

-----  
 A1c Put off applying for credit

2013 Public SHED codebook - full\_labels.txt  
because you thought you might be turned down

```

type: numeric (float)
label: A1

range: [-1, 1]
unique values: 3
units: 1
missing: 0/4134

tabulation: Freq.   Numeric   Label
              64         -1   Refused
              3394        0    No
              676         1    Yes

```

normincome What would you say your  
total household income is in a normal year?

```

type: numeric (float)

range: [0, 5000000]
unique values: 406
units: 1
missing: 528/4134

mean: 69607.5
std. dev: 131538

percentiles: 10% 25% 50% 75% 90%
              2400 25000 50000 90000 130000

```

normal income Normal income categories

```

type: numeric (float)
label: I4A

range: [-1, 10]
unique values: 11
units: 1
missing: 24/4134

examples: 2 $5,000 to $14,999
          4 $25,000 to $49,999
          5 $50,000 to $74,999
          7 $100,000 to $149,999

```

income Income categories

```

type: numeric (float)
label: I4A

range: [-1, 10]
unique values: 11
units: 1
missing: 0/4134

```

2013 Public SHED codebook - full\_labels.txt

examples: 2 \$5,000 to \$14,999  
4 \$25,000 to \$49,999  
5 \$50,000 to \$74,999  
6 \$75,000 to \$99,999

-----  
avoidtreatment During the past 12 months, was there a time when you needed any  
of the following medical treatments, but  
didn't get it because you couldn't afford it? [Summary of  
responses]  
-----

type: numeric (float)  
label: yn  
range: [-1, 1] units: 1  
unique values: 3 missing: 0/4134  
tabulation: Freq. Numeric Label  
39 -1 Refused  
2823 0 No  
1272 1 Yes

-----  
T6a Which one of the following broad categories best describes your major  
at the school you borrowed money to attend?  
-----

type: numeric (float)  
label: T6  
range: [-1, 12] units: 1  
unique values: 13 missing: 3566/4134  
examples: .  
.  
.  
.

-----  
studentloans Do you currently owe any money or have any loans that  
you used to pay for the education of any of  
the categories of people below? Please include any  
loans on which you are the co-signer. If you  
do not have that particular relationship (e.g.  
grandchild) please select "Does not apply."  
[Summary of responses]  
-----

type: numeric (float)  
label: yn  
range: [0, 1] units: 1

2013 Public SHED codebook - full\_labels.txt  
unique values: 2 missing.: 0/4134

tabulation:	Freq.	Numerical	Label
	3177	0	No
	957	1	Yes

insurance Are you CURRENTLY covered by any of the following  
types of health insurance or health coverage  
plans? [Summary of responses]

type:	numerical (float)	units:
label:	yn	
range:	[-1, 1]	1
unique values:	3	missing.: 0/4134

  

tabulation:	Freq.	Numerical	Label
	40	-1	Refused
	510	0	No
	3584	1	Yes

-----  
ppracem Race, Census categories  
-----

type: numeric (byte)  
label: ppracem

range: [1,6] units: 1  
unique values: 6 missing .: 2/4,134

tabulation: Freq.	Numeric	Label
3,377	1	White
403	2	Black/African-American
34	3	American Indian or Alaska Native
112	4	Asian
14	5	Hawaiian/Pacific Islander
192	6	2+ Races

-----  
race\_5cat Race/Ethnicity - 5 categories  
-----

type: numeric (byte)  
label: race\_5cat

range: [1,5] units: 1  
unique values: 5 missing .: 0/4,134

tabulation: Freq.	Numeric	Label
3,043	1	White
373	2	Black
428	3	Hispanic
105	4	Asian
185	5	Other

-----  
year Year  
-----

type: numeric (float)  
label: Year

range: [2013] units: 1  
unique values: 1 missing.: 0/4,134

tabulation: Freq.	Numeric
4,134	2013