2024 National Financial Capability Study
Data File Information: 2024 State-by-State Survey
June 23, 2025

<u>Contents</u>:

<u>Notes on Weighting</u>

The dataset includes weights that allow researchers to match Census distributions for three levels of analysis: national, Census Division and state. Weights are based on data from the 2023 American Community Survey.

- **National-level weights** (wgt_n2): The weighting variable that can be used when reporting national statistics is designed to weight the sample so that it is representative of the U.S. population age 18 and up on the following demographic characteristics:

  – Age by gender: Male 18-34
  Male 35-54
  Male 55+
  Female 18-34
  Female 35-54
  Female 55+

  – Ethnicity: White non-Hispanic
  Black non-Hispanic
  Hispanic (alone or in combination)
  Asian/Pacific Islander non-Hispanic
  Other non-Hispanic (American Indian, Other, 2+ ethnicities)

  – Education: Some college (including Associate's degree) or less
  College graduate (Bachelor's degree) or more

  – Census division: New England
  Middle Atlantic
  East North Central
  West North Central
  South Atlantic
  East South Central
  West South Central
  Mountain
  Pacific

- **Census Division-level weights** (wgt_d2): The weighting variable that can be used when reporting Census Division statistics is designed to weight the sample so that it is representative within each Census Division on the following demographic characteristics:
  – Age by gender
  – Ethnicity
  – Education
  – State

- **State-level weights** (wgt_s3): The weighting variable that can be used when reporting state statistics is designed to weight the sample so that is representative within each state on the following demographic characteristics:
    - Age by gender
    - Ethnicity
    - Education

Note that each weight is intended to produce a reliable representation of the population as a whole for that level of analysis (i.e., national, census division or state). However, breakdowns of sub-populations within these geographic levels will not necessarily be representative.

No additional weighting was used to account for non-response bias.

Data Dictionary

[To protect respondent anonymity, selected variables have been aggregated into larger groupings.]

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List of variables on the working file

Name (Position) Label

NFCSID (1) Respondent ID
    Measurement Level: Nominal
    Column Width: 10  Alignment: Right
    Print Format: F10
    Write Format: F10

STATEQ (2) State
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

        Value     Label

            1     Alabama
            2     Alaska
            3     Arizona
            4     Arkansas
            5     California
            6     Colorado
            7     Connecticut
            8     Delaware
            9     District of Columbia
           10     Florida
           11     Georgia
           12     Hawaii
           13     Idaho
           14     Illinois
           15     Indiana
           16     Iowa
           17     Kansas
           18     Kentucky
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       19      Louisiana
       20      Maine
       21      Maryland
       22      Massachusetts
       23      Michigan
       24      Minnesota
       25      Mississippi
       26      Missouri
       27      Montana
       28      Nebraska
       29      Nevada
       30      New Hampshire
       31      New Jersey
       32      New Mexico
       33      New York
       34      North Carolina
       35      North Dakota
       36      Ohio
       37      Oklahoma
       38      Oregon
       39      Pennsylvania
       40      Rhode Island
       41      South Carolina
       42      South Dakota
       43      Tennessee
       44      Texas
       45      Utah
       46      Vermont
       47      Virginia
       48      Washington
       49      West Virginia
       50      Wisconsin
       51      Wyoming


CENSUSDIV (3) Census Division
     Measurement Level: Nominal
     Column Width: 8  Alignment: Right
     Print Format: F1
     Write Format: F1


            Value     Label

              1       New England
              2       Middle Atlantic
              3       East North Central
              4       West North Central
              5       South Atlantic
              6       East South Central
              7       West South Central
              8       Mountain
              9       Pacific
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CENSUSREG (4) Census Region
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1


            Value     Label


              1     Northeast
              2     Midwest
              3     South
              4     West


A50A (5) [GENDER (nonbinary randomly assigned)]
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1


            Value     Label


              1     Male
              2     Female


A3Ar_w (6) Age group
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label


              1     18-24
              2     25-34
              3     35-44
              4     45-54
              5     55-64
              6     65+
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A50B (7) [GENDER/AGE NET (nonbinary randomly assigned)]
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

            Value   Label

                1   Male 18-24
                2   Male 25-34
                3   Male 35-44
                4   Male 45-54
                5   Male 55-64
                6   Male 65+
                7   Female 18-24
                8   Female 25-34
                9   Female 35-44
               10   Female 45-54
               11   Female 55-64
               12   Female 65+

A4A_new_w (8) Ethnicity
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

            Value   Label

                1   White non-Hispanic
                2   Non-White

A5_2015 (9)
        What was the highest level of education that you completed? [2015 codes]
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

            Value   Label

                1   Did not complete high school
                2   High school graduate - regular high school diploma
                3   High school graduate - GED or alternative credential
                4   Some college, no degree
                5   Associate's degree
                6   Bachelor's degree
                7   Post graduate degree
               99   Prefer not to say

A6 (10) What is your marital status?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Married
               2   Single
               3   Separated
               4   Divorced
               5   Widowed/widower
              99   Prefer not to say

A7 (11) Which of the following describes your current living arrangements?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   I am the only adult in the household
               2   I live with my spouse/partner/significant other
               3   I live in my parents' home
               4   I live with other family, friends, or roommates
              99   Prefer not to say

A7A (12) [MARITAL STATUS VARIABLE]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Married
               2   Living with partner
               3   Single

A11 (13)
      How many children do you have who are financially dependent on you [or
      your spouse/partner]?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

              1   1
              2   2
              3   3
              4   4 or more
              5   No financially dependent children
              6   Do not have any children
             99   Prefer not to say

A8_2021 (14)
      What is your [household's] approximate annual income, including wages,
      tips, investment income, public assistance, income from retirement
      plans, etc.? [2021 codes]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

              1   Less than $15,000
              2   At least $15,000 but less than $25,000
              3   At least $25,000 but less than $35,000
              4   At least $35,000 but less than $50,000
              5   At least $50,000 but less than $75,000
              6   At least $75,000 but less than $100,000
              7   At least $100,000 but less than $150,000
              8   At least $150,000 but less than $200,000
              9   At least $200,000 but less than $300,000
             10     $300,000 or more
             98   Don't know
             99   Prefer not to say

AM21 (15)
      Have you ever been a member of the U.S. Armed Services, either in the
      active or reserve component?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

              1   Currently a member of the U.S. Armed Services
              2   Previously a member of the U.S. Armed Services
              3   Never a member of the U.S. Armed Services
             99   Prefer not to say

X3 (16) [QUESTIONNAIRE VERSION VARIABLE]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Core questions
              2   Military

A9 (17)
      Which of the following best describes your current employment or work
      status?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Self-employed
              2   Work full-time for an employer [or the military]
              3   Work part-time for an employer [or the military]
              4   Homemaker
              5   Full-time student
              6   Permanently sick, disabled, or unable to work
              7   Unemployed or temporarily laid off
              8   Retired
             99   Prefer not to say

A40 (18)
      [In addition to your main employment, did you also do other/Did you do
      any] work for pay in the past 12 months?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

A10 (19)
     Which of the following best describes your [spouse's/partner's] current
     employment or work status?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

           1   Self-employed
           2   Work full-time for an employer
           3   Work part-time for an employer
           4   Homemaker
           5   Full-time student
           6   Permanently sick, disabled, or unable to work
           7   Unemployed or temporarily laid off
           8   Retired
          99   Prefer not to say

A10A (20) [HOUSEHOLD RETIREMENT STATUS]
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

           1   Non-retired household
           2   Retired household--Respondent retired
           3   Retired household--Respondent not working and spouse retired

A21_2015 (21) Are you a part-time student taking courses for credit? [2015 base]
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

           1   Yes
           2   No
          98   Don't know
          99   Prefer not to say

A14 (22)
    Who in the household is most knowledgeable about saving, investing and
    debt?
Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

        Value   Label

            1   You
            2   Someone else
            3   You and someone else are equally knowledgeable
           98   Don't know
           99   Prefer not to say

A41 (23)
    What was the highest level of education completed by the person or any
    of the people who raised you?
Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

        Value   Label

            1   Did not complete high school
            2   High school graduate/GED
            3   Some college, no degree
            4   Associate's degree
            5   Bachelor's degree
            6   Post graduate degree
           98   Don't know
           99   Prefer not to say

A61 (24)
    Do you have parents or older relatives who are financially dependent on
    you [or your spouse/partner]?
Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

        Value   Label

            1   Yes
            2   No
           98   Don't know
           99   Prefer not to say

J1 (25)
      Overall, thinking of your assets, debts and savings, how satisfied are
      you with your current personal financial condition?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

             1   1 - Not At All Satisfied
             2   2
             3   3
             4   4
             5   5
             6   6
             7   7
             8   8
             9   9
            10   10 - Extremely Satisfied
            98   Don't know
            99   Prefer not to say

J2 (26)
      When thinking of your financial investments, how willing are you to take
      risks?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

             1   1 - Not At All Willing
             2   2
             3   3
             4   4
             5   5
             6   6
             7   7
             8   8
             9   9
            10   10 - Very Willing
            98   Don't know
            99   Prefer not to say

J3 (27)
      Over the past year, would you say your [household's] spending was less
      than, more than, or about equal to your [household's] income?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   Spending less than income
            2   Spending more than income
            3   Spending about equal to income
           98   Don't know
           99   Prefer not to say

J4 (28)
      In a typical month, how difficult is it for you to cover your expenses
      and pay all your bills?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   Very difficult
            2   Somewhat difficult
            3   Not at all difficult
           98   Don't know
           99   Prefer not to say

J40 (29)
      In the past 12 months, which one of the following best describes your
      [and your spouse's/partner's] income?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   Roughly the same amount each month
            2   Occasionally varies from month to month
            3   Varies quite often from month to month
           98   Don't know
           99   Prefer not to say

J5 (30)
        Have you set aside emergency or rainy day funds that would cover your
        expenses for 3 months, in case of sickness, job loss, economic downturn,
        or other emergencies?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

J6 (31) Are you setting aside any money for your children's college education?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

J8 (32)
        Have you ever tried to figure out how much you need to save for
        retirement?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

J9 (33)
       Before you [your spouse/partner] retired, did you try to figure out how
       much you needed to save for retirement?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Yes
               2   No
              98   Don't know
              99   Prefer not to say

J10 (34)
       In the past 12 months, have you [has your household] experienced a large
       drop in income which you did not expect?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Yes
               2   No
              98   Don't know
              99   Prefer not to say

J20 (35)
       How confident are you that you could come up with $2,000 if an
       unexpected need arose within the next month?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   I am certain I could come up with the full $2,000
               2   I could probably come up with $2,000
               3   I could probably not come up with $2,000
               4   I am certain I could not come up with $2,000
              98   Don't know
              99   Prefer not to say

J60_1 (36)
        If you had to come up with $2,000 in the next month to cover an
        unexpected expense, where would you get the money from? - Take it from
        money I have saved
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

            Value   Label

                0   NOT SELECTED: Take it from money I have saved
                1   Take it from money I have saved

J60_2 (37)
        If you had to come up with $2,000 in the next month to cover an
        unexpected expense, where would you get the money from? - Put it on a
        credit card
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

            Value   Label

                0   NOT SELECTED: Put it on a credit card
                1   Put it on a credit card

J60_3 (38)
        If you had to come up with $2,000 in the next month to cover an
        unexpected expense, where would you get the money from? - Borrow from
        family/friends
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

            Value   Label

                0   NOT SELECTED: Borrow from family/friends
                1   Borrow from family/friends

J60_4 (39)
        If you had to come up with $2,000 in the next month to cover an
        unexpected expense, where would you get the money from? - Take out a
        loan
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

            Value   Label

                0   NOT SELECTED: Take out a loan
                1   Take out a loan

J60_5 (40)
       If you had to come up with $2,000 in the next month to cover an
       unexpected expense, where would you get the money from? - Withdraw from
       a retirement account
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

           Value   Label

               0   NOT SELECTED: Withdraw from a retirement account
               1   Withdraw from a retirement account

J60_6 (41)
       If you had to come up with $2,000 in the next month to cover an
       unexpected expense, where would you get the money from? - Work more to
       get more income
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

           Value   Label

               0   NOT SELECTED: Work more to get more income
               1   Work more to get more income

J60_7 (42)
       If you had to come up with $2,000 in the next month to cover an
       unexpected expense, where would you get the money from? - Sell something
       I own (e.g., jewelry, car, etc.) to get the money
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

           Value   Label

               0   NOT SELECTED: Sell something I own (e.g., jewelry, car,
                     etc.) to get the money
               1   Sell something I own (e.g., jewelry, car, etc.) to get the
                     money

J60_90 (43)
       If you had to come up with $2,000 in the next month to cover an
       unexpected expense, where would you get the money from? - Other
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

           Value   Label

               0   NOT SELECTED: Other
               1   Other

J60_98 (44)
        If you had to come up with $2,000 in the next month to cover an
        unexpected expense, where would you get the money from? - Don't know
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

            Value   Label

               0   NOT SELECTED: Don't know
               1   Don't know

J60_99 (45)
        If you had to come up with $2,000 in the next month to cover an
        unexpected expense, where would you get the money from? - Prefer not to
        say
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

            Value   Label

               0   NOT SELECTED: Prefer not to say
               1   Prefer not to say

J61 (46)
        In the past 5 years, have increased food costs caused you [your
        household] to cut back on other spending?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Yes
               2   No
              98   Don't know
              99   Prefer not to say

J62 (47)
       In the past 5 years, have you experienced any severe weather events
       (e.g., hurricanes, wildfires, tornadoes, etc.) that affected your
       personal finances?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

J32 (48) How would you rate your current credit record?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   Very bad
              2   Bad
              3   About average
              4   Good
              5   Very good
             98   Don't know
             99   Prefer not to say

J33_40 (49)
       How strongly do you agree or disagree with the following statement? –
       Thinking about my personal finances can make me feel anxious
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   1 – Strongly Disagree
              2   2
              3   3
              4   4 – Neither Agree nor Disagree
              5   5
              6   6
              7   7 – Strongly Agree
             98   Don't know
             99   Prefer not to say

J63 (50)
       How much time do you typically spend thinking about and dealing with
       issues and problems related to your personal finances?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

             1   0 hours per week
             2   1 hour
             3   2 hours
             4   3 to 4 hours
             5   5 to 9 hours
             6   10 to 19 hours
             7   20+ hours per week
            98   Don't know
            99   Prefer not to say

J64 (51) How many of these hours occur at work?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

             1   0 hours per week
             2   1 hour
             3   2 hours
             4   3 to 4 hours
             5   5 to 9 hours
             6   10 to 19 hours
             7   20+ hours per week
            98   Don't know
            99   Prefer not to say

J41_1 (52)
       How well do these statements describe you or your situation? - Because
       of my money situation, I feel like I will never have the things I want
       in life
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

             1   Does not describe me at all
             2   Describes me very little
             3   Describes me somewhat
             4   Describes me very well
             5   Describes me completely
            98   Don't know
            99   Prefer not to say

J41_2 (53)
       How well do these statements describe you or your situation? - I am just
       getting by financially
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Does not describe me at all
              2   Describes me very little
              3   Describes me somewhat
              4   Describes me very well
              5   Describes me completely
             98   Don't know
             99   Prefer not to say

J41_3 (54)
       How well do these statements describe you or your situation? - I am
       concerned that the money I have or will save won't last
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Does not describe me at all
              2   Describes me very little
              3   Describes me somewhat
              4   Describes me very well
              5   Describes me completely
             98   Don't know
             99   Prefer not to say

J42_1 (55)
       How often do these statements apply to you? - I have money left over at
       the end of the month
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Never
              2   Rarely
              3   Sometimes
              4   Often
              5   Always
             98   Don't know
             99   Prefer not to say

J42_2 (56)
      How often do these statements apply to you? - My finances control my
      life
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Never
               2   Rarely
               3   Sometimes
               4   Often
               5   Always
              98   Don't know
              99   Prefer not to say

J43 (57)
      If you were to set a financial goal for yourself today, how confident
      are you in your ability to achieve it?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Not at all confident
               2   Not very confident
               3   Somewhat confident
               4   Very confident
              98   Don't know
              99   Prefer not to say

J65 (58)
      Do you believe you were targeted in a financial fraud or scam in the
      past year?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Yes
               2   No
              98   Don't know
              99   Prefer not to say

J66 (59) Did you lose any money as a result of the fraud or scam?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

B1 (60) Do you [Does your household] have a checking account?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

B2 (61)
        Do you [Does your household] have a savings account, money market
        account, or CDs?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

B4 (62)
        Do you [or your spouse/partner] overdraw your checking account
        occasionally?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

B41_1 (63)
      How often do you access your checking or savings account in the
      following ways? - Online banking with a laptop or desktop computer
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   Never
            2   Sometimes
            3   Frequently
           98   Don't know
           99   Prefer not to say

B41_2 (64)
      How often do you access your checking or savings account in the
      following ways? - Mobile banking with text messaging, mobile app, or
      Internet browser or email on a mobile phone
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   Never
            2   Sometimes
            3   Frequently
           98   Don't know
           99   Prefer not to say

B60 (65)
      How strongly do you agree or disagree with the following statement? - I
      trust that banks will treat me fairly
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   1 - Strongly Disagree
            2   2
            3   3
            4   4 - Neither Agree nor Disagree
            5   5
            6   6
            7   7 - Strongly Agree
           98   Don't know
           99   Prefer not to say

B31 (66)
      How often do you use your mobile device to pay for a product or service
      in person at a store, gas station, or restaurant (e.g., by
      waving/tapping your mobile device over a sensor at checkout, scanning a
      barcode or QR code using your mobile device, or using
Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

          Value   Label

            1   Frequently
            2   Sometimes
            3   Never
           98   Don't know
           99   Prefer not to say

B42 (67)
      How often do you use your mobile device to transfer money to another
      person?
Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

          Value   Label

            1   Frequently
            2   Sometimes
            3   Never
           98   Don't know
           99   Prefer not to say

B43 (68)
      How often do you use websites or apps to help with financial tasks such
      as budgeting, saving, or credit management (e.g., GoodBudget, Mint,
      Credit Karma, etc.)? Please do not include websites or apps for making
      payments or money transfers.
Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

          Value   Label

            1   Frequently
            2   Sometimes
            3   Never
           98   Don't know
           99   Prefer not to say

B61 (69)
       Would you be interested in getting financial advice from AI (artificial
       intelligence)?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

C1_2012 (70)
       Do you [or your spouse/partner] have any retirement plans through a
       current or previous employer, like a pension plan, [a Thrift Savings
       Plan (TSP),] or a 401(k)? [2012 base: retired households included]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

C2_2012 (71)
       Were these plans provided by your employer or your [spouse's/partner's]
       employer, or both? [2012 base: retired households included]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   Your employer
              2   Your [spouse's/partner's] employer
              3   Both your employer and your [spouse's/partner's] employer
             98   Don't know
             99   Prefer not to say

C3_2012 (72)
      Are any of these retirement plans the kind where you [or your
      spouse/partner] get to choose how the money is invested? [2012 base:
      retired households included]
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

          Value   Label

             1   Yes
             2   No
            98   Don't know
            99   Prefer not to say

C4_2012 (73)
      Do you [or your spouse/partner] have any other retirement accounts NOT
      through an employer, like an IRA, Keogh, SEP, or any other type of
      retirement account that you have set up yourself? [2012 base: retired
      households included]
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

          Value   Label

             1   Yes
             2   No
            98   Don't know
            99   Prefer not to say

C5_2012 (74)
      Do you [or your spouse/partner] regularly contribute to a retirement
      account like a [Thrift Savings Plan (TSP),] 401(k) or IRA? [2012 base:
      retired households included]
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

          Value   Label

             1   Yes
             2   No
            98   Don't know
            99   Prefer not to say

C10_2012 (75)
        In the last 12 months, have you [or your spouse/partner] taken a loan
        from your retirement account(s)? [2012 base: retired households
        included]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

C11_2012 (76)
        In the last 12 months, have you [or your spouse/partner] taken a
        hardship withdrawal from your retirement account(s)? [2012 base: retired
        households included]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

B14A_1 (77)
        Not including retirement accounts, do you [does your household] have any
        investments in... - Stocks, bonds, mutual funds, or other securities
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

B14A_60 (78)
        Not including retirement accounts, do you [does your household] have any
        investments in... - Crypto
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

EA_1 (79) Do you [or your spouse/partner] currently own your home?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

E7 (80) Do you currently have any mortgages on your home?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

E8 (81) Do you have any home equity loans?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

E20 (82)
       Do you currently owe more on your home than you think you could sell it
       for today?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   Yes, owe more
              2   No
             98   Don't know
             99   Prefer not to say

E15_2015 (83)
       How many times have you been late with your mortgage payments in the
       past 12 months? [2015 time frame]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   Never
              2   Once
              3   More than once
             98   Don't know
             99   Prefer not to say

E60 (84)
       In the past 5 years, have increased housing costs (e.g., rent, mortgage)
       caused you [your household] to cut back on other spending?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

           Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

P60 (85)
      At any time in your adult life (18 and older), did your parents or
      grandparents pay for a major expense of yours (e.g., college, wedding,
      downpayment for a home, etc.)?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

P51 (86)
      Have you ever received a gift (not an inheritance) from your parents or
      grandparents that was worth $10,000 or more?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

P61 (87) Have you ever received an inheritance that was worth $10,000 or more?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

              1   Yes
              2   No, but I expect to in the future
              3   No, and I do not expect to
             98   Don't know
             99   Prefer not to say

F1 (88) How many credit cards do you have?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   1
            2   2 to 3
            3   4 to 8
            4   9 to 12
            5   13 to 20
            6   More than 20
            7   No credit cards
           98   Don't know
           99   Prefer not to say

F2_1 (89)
        In the past 12 months, which of the following describes your experience
        with credit cards? - I always paid my credit cards in full
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   Yes
            2   No
           98   Don't know
           99   Prefer not to say

F2_2 (90)
        In the past 12 months, which of the following describes your experience
        with credit cards? - In some months, I carried over a balance and was
        charged interest
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

            1   Yes
            2   No
           98   Don't know
           99   Prefer not to say

F2_3 (91)
        In the past 12 months, which of the following describes your experience
        with credit cards? - In some months, I paid the minimum payment only
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

F2_4 (92)
        In the past 12 months, which of the following describes your experience
        with credit cards? - In some months, I was charged a late fee for late
        payment
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

F2_5 (93)
        In the past 12 months, which of the following describes your experience
        with credit cards? - In some months, I was charged an over the limit fee
        for exceeding my credit line
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

F2_6 (94)
     In the past 12 months, which of the following describes your experience
     with credit cards? - In some months, I used the cards for a cash advance
  Measurement Level: Nominal
  Column Width: 8 Alignment: Right
  Print Format: F2
  Write Format: F2

       Value   Label

         1   Yes
         2   No
       98   Don't know
       99   Prefer not to say

G1 (95) Do you [Does your household] currently have an auto loan?
  Measurement Level: Nominal
  Column Width: 8 Alignment: Right
  Print Format: F2
  Write Format: F2

       Value   Label

         1   Yes
         2   No
       98   Don't know
       99   Prefer not to say

G20 (96)
     Do you currently have any unpaid bills from a health care or medical
     service provider (e.g., a hospital, a doctor's office, or a testing lab)
     that are past due?
  Measurement Level: Nominal
  Column Width: 8 Alignment: Right
  Print Format: F2
  Write Format: F2

       Value   Label

         1   Yes
         2   No
       98   Don't know
       99   Prefer not to say

G30_1 (97)
     Do you currently have any student loans? If so, for whose education was
     this/were these loan(s) taken out? - Yourself
  Measurement Level: Nominal
  Column Width: 8 Alignment: Right
  Print Format: F1
  Write Format: F1

       Value   Label

         0   NOT SELECTED: Yourself
         1   Yourself

G30_2 (98)
      Do you currently have any student loans? If so, for whose education was
      this/were these loan(s) taken out? - Your spouse/partner
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1

           Value   Label

              0   NOT SELECTED: Your spouse/partner
              1   Your spouse/partner

G30_3 (99)
      Do you currently have any student loans? If so, for whose education was
      this/were these loan(s) taken out? - Your child(ren)
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1

           Value   Label

              0   NOT SELECTED: Your child(ren)
              1   Your child(ren)

G30_4 (100)
      Do you currently have any student loans? If so, for whose education was
      this/were these loan(s) taken out? - Your grandchild(ren)
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1

           Value   Label

              0   NOT SELECTED: Your grandchild(ren)
              1   Your grandchild(ren)

G30_5 (101)
      Do you currently have any student loans? If so, for whose education was
      this/were these loan(s) taken out? - Other person
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1

           Value   Label

              0   NOT SELECTED: Other person
              1   Other person

G30_97 (102)
      Do you currently have any student loans? If so, for whose education was
      this/were these loan(s) taken out? - No, do not currently have any
      student loans
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

          Value   Label

              0   NOT SELECTED: No, do not currently have any student loans
              1   No, do not currently have any student loans

G30_98 (103)
      Do you currently have any student loans? If so, for whose education was
      this/were these loan(s) taken out? - Don't know
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

          Value   Label

              0   NOT SELECTED: Don't know
              1   Don't know

G30_99 (104)
      Do you currently have any student loans? If so, for whose education was
      this/were these loan(s) taken out? - Prefer not to say
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1

          Value   Label

              0   NOT SELECTED: Prefer not to say
              1   Prefer not to say

G35 (105)
      How many times have you been late with a student loan payment in the
      past 12 months?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

              1   Never, payments are not due on my loans at this time
              2   Never, I have been repaying on time each month
              3   Once
              4   More than once
             98   Don't know
             99   Prefer not to say

G22_2015 (106)
        Are you concerned that you might not be able to pay off your student
        loans? [2015 base]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Yes
               2   No
              98   Don't know
              99   Prefer not to say

G25_1 (107)
        In the past 5 years, how many times have you... - Taken out an auto
        title loan? Auto title loans are loans where a car title is used to
        borrow money for a short period of time. They are NOT loans used to
        purchase an automobile.
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Never
               2   1 time
               3   2 times
               4   3 times
               5   4 or more times
              98   Don't know
              99   Prefer not to say

G25_2 (108)
        In the past 5 years, how many times have you... - Taken out a short term
        'payday' loan?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

            Value   Label

               1   Never
               2   1 time
               3   2 times
               4   3 times
               5   4 or more times
              98   Don't know
              99   Prefer not to say

G25_3 (109)
    In the past 5 years, how many times have you... - Gotten an advance on
    your tax refund? This is sometimes called a 'refund anticipation check'
    or 'Rapid Refund' (Not the same as e-filing).
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

        Value   Label

            1   Never
            2   1 time
            3   2 times
            4   3 times
            5   4 or more times
           98   Don't know
           99   Prefer not to say

G25_4 (110) In the past 5 years, how many times have you... - Used a pawn shop?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

        Value   Label

            1   Never
            2   1 time
            3   2 times
            4   3 times
            5   4 or more times
           98   Don't know
           99   Prefer not to say

G25_5 (111)
    In the past 5 years, how many times have you... - Used a rent-to-own
    store?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

        Value   Label

            1   Never
            2   1 time
            3   2 times
            4   3 times
            5   4 or more times
           98   Don't know
           99   Prefer not to say

G60 (112)
      In the last 12 months, have you used 'Buy Now Pay Later' when making a
      purchase?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

          Value   Label

             1   Yes
             2   No
            98   Don't know
            99   Prefer not to say

G38 (113)
      Have you been contacted by a debt collection agency in the past 12
      months?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

          Value   Label

             1   Yes
             2   No
            98   Don't know
            99   Prefer not to say

G23 (114)
      How strongly do you agree or disagree with the following statement? - I
      have too much debt right now
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

          Value   Label

             1   1 - Strongly Disagree
             2   2
             3   3
             4   4 - Neither Agree nor Disagree
             5   5
             6   6
             7   7 - Strongly Agree
            98   Don't know
            99   Prefer not to say

H1 (115) Are you covered by health insurance?
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

           Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

H30_3 (116)
        In the last 12 months, was there any time when you... - Had a medical
        problem but DID NOT go to a doctor or clinic because of the cost
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

           Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

M1_1 (117)
        How strongly do you agree or disagree with the following statement? - I
        am good at dealing with day-to-day financial matters, such as checking
        accounts, credit and debit cards, and tracking expenses
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

           Value   Label

              1   1 - Strongly Disagree
              2   2
              3   3
              4   4 - Neither Agree nor Disagree
              5   5
              6   6
              7   7 - Strongly Agree
             98   Don't know
             99   Prefer not to say

M4 (118)
      On a scale from 1 to 7, where 1 means very low and 7 means very high,
      how would you assess your overall financial knowledge?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

              1   1 - Very Low
              2   2
              3   3
              4   4
              5   5
              6   6
              7   7 - Very High
             98   Don't know
             99   Prefer not to say

M20 (119)
      Was financial education offered by a school or college you attended, or
      a workplace where you were employed?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

              1   Yes, but I did not participate in the financial education
                    offered
              2   Yes, and I did participate in the financial education
              3   No
             98   Don't know
             99   Prefer not to say

M21_1 (120) When did you receive that financial education? - In high school
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2

          Value   Label

              1   Yes
              2   No
             98   Don't know
             99   Prefer not to say

M21_2_2015 (121)
        When did you receive that financial education? - In college [2015 base]
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

M21_3 (122) When did you receive that financial education? - From an employer
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

M21_4 (123) When did you receive that financial education? - From the military
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

            Value   Label

                1   Yes
                2   No
               98   Don't know
               99   Prefer not to say

M6 (124)
        Suppose you had $100 in a savings account and the interest rate was 2%
        per year. After 5 years, how much do you think you would have in the
        account if you left the money to grow?
     Measurement Level: Nominal
     Column Width: 8 Alignment: Right
     Print Format: F2
     Write Format: F2

            Value   Label

                1   More than $102
                2   Exactly $102
                3   Less than $102
               98   Don't know
               99   Prefer not to say

M7 (125)
      Imagine that the interest rate on your savings account was 1% per year
      and inflation was 2% per year. After 1 year, how much would you be able
      to buy with the money in this account?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

            1   More than today
            2   Exactly the same
            3   Less than today
           98   Don't know
           99   Prefer not to say

M8 (126) If interest rates rise, what will typically happen to bond prices?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

            1   They will rise
            2   They will fall
            3   They will stay the same
            4   There is no relationship between bond prices and the
                  interest rate
           98   Don't know
           99   Prefer not to say

M31 (127)
      Suppose you owe $1,000 on a loan and the interest rate you are charged
      is 20% per year compounded annually. If you didn't pay anything off, at
      this interest rate, how many years would it take for the amount you owe
      to double?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

            1   Less than 2 years
            2   At least 2 years but less than 5 years
            3   At least 5 years but less than 10 years
            4   At least 10 years
           98   Don't know
           99   Prefer not to say

M50 (128)
      Which of the following indicates the highest probability of getting a
      particular disease?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

            1   There is a one-in-twenty chance of getting the disease
            2   2% of the population will get the disease
            3   25 out of every 1,000 people will get the disease
           98   Don't know
           99   Prefer not to say

M9 (129)
      A 15-year mortgage typically requires higher monthly payments than a
      30-year mortgage, but the total interest paid over the life of the loan
      will be less.
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

            1   True
            2   False
           98   Don't know
           99   Prefer not to say

M10 (130)
      Buying a single company's stock usually provides a safer return than a
      stock mutual fund.
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2

         Value   Label

            1   True
            2   False
           98   Don't know
           99   Prefer not to say

wgt_n2 (131)
      For NATIONAL totals: weight within nation by age/gender, ethnicity,
      education, Census Division
   Measurement Level: Scale
   Column Width: 11 Alignment: Right
   Print Format: F11.8
   Write Format: F11.8

```
wgt_d2 (132)
        For DIVISIONAL totals: weight within each Census Division by age/gender,
        ethnicity, education, state
    Measurement Level: Scale
    Column Width: 11  Alignment: Right
    Print Format: F11.8
    Write Format: F11.8

wgt_s3 (133)
        For STATE totals: weight within each state by age/gender, ethnicity,
        education
    Measurement Level: Scale
    Column Width: 11  Alignment: Right
    Print Format: F11.8
    Write Format: F11.8
```