

September 2017

# National Financial Well-Being Survey

Public Use File Codebook

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# 1. Introduction

This document is the Codebook for the Consumer Financial Protection Bureau’s (CFPB) National Financial Well-Being Survey Public Use File (PUF).<sup>1</sup> The PUF is a dataset containing (1) data collected in the National Financial Well-Being Survey, (2) data about members of the GfK KnowledgePanel collected prior to the survey, and (3) data on poverty levels in respondents’ counties of residence. Section 2 of the Codebook lists the variables found in the PUF. Section 3 is a data dictionary that presents the variable names, variable labels, value labels, who was asked each survey item (“Base”), and unweighted frequencies and percentages of responses. Section 4 provides summary statistics for variables in the PUF.

See the companion Public Use File User’s Guide<sup>2</sup> for a description of the survey, instructions on how to use the PUF, documentation of variables included in the PUF that were created for analysis or otherwise modified from the form in which they were originally collected during the survey, and the survey instrument.

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<sup>1</sup> The research team responsible for developing and conducting the National Financial Well-Being Survey, subsequent data analyses and reports, and the Public Use File and related documentation, included CFPB staff as well as a team of research contractors led by Abt Associates and including University of Wisconsin-Madison’s Center for Financial Security and GfK. The research was funded under a competitive award; contract number TPDCFPBPA130014.

<sup>2</sup> The PUF User’s Guide is available at: [consumerfinance.gov/data-research/financial-well-being-survey-data/](https://consumerfinance.gov/data-research/financial-well-being-survey-data/)

## 2. Variable List

In total, there are 217 variables in the public use dataset (Public Use File or PUF). In some cases, it was necessary to shorten variable labels due to software file format limitations. Please consult the survey instrument in Appendix A of the CFPB National Financial Well-Being Survey Public Use File User's Guide to see the exact question text.

Table 1, below, provides an overview of each variable contained in the PUF, along with a descriptive label. The variable source column identifies the source of each variable. Within the source column, the parenthetical suffix *modified* indicates that the item was modified from the form in which it was originally collected during the survey. Details on these modifications are given in Section 4.3 of the User's Guide.

- *Analysis* variables were created *post hoc* by the research team, and details on their coding are provided in the User's Guide.
- *Frame data* are variables describing the survey's sampling frame.
- *ID variable* is an integer uniquely identifying each respondent.

- *IRT score* identifies scale scores constructed using Item Response Theory (IRT) methods.<sup>3</sup>
- *Merged variable* is data from an external data source (the 2015 American Community Survey 5-Year Summary File) merged on county.
- *Panel data* are variables about GfK panel members recorded prior to the survey, typically as part of the panelist profile completed upon joining the panel or during a periodic panel refreshment update.
- *Paradata* consist of ancillary data captured in the course of the survey.
- *Summative scale score* is a variable created by ordinary summing of items, not IRT methods.
- *Survey item* indicates that the item was asked in the survey.
- *Weight* indicates the survey weight.

TABLE 1: PUF VARIABLE LIST

Variable Name	Variable Label	Variable Source
PUF_ID	Public Use File ID	ID variable
sample	Sample	Frame data
fpl	Poverty status	Panel data
SWB_1	I am satisfied with my life	Survey item
SWB_2	I am optimistic about my future	Survey item
SWB_3	If I work hard today, I will be more successful in the future	Survey item

<sup>3</sup> For general information about IRT, see Embretson, S. E., & Reise, S. P. (2013) *Item response theory (2<sup>nd</sup> ed.)*. Hove, UK: Psychology Press.

Variable Name	Variable Label	Variable Source
FWBscore	Financial well-being scale score <sup>4</sup>	IRT score
FWB1_1	I could handle a major unexpected expense	Survey item
FWB1_2	I am securing my financial future	Survey item
FWB1_3	Because of my money situation...I will never have the things I want in life	Survey item
FWB1_4	I can enjoy life because of the way I'm managing my money	Survey item
FWB1_5	I am just getting by financially	Survey item
FWB1_6	I am concerned that the money I have or will save won't last	Survey item
FWB2_1	Giving a gift...would put a strain on my finances for the month	Survey item
FWB2_2	I have money left over at the end of the month	Survey item
FWB2_3	I am behind with my finances	Survey item
FWB2_4	My finances control my life	Survey item
FSscore	Financial skill scale score <sup>5</sup>	IRT score
FS1_1	I know how to get myself to follow through on my financial intentions	Survey item
FS1_2	I know where to find the advice I need to make decisions involving money	Survey item
FS1_3	I know how to make complex financial decisions	Survey item
FS1_4	I am able to make good financial decisions that are new to me	Survey item
FS1_5	I am able to recognize a good financial investment	Survey item

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<sup>4</sup> For more information about this scale, see *CFPB Financial Well-Being Scale: Scale development technical report*, available at: [consumerfinance.gov/data-research/research-reports/financial-well-being-technical-report/](https://consumerfinance.gov/data-research/research-reports/financial-well-being-technical-report/)

<sup>5</sup> The CFPB Financial Skill Scale is an unpublished IRT-based scale developed in a prior phase of the CFPB's financial well-being research project.

Variable Name	Variable Label	Variable Source
FS1_6	I know how to keep myself from spending too much	Survey item
FS1_7	I know how to make myself save	Survey item
FS2_1	I know when I do not have enough info to make a good decision involving my money	Survey item
FS2_2	I know when I need advice about my money	Survey item
FS2_3	I struggle to understand financial information	Survey item
SUBKNOWL1	How would you assess your overall financial knowledge?	Survey item
ACT1_1	I follow-through on my financial commitments to others	Survey item
ACT1_2	I follow-through on financial goals I set for myself	Survey item
FINGOALS	Do you have a current or recent financial goal?	Survey item
PROPPLAN_1	I consult my budget to see how much money I have left	Survey item
PROPPLAN_2	I actively consider the steps I need to take to stick to my budget	Survey item
PROPPLAN_3	I set financial goals for what I want to achieve with my money	Survey item
PROPPLAN_4	I prepare a clear plan of action w/ detailed steps to achieve my financial goals	Survey item
MANAGE1_1	Paid all your bills on time	Survey item (modified)
MANAGE1_2	Stayed within your budget or spending plan	Survey item (modified)
MANAGE1_3	Paid off credit card balance in full each month	Survey item (modified)
MANAGE1_4	Checked your statements, bills and receipts to make sure there were no errors	Survey item (modified)
SAVEHABIT	Putting money into savings is a habit for me	Survey item
FRUGALITY	If I can re-use an item I already have, there's no sense in buying something new	Survey item
AUTOMATED_1	A Retirement Savings Account	Survey item
AUTOMATED_2	A Non-Retirement Savings Account	Survey item
ASK1_1	I do my own research before making decisions involving money	Survey item

Variable Name	Variable Label	Variable Source
ASK1_2	I ask other people their opinions before making decisions involving money	Survey item
SUBNUMERACY2	Prefers words for expressions of probabilities	Survey item
SUBNUMERACY1	How good are you at working with percentages?	Survey item
CHANGEABLE	Belief that ability to manage money is NOT changeable	Survey item
GOALCONF	Confidence in own ability to achieve financial goals	Survey item
LMscore	Lusardi and Mitchell financial knowledge scale score <sup>6</sup>	Summative scale score
FINKNOWL1	Understanding of compound interest	Survey item
FINKNOWL2	Understanding of inflation and return on savings	Survey item
FINKNOWL3	Understanding of stock vs mutual fund volatility	Survey item
FK1correct	FINKNOWL1 answered correctly	Analysis variable
FK2correct	FINKNOWL2 answered correctly	Analysis variable
FK3correct	FINKNOWL3 answered correctly	Analysis variable
KHscore	Knoll and Houts financial knowledge scale score <sup>7</sup>	IRT score <sup>8</sup>
KHKNOWL1	Understanding of long-term returns on	Survey item

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<sup>6</sup> This is a summative scale score for a 3 item financial knowledge scale, presented in Lusardi, Annamaria and Olivia S. Mitchell. 2008. "Planning and Financial Literacy: How Do Women Fare?" NBER Working Paper No. 13750. National Bureau of Economic Research, Cambridge, MA.

<sup>7</sup> This is a 10 item scale which is an unpublished short version of the financial knowledge scale described in Knoll, Melissa A. and Carrie R. Houts. 2012. "The Financial Knowledge Scale: An Application of Item Response Theory to the Assessment of Financial Literacy." *Journal of Consumer Affairs* 46(3):381-410.

<sup>8</sup> The IRT score was produced based on the number of items answered correctly using a look-up table which provides IRT-based scores that correspond to raw totals of items answered correctly.



Variable Name	Variable Label	Variable Source
	investment	
KHKNOWL2	Understanding of stocks vs bond vs savings volatility	Survey item
KHKNOWL3	Understanding of benefits of diversification	Survey item
KHKNOWL4	Understanding of possibility of stock market losses	Survey item
KHKNOWL5	Understanding of life insurance	Survey item
KHKNOWL6	Understanding of possibility of housing market losses	Survey item
KHKNOWL7	Understanding of credit card minimum payments	Survey item
KHKNOWL8	Understanding of relationship of bonds and interest rates	Survey item
KHKNOWL9	Understanding of mortgage term length on total interest paid	Survey item
KH1correct	KHKNOWL1 answered correctly	Analysis variable
KH2correct	KHKNOWL2 answered correctly	Analysis variable
KH3correct	KHKNOWL3 answered correctly	Analysis variable
KH4correct	KHKNOWL4 answered correctly	Analysis variable
KH5correct	KHKNOWL5 answered correctly	Analysis variable
KH6correct	KHKNOWL6 answered correctly	Analysis variable
KH7correct	KHKNOWL7 answered correctly	Analysis variable
KH8correct	KHKNOWL8 answered correctly	Analysis variable
KH9correct	KHKNOWL9 answered correctly	Analysis variable
ENDSMEET	Difficulty of covering monthly expenses and bills	Survey item
HOUSING	Which one of the following best describes your housing situation?	Survey item
LIVINGARRANGEMENT	Current living arrangements	Survey item
HOUSERANGES	About how much do you pay for your home each month?	Survey item (modified)
IMPUTATION_FLAG	Value for HOUSERANGES was imputed	Paradata
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	Survey item (modified)
MORTGAGE	What do you owe on your home today?	Survey item (modified)
SAVINGSRANGES	How much money do you have in savings today...?	Survey item (modified)
PRODHAVE_1	Checking or Savings Account at a bank or credit union	Survey item
PRODHAVE_2	Life Insurance	Survey item

Variable Name	Variable Label	Variable Source
PRODHAVE_3	Health Insurance	Survey item
PRODHAVE_4	Retirement Account (such as a 401k or IRA)	Survey item
PRODHAVE_5	Pension	Survey item
PRODHAVE_6	Non-Retirement Investments (such as stocks, bonds or mutual funds)	Survey item
PRODHAVE_7	Education Savings Account (such as 529 or Coverdale)	Survey item
PRODHAVE_8	Student/Education Loan (for yourself or someone else)	Survey item
PRODHAVE_9	Respondent did not select any item in PRODHAVE bank	Survey item
PRODUSE_1	Used payday loan or cash advance loan	Survey item
PRODUSE_2	Used pawn loan or auto title loan	Survey item
PRODUSE_3	Used reloadable card not linked with checking or savings account	Survey item
PRODUSE_4	Used nonbank service for international money transfers	Survey item
PRODUSE_5	Used nonbank service for check cashing or purchasing a money order	Survey item
PRODUSE_6	Respondent did not select any item in PRODUSE bank	Survey item
CONSPROTECT1	Frequency felt not respected or mistreated w/ financial services	Survey item
CONSPROTECT2	Familiarity w/ agencies and orgs to resolve problems w/ financial services	Survey item
CONSPROTECT3	Reported problem to one of these agencies or orgs	Survey item
EARNERS	Household members currently contributing to paying household bills	Survey item
VOLATILITY	Household income volatility	Survey item
SNAP	Any household member received SNAP benefits	Survey item
MATHARDSHIP_1	Worried whether food would run out before got money to buy more	Survey item
MATHARDSHIP_2	Food didn't last and didn't have money to get more	Survey item
MATHARDSHIP_3	Couldn't afford a place to live	Survey item
MATHARDSHIP_4	Any household member couldn't afford to see doctor or go to hospital	Survey item
MATHARDSHIP_5	Any household member stopped taking	Survey item

Variable Name	Variable Label	Variable Source
	medication or took less due to costs	
MATHARDSHIP_6	Utilities shut off due to non-payment	Survey item
COLLECT	Contacted by debt collector in past 12 months	Survey item
REJECTED_1	I applied for credit and was turned down	Survey item
REJECTED_2	I did not apply for credit because I thought would be turned down	Survey item
ABSORBSHOCK	Confidence in ability to raise \$2,000 in 30 days	Survey item
BENEFITS_1	Health Insurance	Survey item
BENEFITS_2	401(k) or Other Employer-Sponsored Retirement Savings Account	Survey item
BENEFITS_3	Defined-Benefit Pension	Survey item
BENEFITS_4	Tuition Reimbursement and/or Student Debt Repayment	Survey item
BENEFITS_5	Work/Life Benefits	Survey item
FRAUD2	Victim of financial fraud or attempted financial fraud in past 5 years	Survey item
COVERCOSTS	Course of action if income did not cover living costs	Survey item
BORROW_1	My friends or family would lend me the money and expect me to repay them	Survey item
BORROW_2	My friends or family would give me the money with no expectation of repayment	Survey item
SHOCKS_1	Lost a job	Survey item
SHOCKS_2	Work hours/pay reduced or business owned by self/HH mem had financial difficulty	Survey item
SHOCKS_3	Received a foreclosure notice	Survey item
SHOCKS_4	Had a major car or home repair	Survey item
SHOCKS_5	Had a health emergency	Survey item
SHOCKS_6	Got a divorce or separation	Survey item
SHOCKS_7	Added a child to the household	Survey item
SHOCKS_8	Experienced the death of primary breadwinner	Survey item
SHOCKS_9	Received a large sum of money beyond normal income	Survey item
SHOCKS_10	Had a child start daycare or college	Survey item
SHOCKS_11	Provided unexpected financial support to a family member or friend	Survey item
SHOCKS_12	Respondent did not select any item in	Survey item

Variable Name	Variable Label	Variable Source
	SHOCKS bank	
MANAGE2	Who in household makes financial decisions	Survey item
PAIDHELP	Do you pay the person who helps take care of money matters in your household?	Survey item
HSLOC	Where did you live at age 17?	Survey item (modified)
PAREduc	Highest level of education by person/people who raised respondent	Survey item (modified)
FINSOC2_1	Discussed family financial matters with me	Survey item
FINSOC2_2	Spoke to me about the importance of saving	Survey item
FINSOC2_3	Discussed how to establish a good credit rating	Survey item
FINSOC2_4	Taught me how to be a smart shopper	Survey item
FINSOC2_5	Taught me that my actions determine my success in life	Survey item
FINSOC2_6	Provided me with a regular allowance	Survey item
FINSOC2_7	Provided me with a savings account	Survey item
OBJNUMERACY1	Which of the following represents the biggest risk of getting a disease?	Survey item
ON2correct <sup>9</sup>	OBJNUMERACY2 answered correctly	Analysis variable
ON1correct	OBJNUMERACY1 answered correctly	Analysis variable
MATERIALISM_1	I admire people who own expensive homes, cars and clothes	Survey item
MATERIALISM_2	The things I own say a lot about how well I'm doing in life	Survey item
MATERIALISM_3	I like to own things that impress people	Survey item
CONNECT	Psychological connectedness	Survey item

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<sup>9</sup> This variable indicates if the respondent provided the correct answer to the question "In the Bingo Lottery, the chance of winning a \$10 prize is 1%. What is your best guess about how many people will win a \$10 prize if 1,000 people each buy a single ticket for the Bingo Lottery?"

Variable Name	Variable Label	Variable Source
HEALTH	In general, would you say your health is . . .	Survey item
SCFHORIZON	Financial planning time horizon	Survey item
DISCOUNT	If you had a choice, would you rather receive . . .?	Survey item
MEMLOSS	Experienced memory loss or confusion in past 12 months	Survey item
DISTRESS	Lot of stress in respondent's life	Survey item
SELFCONTROL_1	I often act without thinking through all the alternatives	Survey item
SELFCONTROL_2	I am good at resisting temptation	Survey item
SELFCONTROL_3	I am able to work diligently toward long-term goals	Survey item
OUTLOOK_1	There are services in this area to help me	Survey item
OUTLOOK_2	There are good work opportunities for me, if I choose to take them	Survey item
INTERCONNECTIONS_1 <sup>10</sup>	Parent	Survey item
INTERCONNECTIONS_2	Spouse/Partner	Survey item
INTERCONNECTIONS_3	Extended family (e.g., uncle, aunt, cousins, grandparents)	Survey item
INTERCONNECTIONS_4	Employer	Survey item
INTERCONNECTIONS_5	Friends/Co-workers	Survey item
INTERCONNECTIONS_6	Community or faith-based organizations	Survey item
INTERCONNECTIONS_7	Financial institution	Survey item
INTERCONNECTIONS_8	Professional advisor, planner or counselor/coach	Survey item
INTERCONNECTIONS_9	Government	Survey item
INTERCONNECTIONS_10	Respondent did not select any item in INTERCONNECTIONS bank	Survey item
PEM	Everyone has a fair chance at moving up	Survey item

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<sup>10</sup>The INTERCONNECTIONS variables reflect responses to the question “Do you seek advice on matters involving money from any of the following types of people or organizations?”

Variable Name	Variable Label	Variable Source
	the economic ladder	
HOUSESAT	How satisfied are you with the place you live currently?	Survey item
SOCSEC1	Have you started receiving social security retirement benefits?	Survey item
SOCSEC2	At what age did you begin receiving benefits?	Survey item (modified)
SOCSEC3	Age likely to start receiving Social Security retirement benefits	Survey item (modified)
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	Survey item
HHEDUC	Highest level of education of all household members	Survey item (modified)
KIDS_NoChildren	I have no children that I support financially	Survey item
KIDS_1	Less than 7 years old	Survey item (modified)
KIDS_2	7 to 12 years old	Survey item (modified)
KIDS_3	13 to 17 years old	Survey item (modified)
KIDS_4	More than 18 years old	Survey item (modified)
EMPLOY	Primary or only employment status	Analysis variable
EMPLOY1_1	Self-employed	Survey item
EMPLOY1_2	Work full-time for an employer or the military	Survey item
EMPLOY1_3	Work part-time for an employer or the military	Survey item
EMPLOY1_4	Homemaker	Survey item
EMPLOY1_5	Full-time student	Survey item
EMPLOY1_6	Permanently sick, disabled or unable to work	Survey item
EMPLOY1_7	Unemployed or temporarily laid off	Survey item
EMPLOY1_8	Retired	Survey item
EMPLOY1_9	Respondent did not select any item in EMPLOY1 bank	Survey item
RETIRE	Actual date of retirement vs date planned	Survey item
MILITARY	Current/former member of US Armed Forces or spouse/dependent of service member	Survey item (modified)
Military_Status	Military status	Analysis variable

Variable Name	Variable Label	Variable Source
agecat	Age	Panel data
generation	Generation	Panel data
PPEDUC	Education (Highest Degree Received)	Panel data (modified)
PPETHM	Race / Ethnicity	Panel data (modified)
PPGENDER	Gender	Panel data
PPHHSIZE	Household Size	Panel data (modified)
PPINCIMP	Household Income	Panel data (modified)
PPMARIT	Marital Status	Panel data (modified)
PPMSACAT	MSA Status	Panel data
PPREG4	Census Region	Panel data
PPREG9	Census Division	Panel data
PPT01	Presence of Household Members - Children 0-1	Panel data (modified)
PPT25	Presence of Household Members - Children 2-5	Panel data (modified)
PPT612	Presence of Household Members - Children 6-12	Panel data (modified)
PPT1317	Presence of Household Members - Children 13-17	Panel data (modified)
PPT18OV	Presence of Household Members - Adults 18+	Panel data (modified)
PCTLT200FPL	County pct less than 200% of poverty level (ACS 2015 5-year SF)	Merged (modified)
finalwt	Final weight	Weight

### 3. Data Dictionary

The data dictionary expands the variable list to document the response values, answer labels, who was asked each survey item (“Base”), the unweighted response frequencies, and unweighted percentages of sample. Frequencies are suppressed for two variables which have large numbers of categories: PUF\_ID and finalwt.

**TABLE 2:** DATA DICTIONARY

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
PUF_ID	Public Use File ID		Unlabeled	All		
sample	Sample	1	General population	All	5,000	78.2%
sample	Sample	2	Age 62+ oversample	All	999	15.6%
sample	Sample	3	Race/ethnicity and poverty oversample	All	395	6.2%
fpl	Poverty status	1	<100% FPL	All	661	10.3%
fpl	Poverty status	2	100%-199% FPL	All	859	13.4%
fpl	Poverty status	3	200%+ FPL	All	4,874	76.2%



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
SWB_1	I am satisfied with my life	-4	Response not written to database	All	1	0.0%
SWB_1	I am satisfied with my life	-1	Refused	All	30	0.5%
SWB_1	I am satisfied with my life	1	1 Strongly disagree	All	154	2.4%
SWB_1	I am satisfied with my life	2	2	All	152	2.4%
SWB_1	I am satisfied with my life	3	3	All	335	5.2%
SWB_1	I am satisfied with my life	4	4	All	803	12.6%
SWB_1	I am satisfied with my life	5	5	All	1,458	22.8%
SWB_1	I am satisfied with my life	6	6	All	1,926	30.1%
SWB_1	I am satisfied with my life	7	7 Strongly agree	All	1,535	24.0%
SWB_2	I am optimistic about my future	-4	Response not written to database	All	1	0.0%
SWB_2	I am optimistic about my future	-1	Refused	All	56	0.9%
SWB_2	I am optimistic about my future	1	1 Strongly disagree	All	132	2.1%
SWB_2	I am optimistic about my future	2	2	All	144	2.3%
SWB_2	I am optimistic about my future	3	3	All	335	5.2%
SWB_2	I am optimistic about my future	4	4	All	839	13.1%
SWB_2	I am optimistic about my future	5	5	All	1,399	21.9%
SWB_2	I am optimistic about my future	6	6	All	1,846	28.9%
SWB_2	I am optimistic about my future	7	7 Strongly agree	All	1,642	25.7%
SWB_3	If I work hard today, I will be more successful in the future	-4	Response not written to database	All	1	0.0%
SWB_3	If I work hard today, I will be more successful in the future	-1	Refused	All	64	1.0%
SWB_3	If I work hard today, I will be more successful in the future	1	1 Strongly disagree	All	167	2.6%
SWB_3	If I work hard today, I will be more successful in the future	2	2	All	138	2.2%
SWB_3	If I work hard today, I will be more successful in the future	3	3	All	267	4.2%
SWB_3	If I work hard today, I will be more successful in the future	4	4	All	862	13.5%
SWB_3	If I work hard today, I will be more successful in the future	5	5	All	1,251	19.6%
SWB_3	If I work hard today, I will be more	6	6	All	1,653	25.9%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
SWB_3	successful in the future If I work hard today, I will be more successful in the future	7	7 Strongly agree	All	1,991	31.1%
FWBscore	Financial well-being scale score	-4	Response not written to database	All	1	0.0%
FWBscore	Financial well-being scale score	-1	Refused	All	4	0.1%
FWBscore	Financial well-being scale score	14		All	21	0.3%
FWBscore	Financial well-being scale score	16		All	3	0.0%
FWBscore	Financial well-being scale score	17		All	8	0.1%
FWBscore	Financial well-being scale score	18		All	5	0.1%
FWBscore	Financial well-being scale score	19		All	5	0.1%
FWBscore	Financial well-being scale score	20		All	4	0.1%
FWBscore	Financial well-being scale score	21		All	13	0.2%
FWBscore	Financial well-being scale score	22		All	13	0.2%
FWBscore	Financial well-being scale score	23		All	18	0.3%
FWBscore	Financial well-being scale score	24		All	17	0.3%
FWBscore	Financial well-being scale score	25		All	16	0.3%
FWBscore	Financial well-being scale score	26		All	30	0.5%
FWBscore	Financial well-being scale score	27		All	20	0.3%
FWBscore	Financial well-being scale score	28		All	20	0.3%
FWBscore	Financial well-being scale score	29		All	42	0.7%
FWBscore	Financial well-being scale score	30		All	31	0.5%
FWBscore	Financial well-being scale score	31		All	29	0.5%
FWBscore	Financial well-being scale score	32		All	31	0.5%
FWBscore	Financial well-being scale score	33		All	49	0.8%
FWBscore	Financial well-being scale score	34		All	55	0.9%
FWBscore	Financial well-being scale score	35		All	44	0.7%
FWBscore	Financial well-being scale score	36		All	51	0.8%
FWBscore	Financial well-being scale score	37		All	68	1.1%
FWBscore	Financial well-being scale score	38		All	58	0.9%
FWBscore	Financial well-being scale score	39		All	77	1.2%
FWBscore	Financial well-being scale score	40		All	88	1.4%
FWBscore	Financial well-being scale score	41		All	77	1.2%
FWBscore	Financial well-being scale score	42		All	94	1.5%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FWBscore	Financial well-being scale score	43		All	97	1.5%
FWBscore	Financial well-being scale score	44		All	102	1.6%
FWBscore	Financial well-being scale score	45		All	103	1.6%
FWBscore	Financial well-being scale score	46		All	115	1.8%
FWBscore	Financial well-being scale score	47		All	153	2.4%
FWBscore	Financial well-being scale score	48		All	146	2.3%
FWBscore	Financial well-being scale score	49		All	240	3.8%
FWBscore	Financial well-being scale score	50		All	204	3.2%
FWBscore	Financial well-being scale score	51		All	198	3.1%
FWBscore	Financial well-being scale score	52		All	179	2.8%
FWBscore	Financial well-being scale score	53		All	185	2.9%
FWBscore	Financial well-being scale score	54		All	187	2.9%
FWBscore	Financial well-being scale score	55		All	193	3.0%
FWBscore	Financial well-being scale score	56		All	181	2.8%
FWBscore	Financial well-being scale score	57		All	186	2.9%
FWBscore	Financial well-being scale score	58		All	207	3.2%
FWBscore	Financial well-being scale score	59		All	217	3.4%
FWBscore	Financial well-being scale score	60		All	186	2.9%
FWBscore	Financial well-being scale score	61		All	192	3.0%
FWBscore	Financial well-being scale score	62		All	186	2.9%
FWBscore	Financial well-being scale score	63		All	177	2.8%
FWBscore	Financial well-being scale score	64		All	141	2.2%
FWBscore	Financial well-being scale score	65		All	148	2.3%
FWBscore	Financial well-being scale score	66		All	118	1.8%
FWBscore	Financial well-being scale score	67		All	130	2.0%
FWBscore	Financial well-being scale score	68		All	124	1.9%
FWBscore	Financial well-being scale score	69		All	100	1.6%
FWBscore	Financial well-being scale score	70		All	103	1.6%
FWBscore	Financial well-being scale score	71		All	76	1.2%
FWBscore	Financial well-being scale score	72		All	92	1.4%
FWBscore	Financial well-being scale score	73		All	68	1.1%
FWBscore	Financial well-being scale score	74		All	59	0.9%
FWBscore	Financial well-being scale score	75		All	78	1.2%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FWBscore	Financial well-being scale score	76		All	54	0.8%
FWBscore	Financial well-being scale score	77		All	51	0.8%
FWBscore	Financial well-being scale score	78		All	58	0.9%
FWBscore	Financial well-being scale score	79		All	45	0.7%
FWBscore	Financial well-being scale score	80		All	33	0.5%
FWBscore	Financial well-being scale score	81		All	37	0.6%
FWBscore	Financial well-being scale score	82		All	25	0.4%
FWBscore	Financial well-being scale score	83		All	17	0.3%
FWBscore	Financial well-being scale score	84		All	22	0.3%
FWBscore	Financial well-being scale score	85		All	24	0.4%
FWBscore	Financial well-being scale score	86		All	62	1.0%
FWBscore	Financial well-being scale score	87		All	7	0.1%
FWBscore	Financial well-being scale score	88		All	14	0.2%
FWBscore	Financial well-being scale score	89		All	11	0.2%
FWBscore	Financial well-being scale score	90		All	2	0.0%
FWBscore	Financial well-being scale score	95		All	69	1.1%
FWB1_1	I could handle a major unexpected expense	-4	Response not written to database	All	1	0.0%
FWB1_1	I could handle a major unexpected expense	-1	Refused	All	10	0.2%
FWB1_1	I could handle a major unexpected expense	1	Not at all	All	927	14.5%
FWB1_1	I could handle a major unexpected expense	2	Very little	All	989	15.5%
FWB1_1	I could handle a major unexpected expense	3	Somewhat	All	2,103	32.9%
FWB1_1	I could handle a major unexpected expense	4	Very well	All	1,531	23.9%
FWB1_1	I could handle a major unexpected expense	5	Completely	All	833	13.0%
FWB1_2	I am securing my financial future	-4	Response not written to database	All	1	0.0%
FWB1_2	I am securing my financial future	-1	Refused	All	10	0.2%
FWB1_2	I am securing my financial future	1	Not at all	All	538	8.4%
FWB1_2	I am securing my financial future	2	Very little	All	974	15.2%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FWB1_2	I am securing my financial future	3	Somewhat	All	2,303	36.0%
FWB1_2	I am securing my financial future	4	Very well	All	1,812	28.3%
FWB1_2	I am securing my financial future	5	Completely	All	756	11.8%
FWB1_3	Because of my money situation...I will never have the things I want in life	-4	Response not written to database	All	1	0.0%
FWB1_3	Because of my money situation...I will never have the things I want in life	-1	Refused	All	8	0.1%
FWB1_3	Because of my money situation...I will never have the things I want in life	1	Not at all	All	1,382	21.6%
FWB1_3	Because of my money situation...I will never have the things I want in life	2	Very little	All	1,976	30.9%
FWB1_3	Because of my money situation...I will never have the things I want in life	3	Somewhat	All	1,790	28.0%
FWB1_3	Because of my money situation...I will never have the things I want in life	4	Very well	All	692	10.8%
FWB1_3	Because of my money situation...I will never have the things I want in life	5	Completely	All	545	8.5%
FWB1_4	I can enjoy life because of the way I'm managing my money	-4	Response not written to database	All	1	0.0%
FWB1_4	I can enjoy life because of the way I'm managing my money	-1	Refused	All	10	0.2%
FWB1_4	I can enjoy life because of the way I'm managing my money	1	Not at all	All	367	5.7%
FWB1_4	I can enjoy life because of the way I'm managing my money	2	Very little	All	870	13.6%
FWB1_4	I can enjoy life because of the way I'm managing my money	3	Somewhat	All	2,456	38.4%
FWB1_4	I can enjoy life because of the way I'm managing my money	4	Very well	All	1,902	29.7%
FWB1_4	I can enjoy life because of the way I'm managing my money	5	Completely	All	788	12.3%
FWB1_5	I am just getting by financially	-4	Response not written to database	All	1	0.0%
FWB1_5	I am just getting by financially	-1	Refused	All	12	0.2%
FWB1_5	I am just getting by financially	1	Not at all	All	1,233	19.3%
FWB1_5	I am just getting by financially	2	Very little	All	1,436	22.5%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FWB1_5	I am just getting by financially	3	Somewhat	All	1,983	31.0%
FWB1_5	I am just getting by financially	4	Very well	All	962	15.0%
FWB1_5	I am just getting by financially	5	Completely	All	767	12.0%
FWB1_6	I am concerned that the money I have or will save won't last	-4	Response not written to database	All	1	0.0%
FWB1_6	I am concerned that the money I have or will save won't last	-1	Refused	All	8	0.1%
FWB1_6	I am concerned that the money I have or will save won't last	1	Not at all	All	598	9.4%
FWB1_6	I am concerned that the money I have or will save won't last	2	Very little	All	1,329	20.8%
FWB1_6	I am concerned that the money I have or will save won't last	3	Somewhat	All	2,420	37.8%
FWB1_6	I am concerned that the money I have or will save won't last	4	Very well	All	1,052	16.5%
FWB1_6	I am concerned that the money I have or will save won't last	5	Completely	All	986	15.4%
FWB2_1	Giving a gift...would put a strain on my finances for the month	-4	Response not written to database	All	1	0.0%
FWB2_1	Giving a gift...would put a strain on my finances for the month	-1	Refused	All	9	0.1%
FWB2_1	Giving a gift...would put a strain on my finances for the month	1	Never	All	1,776	27.8%
FWB2_1	Giving a gift...would put a strain on my finances for the month	2	Rarely	All	2,095	32.8%
FWB2_1	Giving a gift...would put a strain on my finances for the month	3	Sometimes	All	1,501	23.5%
FWB2_1	Giving a gift...would put a strain on my finances for the month	4	Often	All	580	9.1%
FWB2_1	Giving a gift...would put a strain on my finances for the month	5	Always	All	432	6.8%
FWB2_2	I have money left over at the end of the month	-4	Response not written to database	All	1	0.0%
FWB2_2	I have money left over at the end of the month	-1	Refused	All	13	0.2%
FWB2_2	I have money left over at the end of	1	Never	All	541	8.5%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
	the month					
FWB2_2	I have money left over at the end of the month	2	Rarely	All	1,012	15.8%
FWB2_2	I have money left over at the end of the month	3	Sometimes	All	1,779	27.8%
FWB2_2	I have money left over at the end of the month	4	Often	All	1,461	22.8%
FWB2_2	I have money left over at the end of the month	5	Always	All	1,587	24.8%
FWB2_3	I am behind with my finances	-4	Response not written to database	All	1	0.0%
FWB2_3	I am behind with my finances	-1	Refused	All	10	0.2%
FWB2_3	I am behind with my finances	1	Never	All	2,512	39.3%
FWB2_3	I am behind with my finances	2	Rarely	All	2,089	32.7%
FWB2_3	I am behind with my finances	3	Sometimes	All	1,099	17.2%
FWB2_3	I am behind with my finances	4	Often	All	413	6.5%
FWB2_3	I am behind with my finances	5	Always	All	270	4.2%
FWB2_4	My finances control my life	-4	Response not written to database	All	1	0.0%
FWB2_4	My finances control my life	-1	Refused	All	11	0.2%
FWB2_4	My finances control my life	1	Never	All	944	14.8%
FWB2_4	My finances control my life	2	Rarely	All	1,970	30.8%
FWB2_4	My finances control my life	3	Sometimes	All	2,046	32.0%
FWB2_4	My finances control my life	4	Often	All	930	14.5%
FWB2_4	My finances control my life	5	Always	All	492	7.7%
FSscore	Financial skill scale score	-1	Refused	All	8	0.1%
FSscore	Financial skill scale score	5		All	2	0.0%
FSscore	Financial skill scale score	8		All	2	0.0%
FSscore	Financial skill scale score	9		All	1	0.0%
FSscore	Financial skill scale score	10		All	8	0.1%
FSscore	Financial skill scale score	12		All	2	0.0%
FSscore	Financial skill scale score	13		All	2	0.0%
FSscore	Financial skill scale score	14		All	7	0.1%
FSscore	Financial skill scale score	15		All	3	0.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FSscore	Financial skill scale score	16		All	8	0.1%
FSscore	Financial skill scale score	17		All	4	0.1%
FSscore	Financial skill scale score	18		All	9	0.1%
FSscore	Financial skill scale score	19		All	4	0.1%
FSscore	Financial skill scale score	20		All	3	0.0%
FSscore	Financial skill scale score	21		All	4	0.1%
FSscore	Financial skill scale score	22		All	10	0.2%
FSscore	Financial skill scale score	23		All	9	0.1%
FSscore	Financial skill scale score	24		All	14	0.2%
FSscore	Financial skill scale score	25		All	15	0.2%
FSscore	Financial skill scale score	26		All	14	0.2%
FSscore	Financial skill scale score	27		All	19	0.3%
FSscore	Financial skill scale score	28		All	28	0.4%
FSscore	Financial skill scale score	29		All	38	0.6%
FSscore	Financial skill scale score	30		All	44	0.7%
FSscore	Financial skill scale score	31		All	45	0.7%
FSscore	Financial skill scale score	32		All	44	0.7%
FSscore	Financial skill scale score	33		All	50	0.8%
FSscore	Financial skill scale score	34		All	68	1.1%
FSscore	Financial skill scale score	35		All	82	1.3%
FSscore	Financial skill scale score	36		All	75	1.2%
FSscore	Financial skill scale score	37		All	84	1.3%
FSscore	Financial skill scale score	38		All	112	1.8%
FSscore	Financial skill scale score	39		All	132	2.1%
FSscore	Financial skill scale score	40		All	161	2.5%
FSscore	Financial skill scale score	41		All	190	3.0%
FSscore	Financial skill scale score	42		All	377	5.9%
FSscore	Financial skill scale score	43		All	213	3.3%
FSscore	Financial skill scale score	44		All	203	3.2%
FSscore	Financial skill scale score	45		All	218	3.4%
FSscore	Financial skill scale score	46		All	171	2.7%
FSscore	Financial skill scale score	47		All	200	3.1%
FSscore	Financial skill scale score	48		All	181	2.8%



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FSscore	Financial skill scale score	49		All	212	3.3%
FSscore	Financial skill scale score	50		All	209	3.3%
FSscore	Financial skill scale score	51		All	241	3.8%
FSscore	Financial skill scale score	52		All	197	3.1%
FSscore	Financial skill scale score	53		All	211	3.3%
FSscore	Financial skill scale score	54		All	216	3.4%
FSscore	Financial skill scale score	55		All	233	3.6%
FSscore	Financial skill scale score	56		All	246	3.8%
FSscore	Financial skill scale score	57		All	212	3.3%
FSscore	Financial skill scale score	58		All	207	3.2%
FSscore	Financial skill scale score	59		All	103	1.6%
FSscore	Financial skill scale score	60		All	128	2.0%
FSscore	Financial skill scale score	61		All	102	1.6%
FSscore	Financial skill scale score	62		All	73	1.1%
FSscore	Financial skill scale score	63		All	66	1.0%
FSscore	Financial skill scale score	64		All	81	1.3%
FSscore	Financial skill scale score	65		All	66	1.0%
FSscore	Financial skill scale score	66		All	50	0.8%
FSscore	Financial skill scale score	67		All	54	0.8%
FSscore	Financial skill scale score	68		All	43	0.7%
FSscore	Financial skill scale score	69		All	60	0.9%
FSscore	Financial skill scale score	70		All	46	0.7%
FSscore	Financial skill scale score	71		All	43	0.7%
FSscore	Financial skill scale score	72		All	24	0.4%
FSscore	Financial skill scale score	73		All	36	0.6%
FSscore	Financial skill scale score	74		All	16	0.3%
FSscore	Financial skill scale score	75		All	34	0.5%
FSscore	Financial skill scale score	76		All	32	0.5%
FSscore	Financial skill scale score	77		All	28	0.4%
FSscore	Financial skill scale score	78		All	26	0.4%
FSscore	Financial skill scale score	79		All	44	0.7%
FSscore	Financial skill scale score	80		All	15	0.2%
FSscore	Financial skill scale score	81		All	16	0.3%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FSscore	Financial skill scale score	82		All	46	0.7%
FSscore	Financial skill scale score	85		All	114	1.8%
FS1_1	I know how to get myself to follow through on my financial intentions	-1	Refused	All	12	0.2%
FS1_1	I know how to get myself to follow through on my financial intentions	1	Not at all	All	137	2.1%
FS1_1	I know how to get myself to follow through on my financial intentions	2	Very little	All	470	7.4%
FS1_1	I know how to get myself to follow through on my financial intentions	3	Somewhat	All	2,189	34.2%
FS1_1	I know how to get myself to follow through on my financial intentions	4	Very well	All	2,490	38.9%
FS1_1	I know how to get myself to follow through on my financial intentions	5	Completely	All	1,096	17.1%
FS1_2	I know where to find the advice I need to make decisions involving money	-1	Refused	All	11	0.2%
FS1_2	I know where to find the advice I need to make decisions involving money	1	Not at all	All	264	4.1%
FS1_2	I know where to find the advice I need to make decisions involving money	2	Very little	All	655	10.2%
FS1_2	I know where to find the advice I need to make decisions involving money	3	Somewhat	All	2,025	31.7%
FS1_2	I know where to find the advice I need to make decisions involving money	4	Very well	All	2,230	34.9%
FS1_2	I know where to find the advice I need to make decisions involving money	5	Completely	All	1,209	18.9%
FS1_3	I know how to make complex financial decisions	-1	Refused	All	12	0.2%
FS1_3	I know how to make complex financial decisions	1	Not at all	All	329	5.1%
FS1_3	I know how to make complex financial decisions	2	Very little	All	1,002	15.7%
FS1_3	I know how to make complex financial decisions	3	Somewhat	All	2,525	39.5%
FS1_3	I know how to make complex financial decisions	4	Very well	All	1,802	28.2%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FS1_3	I know how to make complex financial decisions	5	Completely	All	724	11.3%
FS1_4	I am able to make good financial decisions that are new to me	-1	Refused	All	10	0.2%
FS1_4	I am able to make good financial decisions that are new to me	1	Not at all	All	249	3.9%
FS1_4	I am able to make good financial decisions that are new to me	2	Very little	All	764	11.9%
FS1_4	I am able to make good financial decisions that are new to me	3	Somewhat	All	2,721	42.6%
FS1_4	I am able to make good financial decisions that are new to me	4	Very well	All	1,977	30.9%
FS1_4	I am able to make good financial decisions that are new to me	5	Completely	All	673	10.5%
FS1_5	I am able to recognize a good financial investment	-1	Refused	All	11	0.2%
FS1_5	I am able to recognize a good financial investment	1	Not at all	All	466	7.3%
FS1_5	I am able to recognize a good financial investment	2	Very little	All	1,173	18.3%
FS1_5	I am able to recognize a good financial investment	3	Somewhat	All	2,790	43.6%
FS1_5	I am able to recognize a good financial investment	4	Very well	All	1,442	22.6%
FS1_5	I am able to recognize a good financial investment	5	Completely	All	512	8.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FS1_6	I know how to keep myself from spending too much	-1	Refused	All	10	0.2%
FS1_6	I know how to keep myself from spending too much	1	Not at all	All	120	1.9%
FS1_6	I know how to keep myself from spending too much	2	Very little	All	382	6.0%
FS1_6	I know how to keep myself from spending too much	3	Somewhat	All	1,828	28.6%
FS1_6	I know how to keep myself from spending too much	4	Very well	All	2,572	40.2%
FS1_6	I know how to keep myself from spending too much	5	Completely	All	1,482	23.2%
FS1_7	I know how to make myself save	-1	Refused	All	8	0.1%
FS1_7	I know how to make myself save	1	Not at all	All	152	2.4%
FS1_7	I know how to make myself save	2	Very little	All	506	7.9%
FS1_7	I know how to make myself save	3	Somewhat	All	1,876	29.3%
FS1_7	I know how to make myself save	4	Very well	All	2,413	37.7%
FS1_7	I know how to make myself save	5	Completely	All	1,439	22.5%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FS2_1	I know when I do not have enough info to make a good decision involving my money	-1	Refused	All	14	0.2%
FS2_1	I know when I do not have enough info to make a good decision involving my money	1	Never	All	70	1.1%
FS2_1	I know when I do not have enough info to make a good decision involving my money	2	Rarely	All	348	5.4%
FS2_1	I know when I do not have enough info to make a good decision involving my money	3	Sometimes	All	1,914	29.9%
FS2_1	I know when I do not have enough info to make a good decision involving my money	4	Often	All	2,824	44.2%
FS2_1	I know when I do not have enough info to make a good decision involving my money	5	Always	All	1,224	19.1%
FS2_2	I know when I need advice about my money	-1	Refused	All	14	0.2%
FS2_2	I know when I need advice about my money	1	Never	All	120	1.9%
FS2_2	I know when I need advice about my money	2	Rarely	All	495	7.7%
FS2_2	I know when I need advice about my money	3	Sometimes	All	2,177	34.0%
FS2_2	I know when I need advice about my money	4	Often	All	2,382	37.3%
FS2_2	I know when I need advice about my money	5	Always	All	1,206	18.9%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FS2_3	I struggle to understand financial information	-1	Refused	All	14	0.2%
FS2_3	I struggle to understand financial information	1	Never	All	515	8.1%
FS2_3	I struggle to understand financial information	2	Rarely	All	2,227	34.8%
FS2_3	I struggle to understand financial information	3	Sometimes	All	2,681	41.9%
FS2_3	I struggle to understand financial information	4	Often	All	711	11.1%
FS2_3	I struggle to understand financial information	5	Always	All	246	3.8%
SUBKNOWL1	How would you assess your overall financial knowledge?	-1	Refused	All	52	0.8%
SUBKNOWL1	How would you assess your overall financial knowledge?	1	1 - Very low	All	124	1.9%
SUBKNOWL1	How would you assess your overall financial knowledge?	2	2	All	153	2.4%
SUBKNOWL1	How would you assess your overall financial knowledge?	3	3	All	528	8.3%
SUBKNOWL1	How would you assess your overall financial knowledge?	4	4	All	1,489	23.3%
SUBKNOWL1	How would you assess your overall financial knowledge?	5	5	All	2,648	41.4%
SUBKNOWL1	How would you assess your overall financial knowledge?	6	6	All	1,072	16.8%
SUBKNOWL1	How would you assess your overall financial knowledge?	7	7 - Very high	All	328	5.1%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
ACT1_1	I follow-through on my financial commitments to others	-1	Refused	All	24	0.4%
ACT1_1	I follow-through on my financial commitments to others	1	Not at all	All	53	0.8%
ACT1_1	I follow-through on my financial commitments to others	2	Very little	All	165	2.6%
ACT1_1	I follow-through on my financial commitments to others	3	Somewhat	All	905	14.2%
ACT1_1	I follow-through on my financial commitments to others	4	Very well	All	2,368	37.0%
ACT1_1	I follow-through on my financial commitments to others	5	Completely	All	2,879	45.0%
ACT1_2	I follow-through on financial goals I set for myself	-1	Refused	All	18	0.3%
ACT1_2	I follow-through on financial goals I set for myself	1	Not at all	All	100	1.6%
ACT1_2	I follow-through on financial goals I set for myself	2	Very little	All	468	7.3%
ACT1_2	I follow-through on financial goals I set for myself	3	Somewhat	All	2,214	34.6%
ACT1_2	I follow-through on financial goals I set for myself	4	Very well	All	2,565	40.1%
ACT1_2	I follow-through on financial goals I set for myself	5	Completely	All	1,029	16.1%
FINGOALS	Do you have a current or recent financial goal?	-1	Refused	All	76	1.2%
FINGOALS	Do you have a current or recent financial goal?	0	No	All	2,269	35.5%
FINGOALS	Do you have a current or recent financial goal?	1	Yes	All	4,049	63.3%
PROPPLAN_1	I consult my budget to see how much money I have left	1	Strongly disagree	All	200	3.1%
PROPPLAN_1	I consult my budget to see how much money I have left	2	Disagree	All	727	11.4%
PROPPLAN_1	I consult my budget to see how much money I have left	3	Neither agree nor disagree	All	1,330	20.8%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
PROPPLAN_1	I consult my budget to see how much money I have left	4	Agree	All	2,776	43.4%
PROPPLAN_1	I consult my budget to see how much money I have left	5	Strongly agree	All	1,351	21.1%
PROPPLAN_2	I actively consider the steps I need to take to stick to my budget	-1	Refused	All	10	0.2%
PROPPLAN_2	I actively consider the steps I need to take to stick to my budget	1	Strongly disagree	All	132	2.1%
PROPPLAN_2	I actively consider the steps I need to take to stick to my budget	2	Disagree	All	653	10.2%
PROPPLAN_2	I actively consider the steps I need to take to stick to my budget	3	Neither agree nor disagree	All	1,629	25.5%
PROPPLAN_2	I actively consider the steps I need to take to stick to my budget	4	Agree	All	2,986	46.7%
PROPPLAN_2	I actively consider the steps I need to take to stick to my budget	5	Strongly agree	All	984	15.4%
PROPPLAN_3	I set financial goals for what I want to achieve with my money	-1	Refused	All	10	0.2%
PROPPLAN_3	I set financial goals for what I want to achieve with my money	1	Strongly disagree	All	127	2.0%
PROPPLAN_3	I set financial goals for what I want to achieve with my money	2	Disagree	All	528	8.3%
PROPPLAN_3	I set financial goals for what I want to achieve with my money	3	Neither agree nor disagree	All	1,625	25.4%
PROPPLAN_3	I set financial goals for what I want to achieve with my money	4	Agree	All	3,089	48.3%
PROPPLAN_3	I set financial goals for what I want to achieve with my money	5	Strongly agree	All	1,015	15.9%



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
PROPPLAN_4	I prepare a clear plan of action w/ detailed steps to achieve my financial goals	-1	Refused	All	10	0.2%
PROPPLAN_4	I prepare a clear plan of action w/ detailed steps to achieve my financial goals	1	Strongly disagree	All	265	4.1%
PROPPLAN_4	I prepare a clear plan of action w/ detailed steps to achieve my financial goals	2	Disagree	All	1,197	18.7%
PROPPLAN_4	I prepare a clear plan of action w/ detailed steps to achieve my financial goals	3	Neither agree nor disagree	All	2,208	34.5%
PROPPLAN_4	I prepare a clear plan of action w/ detailed steps to achieve my financial goals	4	Agree	All	2,035	31.8%
PROPPLAN_4	I prepare a clear plan of action w/ detailed steps to achieve my financial goals	5	Strongly agree	All	679	10.6%
MANAGE1_1	Paid all your bills on time	-1	Refused	All	12	0.2%
MANAGE1_1	Paid all your bills on time	1	Not applicable or never	All	137	2.1%
MANAGE1_1	Paid all your bills on time	2	Seldom	All	148	2.3%
MANAGE1_1	Paid all your bills on time	3	Sometimes	All	491	7.7%
MANAGE1_1	Paid all your bills on time	4	Often	All	940	14.7%
MANAGE1_1	Paid all your bills on time	5	Always	All	4,666	73.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
MANAGE1_2	Stayed within your budget or spending plan	-1	Refused	All	12	0.2%
MANAGE1_2	Stayed within your budget or spending plan	1	Not applicable or never	All	296	4.6%
MANAGE1_2	Stayed within your budget or spending plan	2	Seldom	All	381	6.0%
MANAGE1_2	Stayed within your budget or spending plan	3	Sometimes	All	1,397	21.8%
MANAGE1_2	Stayed within your budget or spending plan	4	Often	All	2,434	38.1%
MANAGE1_2	Stayed within your budget or spending plan	5	Always	All	1,874	29.3%
MANAGE1_3	Paid off credit card balance in full each month	-1	Refused	All	11	0.2%
MANAGE1_3	Paid off credit card balance in full each month	1	Not applicable or never	All	1,208	18.9%
MANAGE1_3	Paid off credit card balance in full each month	2	Seldom	All	640	10.0%
MANAGE1_3	Paid off credit card balance in full each month	3	Sometimes	All	857	13.4%
MANAGE1_3	Paid off credit card balance in full each month	4	Often	All	835	13.1%
MANAGE1_3	Paid off credit card balance in full each month	5	Always	All	2,843	44.5%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
MANAGE1_4	Checked your statements, bills and receipts to make sure there were no errors	-1	Refused	All	11	0.2%
MANAGE1_4	Checked your statements, bills and receipts to make sure there were no errors	1	Not applicable or never	All	196	3.1%
MANAGE1_4	Checked your statements, bills and receipts to make sure there were no errors	2	Seldom	All	325	5.1%
MANAGE1_4	Checked your statements, bills and receipts to make sure there were no errors	3	Sometimes	All	833	13.0%
MANAGE1_4	Checked your statements, bills and receipts to make sure there were no errors	4	Often	All	1,596	25.0%
MANAGE1_4	Checked your statements, bills and receipts to make sure there were no errors	5	Always	All	3,433	53.7%
SAVEHABIT	Putting money into savings is a habit for me	-1	Refused	All	20	0.3%
SAVEHABIT	Putting money into savings is a habit for me	1	Strongly disagree	All	297	4.6%
SAVEHABIT	Putting money into savings is a habit for me	2	Disagree	All	610	9.5%
SAVEHABIT	Putting money into savings is a habit for me	3	Disagree slightly	All	659	10.3%
SAVEHABIT	Putting money into savings is a habit for me	4	Agree slightly	All	1,329	20.8%
SAVEHABIT	Putting money into savings is a habit for me	5	Agree	All	1,729	27.0%
SAVEHABIT	Putting money into savings is a habit for me	6	Strongly agree	All	1,750	27.4%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FRUGALITY	If I can re-use an item I already have, there's no sense in buying something new	-1	Refused	All	15	0.2%
FRUGALITY	If I can re-use an item I already have, there's no sense in buying something new	1	Strongly disagree	All	22	0.3%
FRUGALITY	If I can re-use an item I already have, there's no sense in buying something new	2	Disagree	All	50	0.8%
FRUGALITY	If I can re-use an item I already have, there's no sense in buying something new	3	Disagree slightly	All	195	3.0%
FRUGALITY	If I can re-use an item I already have, there's no sense in buying something new	4	Agree slightly	All	805	12.6%
FRUGALITY	If I can re-use an item I already have, there's no sense in buying something new	5	Agree	All	2,461	38.5%
FRUGALITY	If I can re-use an item I already have, there's no sense in buying something new	6	Strongly agree	All	2,846	44.5%
AUTOMATED_1	A Retirement Savings Account	-1	Refused	All	91	1.4%
AUTOMATED_1	A Retirement Savings Account	0	No	All	1,973	30.9%
AUTOMATED_1	A Retirement Savings Account	1	Yes	All	2,587	40.5%
AUTOMATED_1	A Retirement Savings Account	7	I do not have this type of account	All	1,743	27.3%
AUTOMATED_2	A Non-Retirement Savings Account	-1	Refused	All	98	1.5%
AUTOMATED_2	A Non-Retirement Savings Account	0	No	All	2,328	36.4%
AUTOMATED_2	A Non-Retirement Savings Account	1	Yes	All	2,536	39.7%
AUTOMATED_2	A Non-Retirement Savings Account	7	I do not have this type of account	All	1,432	22.4%
ASK1_1	I do my own research before making decisions involving money	-1	Refused	All	27	0.4%
ASK1_1	I do my own research before making decisions involving money	1	Never	All	212	3.3%
ASK1_1	I do my own research before making	2	Seldom	All	470	7.4%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
	decisions involving money					
ASK1_1	I do my own research before making decisions involving money	3	Sometimes	All	1,797	28.1%
ASK1_1	I do my own research before making decisions involving money	4	Often	All	2,321	36.3%
ASK1_1	I do my own research before making decisions involving money	5	Always	All	1,567	24.5%
ASK1_2	I ask other people their opinions before making decisions involving money	-1	Refused	All	26	0.4%
ASK1_2	I ask other people their opinions before making decisions involving money	1	Never	All	704	11.0%
ASK1_2	I ask other people their opinions before making decisions involving money	2	Seldom	All	1,478	23.1%
ASK1_2	I ask other people their opinions before making decisions involving money	3	Sometimes	All	2,603	40.7%
ASK1_2	I ask other people their opinions before making decisions involving money	4	Often	All	1,261	19.7%
ASK1_2	I ask other people their opinions before making decisions involving money	5	Always	All	322	5.0%
SUBNUMERACY2	Prefers words for expressions of probabilities	-1	Refused	All	39	0.6%
SUBNUMERACY2	Prefers words for expressions of probabilities	1	1 - Always prefer words	All	975	15.2%
SUBNUMERACY2	Prefers words for expressions of probabilities	2	2	All	535	8.4%
SUBNUMERACY2	Prefers words for expressions of probabilities	3	3	All	1,253	19.6%
SUBNUMERACY2	Prefers words for expressions of probabilities	4	4	All	1,378	21.6%
SUBNUMERACY2	Prefers words for expressions of probabilities	5	5	All	1,114	17.4%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
SUBNUMERACY2	Prefers words for expressions of probabilities	6	6 - Always prefer numbers	All	1,100	17.2%
SUBNUMERACY1	How good are you at working with percentages?	-1	Refused	All	33	0.5%
SUBNUMERACY1	How good are you at working with percentages?	1	1 - Not good at all	All	362	5.7%
SUBNUMERACY1	How good are you at working with percentages?	2	2	All	336	5.3%
SUBNUMERACY1	How good are you at working with percentages?	3	3	All	786	12.3%
SUBNUMERACY1	How good are you at working with percentages?	4	4	All	1,600	25.0%
SUBNUMERACY1	How good are you at working with percentages?	5	5	All	1,748	27.3%
SUBNUMERACY1	How good are you at working with percentages?	6	6 - Extremely good	All	1,529	23.9%
CHANGEABLE	Belief that ability to manage money is NOT changeable	-1	Refused	All	38	0.6%
CHANGEABLE	Belief that ability to manage money is NOT changeable	1	Strongly disagree	All	483	7.6%
CHANGEABLE	Belief that ability to manage money is NOT changeable	2	Disagree	All	1,148	18.0%
CHANGEABLE	Belief that ability to manage money is NOT changeable	3	Somewhat disagree	All	1,131	17.7%
CHANGEABLE	Belief that ability to manage money is NOT changeable	4	Neither agree nor disagree	All	1,342	21.0%
CHANGEABLE	Belief that ability to manage money is NOT changeable	5	Somewhat agree	All	1,307	20.4%
CHANGEABLE	Belief that ability to manage money is NOT changeable	6	Agree	All	722	11.3%
CHANGEABLE	Belief that ability to manage money is NOT changeable	7	Strongly agree	All	223	3.5%
GOALCONF	Confidence in own ability to achieve financial goals	-1	Refused	All	28	0.4%
GOALCONF	Confidence in own ability to achieve financial goals	1	Not at all confident	All	129	2.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
GOALCONF	Confidence in own ability to achieve financial goals	2	Not very confident	All	735	11.5%
GOALCONF	Confidence in own ability to achieve financial goals	3	Somewhat confident	All	3,035	47.5%
GOALCONF	Confidence in own ability to achieve financial goals	4	Very confident	All	2,467	38.6%
LMscore	Lusardi and Mitchell financial knowledge scale score	0		All	137	2.1%
LMscore	Lusardi and Mitchell financial knowledge scale score	1		All	613	9.6%
LMscore	Lusardi and Mitchell financial knowledge scale score	2		All	1,520	23.8%
LMscore	Lusardi and Mitchell financial knowledge scale score	3		All	4,124	64.5%
FINKNOWL1	Understanding of compound interest	-1	Refused	All	30	0.5%
FINKNOWL1	Understanding of compound interest	1	More than \$102	All	5,518	86.3%
FINKNOWL1	Understanding of compound interest	2	Exactly \$102	All	472	7.4%
FINKNOWL1	Understanding of compound interest	3	Less than \$102	All	374	5.8%
FINKNOWL2	Understanding of inflation and return on savings	-1	Refused	All	38	0.6%
FINKNOWL2	Understanding of inflation and return on savings	1	More than today	All	596	9.3%
FINKNOWL2	Understanding of inflation and return on savings	2	Exactly the same	All	812	12.7%
FINKNOWL2	Understanding of inflation and return on savings	3	Less than today	All	4,948	77.4%
FINKNOWL3	Understanding of stock vs mutual fund volatility			All		
FINKNOWL3	Understanding of stock vs mutual fund volatility	-1	Refused	All	45	0.7%
FINKNOWL3	Understanding of stock vs mutual fund volatility	1	True	All	790	12.4%
FINKNOWL3	Understanding of stock vs mutual fund volatility	2	False	All	5,559	86.9%
FK1correct	FINKNOWL1 answered correctly	0	No	All	876	13.7%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
FK1correct	FINKNOWL1 answered correctly	1	Yes	All	5,518	86.3%
FK2correct	FINKNOWL2 answered correctly	0	No	All	1,446	22.6%
FK2correct	FINKNOWL2 answered correctly	1	Yes	All	4,948	77.4%
FK3correct	FINKNOWL3 answered correctly	0	No	All	835	13.1%
FK3correct	FINKNOWL3 answered correctly	1	Yes	All	5,559	86.9%
KHscore	Knoll and Houts financial knowledge scale score	-2.053		All	23	0.4%
KHscore	Knoll and Houts financial knowledge scale score	-1.9		All	42	0.7%
KHscore	Knoll and Houts financial knowledge scale score	-1.713		All	127	2.0%
KHscore	Knoll and Houts financial knowledge scale score	-1.485		All	242	3.8%
KHscore	Knoll and Houts financial knowledge scale score	-1.215		All	376	5.9%
KHscore	Knoll and Houts financial knowledge scale score	-0.909		All	595	9.3%
KHscore	Knoll and Houts financial knowledge scale score	-0.57		All	833	13.0%
KHscore	Knoll and Houts financial knowledge scale score	-0.188		All	1,031	16.1%
KHscore	Knoll and Houts financial knowledge scale score	0.242		All	1,259	19.7%
KHscore	Knoll and Houts financial knowledge scale score	0.712		All	1,194	18.7%
KHscore	Knoll and Houts financial knowledge scale score	1.267		All	672	10.5%
KHKNOWL1	Understanding of long-term returns on investment	-1	Refused	All	45	0.7%
KHKNOWL1	Understanding of long-term returns on investment	1	Savings accounts	All	560	8.8%
KHKNOWL1	Understanding of long-term returns on investment	2	Bonds	All	1,921	30.0%
KHKNOWL1	Understanding of long-term returns on investment	3	Stocks	All	3,868	60.5%



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
KHKNOWL2	Understanding of stocks vs bond vs savings volatility	-1	Refused	All	41	0.6%
KHKNOWL2	Understanding of stocks vs bond vs savings volatility	1	Savings accounts	All	406	6.3%
KHKNOWL2	Understanding of stocks vs bond vs savings volatility	2	Bonds	All	553	8.6%
KHKNOWL2	Understanding of stocks vs bond vs savings volatility	3	Stocks	All	5,394	84.4%
KHKNOWL3	Understanding of benefits of diversification	-1	Refused	All	68	1.1%
KHKNOWL3	Understanding of benefits of diversification	1	Increase	All	1,046	16.4%
KHKNOWL3	Understanding of benefits of diversification	2	Decrease	All	4,296	67.2%
KHKNOWL3	Understanding of benefits of diversification	3	Stay the same	All	984	15.4%
KHKNOWL4	Understanding of possibility of stock market losses	-1	Refused	All	39	0.6%
KHKNOWL4	Understanding of possibility of stock market losses	1	True	All	5,294	82.8%
KHKNOWL4	Understanding of possibility of stock market losses	2	False	All	1,061	16.6%
KHKNOWL5	Understanding of life insurance	-1	Refused	All	45	0.7%
KHKNOWL5	Understanding of life insurance	1	True	All	4,781	74.8%
KHKNOWL5	Understanding of life insurance	2	False	All	1,568	24.5%
KHKNOWL6	Understanding of possibility of housing market losses	-1	Refused	All	30	0.5%
KHKNOWL6	Understanding of possibility of housing market losses	1	True	All	492	7.7%
KHKNOWL6	Understanding of possibility of housing market losses	2	False	All	5,872	91.8%
KHKNOWL7	Understanding of credit card minimum payments	-1	Refused	All	40	0.6%
KHKNOWL7	Understanding of credit card minimum payments	1	Less than 5 years	All	282	4.4%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
KHKNOWL7	Understanding of credit card minimum payments	2	Between 5 and 10 years	All	1,329	20.8%
KHKNOWL7	Understanding of credit card minimum payments	3	Between 10 and 15 years	All	1,934	30.2%
KHKNOWL7	Understanding of credit card minimum payments	4	Never, you will continue to be in debt	All	2,809	43.9%
KHKNOWL8	Understanding of relationship of bonds and interest rates	-1	Refused	All	51	0.8%
KHKNOWL8	Understanding of relationship of bonds and interest rates	1	They will rise	All	1,793	28.0%
KHKNOWL8	Understanding of relationship of bonds and interest rates	2	They will fall	All	2,243	35.1%
KHKNOWL8	Understanding of relationship of bonds and interest rates	3	They will stay the same	All	803	12.6%
KHKNOWL8	Understanding of relationship of bonds and interest rates	4	There is no relationship between bond prices and the interest rate	All	1,504	23.5%
KHKNOWL9	Understanding of mortgage term length on total interest paid	-1	Refused	All	34	0.5%
KHKNOWL9	Understanding of mortgage term length on total interest paid	1	True	All	5,749	89.9%
KHKNOWL9	Understanding of mortgage term length on total interest paid	2	False	All	611	9.6%
KH1correct	KHKNOWL1 answered correctly	0	No	All	2,526	39.5%
KH1correct	KHKNOWL1 answered correctly	1	Yes	All	3,868	60.5%
KH2correct	KHKNOWL2 answered correctly	0	No	All	1,000	15.6%
KH2correct	KHKNOWL2 answered correctly	1	Yes	All	5,394	84.4%
KH3correct	KHKNOWL3 answered correctly	0	No	All	2,098	32.8%
KH3correct	KHKNOWL3 answered correctly	1	Yes	All	4,296	67.2%
KH4correct	KHKNOWL4 answered correctly	0	No	All	1,100	17.2%
KH4correct	KHKNOWL4 answered correctly	1	Yes	All	5,294	82.8%
KH5correct	KHKNOWL5 answered correctly	0	No	All	1,613	25.2%
KH5correct	KHKNOWL5 answered correctly	1	Yes	All	4,781	74.8%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
KH6correct	KHKNOWL6 answered correctly	0	No	All	522	8.2%
KH6correct	KHKNOWL6 answered correctly	1	Yes	All	5,872	91.8%
KH7correct	KHKNOWL7 answered correctly	0	No	All	3,585	56.1%
KH7correct	KHKNOWL7 answered correctly	1	Yes	All	2,809	43.9%
KH8correct	KHKNOWL8 answered correctly	0	No	All	4,151	64.9%
KH8correct	KHKNOWL8 answered correctly	1	Yes	All	2,243	35.1%
KH9correct	KHKNOWL9 answered correctly	0	No	All	645	10.1%
KH9correct	KHKNOWL9 answered correctly	1	Yes	All	5,749	89.9%
ENDSMEET	Difficulty of covering monthly expenses and bills	-1	Refused	All	44	0.7%
ENDSMEET	Difficulty of covering monthly expenses and bills	1	Not at all difficult	All	3,896	60.9%
ENDSMEET	Difficulty of covering monthly expenses and bills	2	Somewhat difficult	All	1,975	30.9%
ENDSMEET	Difficulty of covering monthly expenses and bills	3	Very difficult	All	479	7.5%
HOUSING	Which one of the following best describes your housing situation?	-1	Refused	All	42	0.7%
HOUSING	Which one of the following best describes your housing situation?	1	I own my home	All	4,164	65.1%
HOUSING	Which one of the following best describes your housing situation?	2	I rent	All	1,643	25.7%
HOUSING	Which one of the following best describes your housing situation?	3	I do not currently own or rent	All	545	8.5%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
LIVINGARRANGEMENT	Current living arrangements	-1	Refused	All	31	0.5%
LIVINGARRANGEMENT	Current living arrangements	1	I am the only adult in the household	All	1,129	17.7%
LIVINGARRANGEMENT	Current living arrangements	2	I live with my spouse/partner/significant other	All	4,204	65.7%
LIVINGARRANGEMENT	Current living arrangements	3	I live in my parents' home	All	450	7.0%
LIVINGARRANGEMENT	Current living arrangements	4	I live with other family, friends, or roommates	All	453	7.1%
LIVINGARRANGEMENT	Current living arrangements	5	Some other arrangement	All	127	2.0%
HOUSERANGES	About how much do you pay for your home each month?	-1	Refused	All	53	0.8%
HOUSERANGES	About how much do you pay for your home each month?	1	Less than \$300	All	1,101	17.2%
HOUSERANGES	About how much do you pay for your home each month?	2	\$300-499	All	471	7.4%
HOUSERANGES	About how much do you pay for your home each month?	3	\$500-749	All	889	13.9%
HOUSERANGES	About how much do you pay for your home each month?	4	\$750-999	All	833	13.0%
HOUSERANGES	About how much do you pay for your home each month?	5	\$1,000-1,499	All	1,066	16.7%
HOUSERANGES	About how much do you pay for your home each month?	6	\$1,500-1,999	All	545	8.5%
HOUSERANGES	About how much do you pay for your home each month?	7	\$2,000 or more	All	565	8.8%
HOUSERANGES	About how much do you pay for your home each month?	98	I don't know	All	247	3.9%
HOUSERANGES	About how much do you pay for your home each month? About how much do you pay for your home each month?	99	Prefer not to say	All	624	9.8%
IMPUTATION_FLAG	Value for HOUSERANGES was imputed	0	Not imputed	All	5,987	93.6%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
IMPUTATION_FLAG	Value for HOUSERANGES was imputed	1	Imputed	All	407	6.4%
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	-2	Question not asked because respondent not in item base	HOUSING=1	2,230	34.9%
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	-1	Refused	HOUSING=1	7	0.1%
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	1	Less than \$150,000	HOUSING=1	1,035	16.2%
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	2	\$150,000-249,999	HOUSING=1	1,053	16.5%
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	3	\$250,000-399,999	HOUSING=1	991	15.5%
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	4	\$400,000 or more	HOUSING=1	804	12.6%
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	98	I don't know	HOUSING=1	115	1.8%
VALUERANGES	If you were to sell your home today, what do you think it would be worth?	99	Prefer not to say	HOUSING=1	159	2.5%
MORTGAGE	What do you owe on your home today?	-2	Question not asked because respondent not in item base	HOUSING=1	2,230	34.9%
MORTGAGE	What do you owe on your home today?	-1	Refused	HOUSING=1	56	0.9%
MORTGAGE	What do you owe on your home today?	1	Less than \$50,000	HOUSING=1	1,512	23.6%
MORTGAGE	What do you owe on your home today?	2	\$50,000-199,999	HOUSING=1	1,361	21.3%
MORTGAGE	What do you owe on your home today?	3	\$200,000 or more	HOUSING=1	622	9.7%
MORTGAGE	What do you owe on your home today?	98	I don't know	HOUSING=1	115	1.8%
MORTGAGE	What do you owe on your home today?	99	Prefer not to say	HOUSING=1	498	7.8%
SAVINGSRANGES	How much money do you have in savings today...?	-1	Refused	All	38	0.6%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
SAVINGSRANGES	How much money do you have in savings today...?	1	\$0	All	440	6.9%
SAVINGSRANGES	How much money do you have in savings today...?	2	\$1-99	All	385	6.0%
SAVINGSRANGES	How much money do you have in savings today...?	3	\$100-999	All	682	10.7%
SAVINGSRANGES	How much money do you have in savings today...?	4	\$1,000-4,999	All	931	14.6%
SAVINGSRANGES	How much money do you have in savings today...?	5	\$5,000-19,999	All	1,093	17.1%
SAVINGSRANGES	How much money do you have in savings today...?	6	\$20,000-74,999	All	845	13.2%
SAVINGSRANGES	How much money do you have in savings today...?	7	\$75,000 or more	All	834	13.0%
SAVINGSRANGES	How much money do you have in savings today...?	98	I don't know	All	158	2.5%
SAVINGSRANGES	How much money do you have in savings today...?	99	Prefer not to say	All	988	15.5%
PRODHAVE_1	Checking or Savings Account at a bank or credit union	0	No	All	945	14.8%
PRODHAVE_1	Checking or Savings Account at a bank or credit union	1	Yes	All	5,449	85.2%
PRODHAVE_2	Life Insurance	0	No	All	3,086	48.3%
PRODHAVE_2	Life Insurance	1	Yes	All	3,308	51.7%
PRODHAVE_3	Health Insurance	0	No	All	1,836	28.7%
PRODHAVE_3	Health Insurance	1	Yes	All	4,558	71.3%
PRODHAVE_4	Retirement Account (such as a 401k or IRA)	0	No	All	2,708	42.4%
PRODHAVE_4	Retirement Account (such as a 401k or IRA)	1	Yes	All	3,686	57.6%
PRODHAVE_5	Pension	0	No	All	4,221	66.0%
PRODHAVE_5	Pension	1	Yes	All	2,173	34.0%
PRODHAVE_6	Non-Retirement Investments (such as stocks, bonds or mutual funds)	0	No	All	4,382	68.5%
PRODHAVE_6	Non-Retirement Investments (such as	1	Yes	All	2,012	31.5%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
	stocks, bonds or mutual funds)					
PRODHAVE_7	Education Savings Account (such as 529 or Coverdale)	0	No	All	5,988	93.7%
PRODHAVE_7	Education Savings Account (such as 529 or Coverdale)	1	Yes	All	406	6.3%
PRODHAVE_8	Student/Education Loan (for yourself or someone else)	0	No	All	5,485	85.8%
PRODHAVE_8	Student/Education Loan (for yourself or someone else)	1	Yes	All	909	14.2%
PRODHAVE_9	Respondent did not select any item in PRODHAVE bank	0	No	All	6,125	95.8%
PRODHAVE_9	Respondent did not select any item in PRODHAVE bank	1	Yes	All	269	4.2%
PRODUSE_1	Used payday loan or cash advance loan	0	No	All	6,221	97.3%
PRODUSE_1	Used payday loan or cash advance loan	1	Yes	All	173	2.7%
PRODUSE_2	Used pawn loan or auto title loan	0	No	All	6,280	98.2%
PRODUSE_2	Used pawn loan or auto title loan	1	Yes	All	114	1.8%
PRODUSE_3	Used reloadable card not linked with checking or savings account	0	No	All	5,834	91.2%
PRODUSE_3	Used reloadable card not linked with checking or savings account	1	Yes	All	560	8.8%
PRODUSE_4	Used nonbank service for international money transfers	0	No	All	6,122	95.7%
PRODUSE_4	Used nonbank service for international money transfers	1	Yes	All	272	4.3%
PRODUSE_5	Used nonbank service for check cashing or purchasing a money order	0	No	All	5,973	93.4%
PRODUSE_5	Used nonbank service for check cashing or purchasing a money order	1	Yes	All	421	6.6%
PRODUSE_6	Respondent did not select any item in PRODUSE bank	0	No	All	1,301	20.3%
PRODUSE_6	Respondent did not select any item in PRODUSE bank	1	Yes	All	5,093	79.7%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
CONSPROTECT1	Frequency felt not respected or mistreated w/ financial services	-1	Refused	All	50	0.8%
CONSPROTECT1	Frequency felt not respected or mistreated w/ financial services	1	Never	All	2,540	39.7%
CONSPROTECT1	Frequency felt not respected or mistreated w/ financial services	2	Rarely	All	2,629	41.1%
CONSPROTECT1	Frequency felt not respected or mistreated w/ financial services	3	Sometimes	All	1,001	15.7%
CONSPROTECT1	Frequency felt not respected or mistreated w/ financial services	4	Often	All	174	2.7%
CONSPROTECT2	Familiarity w/ agencies and orgs to resolve problems w/ financial services	-1	Refused	All	47	0.7%
CONSPROTECT2	Familiarity w/ agencies and orgs to resolve problems w/ financial services	1	Not at all familiar	All	3,516	55.0%
CONSPROTECT2	Familiarity w/ agencies and orgs to resolve problems w/ financial services	2	Somewhat familiar	All	2,351	36.8%
CONSPROTECT2	Familiarity w/ agencies and orgs to resolve problems w/ financial services	3	Very familiar	All	480	7.5%
CONSPROTECT3	Reported problem to one of these agencies or orgs	-1	Refused	All	54	0.8%
CONSPROTECT3	Reported problem to one of these agencies or orgs	0	No	All	5,894	92.2%
CONSPROTECT3	Reported problem to one of these agencies or orgs	1	Yes	All	446	7.0%
EARNERS	Household members currently contributing to paying household bills	-1	Refused	All	78	1.2%
EARNERS	Household members currently contributing to paying household bills	1	One	All	2,442	38.2%
EARNERS	Household members currently contributing to paying household bills	2	Two	All	3,532	55.2%
EARNERS	Household members currently contributing to paying household bills	3	More than two	All	342	5.3%
VOLATILITY	Household income volatility	-1	Refused	All	64	1.0%
VOLATILITY	Household income volatility	1	Roughly the same each month	All	4,613	72.1%
VOLATILITY	Household income volatility	2	Roughly the same	All	1,303	20.4%



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
			most months, but some unusually high or low months during the year			
VOLATILITY	Household income volatility	3	Often varies quite a bit from one month to the next	All	414	6.5%
SNAP	Any household member received SNAP benefits	-1	Refused	All	48	0.8%
SNAP	Any household member received SNAP benefits	0	No	All	5,618	87.9%
SNAP	Any household member received SNAP benefits	1	Yes	All	614	9.6%
SNAP	Any household member received SNAP benefits	8	Not sure	All	114	1.8%
MATHARDSHIP_1	Worried whether food would run out before got money to buy more	-1	Refused	All	27	0.4%
MATHARDSHIP_1	Worried whether food would run out before got money to buy more	1	Never	All	5,224	81.7%
MATHARDSHIP_1	Worried whether food would run out before got money to buy more	2	Sometimes	All	854	13.4%
MATHARDSHIP_1	Worried whether food would run out before got money to buy more	3	Often	All	289	4.5%
MATHARDSHIP_2	Food didn't last and didn't have money to get more	-1	Refused	All	27	0.4%
MATHARDSHIP_2	Food didn't last and didn't have money to get more	1	Never	All	5,360	83.8%
MATHARDSHIP_2	Food didn't last and didn't have money to get more	2	Sometimes	All	767	12.0%
MATHARDSHIP_2	Food didn't last and didn't have money to get more	3	Often	All	240	3.8%
MATHARDSHIP_3	Couldn't afford a place to live	-1	Refused	All	26	0.4%
MATHARDSHIP_3	Couldn't afford a place to live	1	Never	All	5,790	90.6%
MATHARDSHIP_3	Couldn't afford a place to live	2	Sometimes	All	412	6.4%
MATHARDSHIP_3	Couldn't afford a place to live	3	Often	All	166	2.6%
MATHARDSHIP_4	Any household member couldn't	-1	Refused	All	27	0.4%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
MATHARDSHIP_4	afford to see doctor or go to hospital Any household member couldn't afford to see doctor or go to hospital	1	Never	All	5,331	83.4%
MATHARDSHIP_4	Any household member couldn't afford to see doctor or go to hospital	2	Sometimes	All	804	12.6%
MATHARDSHIP_4	Any household member couldn't afford to see doctor or go to hospital	3	Often	All	232	3.6%
MATHARDSHIP_5	Any household member stopped taking medication or took less due to costs	-1	Refused	All	25	0.4%
MATHARDSHIP_5	Any household member stopped taking medication or took less due to costs	1	Never	All	5,436	85.0%
MATHARDSHIP_5	Any household member stopped taking medication or took less due to costs	2	Sometimes	All	753	11.8%
MATHARDSHIP_5	Any household member stopped taking medication or took less due to costs	3	Often	All	180	2.8%
MATHARDSHIP_6	Utilities shut off due to non-payment	-1	Refused	All	28	0.4%
MATHARDSHIP_6	Utilities shut off due to non-payment	1	Never	All	5,930	92.7%
MATHARDSHIP_6	Utilities shut off due to non-payment	2	Sometimes	All	356	5.6%
MATHARDSHIP_6	Utilities shut off due to non-payment	3	Often	All	80	1.3%
COLLECT	Contacted by debt collector in past 12 months	-1	Refused	All	55	0.9%
COLLECT	Contacted by debt collector in past 12 months	0	No	All	5,263	82.3%
COLLECT	Contacted by debt collector in past 12 months	1	Yes	All	838	13.1%
COLLECT	Contacted by debt collector in past 12 months	8	Not sure	All	238	3.7%
REJECTED_1	I applied for credit and was turned down	-1	Refused	All	72	1.1%
REJECTED_1	I applied for credit and was turned down	0	No	All	5,680	88.8%
REJECTED_1	I applied for credit and was turned	1	Yes	All	642	10.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
	down					
REJECTED_2	I did not apply for credit because I thought would be turned down	-1	Refused	All	128	2.0%
REJECTED_2	I did not apply for credit because I thought would be turned down	0	No	All	5,503	86.1%
REJECTED_2	I did not apply for credit because I thought would be turned down	1	Yes	All	763	11.9%
ABSORBSHOCK	Confidence in ability to raise \$2,000 in 30 days	-1	Refused	All	37	0.6%
ABSORBSHOCK	Confidence in ability to raise \$2,000 in 30 days	1	I am certain I could not come up with \$2,000	All	811	12.7%
ABSORBSHOCK	Confidence in ability to raise \$2,000 in 30 days	2	I could probably not come up with \$2,000	All	426	6.7%
ABSORBSHOCK	Confidence in ability to raise \$2,000 in 30 days	3	I could probably come up with \$2,000	All	937	14.7%
ABSORBSHOCK	Confidence in ability to raise \$2,000 in 30 days	4	I am certain I could come up with the full \$2,000	All	3,853	60.3%
ABSORBSHOCK	Confidence in ability to raise \$2,000 in 30 days	8	I don't know	All	330	5.2%
BENEFITS_1	Health Insurance	-1	Refused	All	35	0.5%
BENEFITS_1	Health Insurance	0	No	All	1,843	28.8%
BENEFITS_1	Health Insurance	1	Yes	All	4,516	70.6%
BENEFITS_2	401(k) or Other Employer-Sponsored Retirement Savings Account	-1	Refused	All	34	0.5%
BENEFITS_2	401(k) or Other Employer-Sponsored Retirement Savings Account	0	No	All	2,912	45.5%
BENEFITS_2	401(k) or Other Employer-Sponsored Retirement Savings Account	1	Yes	All	3,448	53.9%
BENEFITS_3	Defined-Benefit Pension	-1	Refused	All	42	0.7%
BENEFITS_3	Defined-Benefit Pension	0	No	All	4,266	66.7%
BENEFITS_3	Defined-Benefit Pension	1	Yes	All	2,086	32.6%
BENEFITS_4	Tuition Reimbursement and/or Student Debt Repayment	-1	Refused	All	43	0.7%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
BENEFITS_4	Tuition Reimbursement and/or Student Debt Repayment	0	No	All	5,316	83.1%
BENEFITS_4	Tuition Reimbursement and/or Student Debt Repayment	1	Yes	All	1,035	16.2%
BENEFITS_5	Work/Life Benefits	-1	Refused	All	39	0.6%
BENEFITS_5	Work/Life Benefits	0	No	All	3,540	55.4%
BENEFITS_5	Work/Life Benefits	1	Yes	All	2,815	44.0%
FRAUD2	Victim of financial fraud or attempted financial fraud in past 5 years	-1	Refused	All	35	0.5%
FRAUD2	Victim of financial fraud or attempted financial fraud in past 5 years	0	No	All	4,161	65.1%
FRAUD2	Victim of financial fraud or attempted financial fraud in past 5 years	1	Yes	All	1,686	26.4%
FRAUD2	Victim of financial fraud or attempted financial fraud in past 5 years	8	Not sure	All	512	8.0%
COVERCOSTS	Course of action if income did not cover living costs	-1	Refused	All	58	0.9%
COVERCOSTS	Course of action if income did not cover living costs	1	Use savings or sell something you own	All	1,402	21.9%
COVERCOSTS	Course of action if income did not cover living costs	2	Cut back or do without	All	3,843	60.1%
COVERCOSTS	Course of action if income did not cover living costs	3	Earn more money	All	795	12.4%
COVERCOSTS	Course of action if income did not cover living costs	4	Borrow money	All	296	4.6%
BORROW_1	My friends or family would lend me the money and expect me to repay them	-1	Refused	All	176	2.8%
BORROW_1	My friends or family would lend me the money and expect me to repay them	0	No	All	2,434	38.1%
BORROW_1	My friends or family would lend me the money and expect me to repay them	1	Yes	All	3,784	59.2%
BORROW_2	My friends or family would give me the money with no expectation of	-1	Refused	All	269	4.2%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
	repayment					
BORROW_2	My friends or family would give me the money with no expectation of repayment	0	No	All	4,139	64.7%
BORROW_2	My friends or family would give me the money with no expectation of repayment	1	Yes	All	1,986	31.1%
SHOCKS_1	Lost a job	0	No	All	5,987	93.6%
SHOCKS_1	Lost a job	1	Yes	All	407	6.4%
SHOCKS_2	Work hours/pay reduced or business owned by self/HH mem had financial difficulty	0	No	All	5,963	93.3%
SHOCKS_2	Work hours/pay reduced or business owned by self/HH mem had financial difficulty	1	Yes	All	431	6.7%
SHOCKS_3	Received a foreclosure notice	0	No	All	6,342	99.2%
SHOCKS_3	Received a foreclosure notice	1	Yes	All	52	0.8%
SHOCKS_4	Had a major car or home repair	0	No	All	5,074	79.4%
SHOCKS_4	Had a major car or home repair	1	Yes	All	1,320	20.6%
SHOCKS_5	Had a health emergency	0	No	All	5,496	86.0%
SHOCKS_5	Had a health emergency	1	Yes	All	898	14.0%
SHOCKS_6	Got a divorce or separation	0	No	All	6,271	98.1%
SHOCKS_6	Got a divorce or separation	1	Yes	All	123	1.9%
SHOCKS_7	Added a child to the household	0	No	All	6,180	96.7%
SHOCKS_7	Added a child to the household	1	Yes	All	214	3.3%
SHOCKS_8	Experienced the death of primary breadwinner	0	No	All	6,331	99.0%
SHOCKS_8	Experienced the death of primary breadwinner	1	Yes	All	63	1.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
SHOCKS_9	Received a large sum of money beyond normal income	0	No	All	5,981	93.5%
SHOCKS_9	Received a large sum of money beyond normal income	1	Yes	All	413	6.5%
SHOCKS_10	Had a child start daycare or college	0	No	All	6,143	96.1%
SHOCKS_10	Had a child start daycare or college	1	Yes	All	251	3.9%
SHOCKS_11	Provided unexpected financial support to a family member or friend	0	No	All	5,555	86.9%
SHOCKS_11	Provided unexpected financial support to a family member or friend	1	Yes	All	839	13.1%
SHOCKS_12	Respondent did not select any item in SHOCKS bank	0	No	All	3,215	50.3%
SHOCKS_12	Respondent did not select any item in SHOCKS bank	1	Yes	All	3,179	49.7%
MANAGE2	Who in household makes financial decisions	-1	Refused	All	66	1.0%
MANAGE2	Who in household makes financial decisions	1	Someone else takes care of all or most money matters in my household.	All	814	12.7%
MANAGE2	Who in household makes financial decisions	2	Someone else and I take care of money matters in my household about the same.	All	2,270	35.5%
MANAGE2	Who in household makes financial decisions	3	I take care of all or most money matters in my household.	All	3,244	50.7%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
PAIDHELP	Do you pay the person who helps take care of money matters in your household?	-2	Question not asked because respondent not in item base	MANA GE2= 1 OR MANA GE2= 2	3,310	51.8%
PAIDHELP	Do you pay the person who helps take care of money matters in your household?	-1	Refused	MANA GE2= 1 OR MANA GE2= 2	5	0.1%
PAIDHELP	Do you pay the person who helps take care of money matters in your household?	0	No	MANA GE2= 1 OR MANA GE2= 2	2,863	44.8%
PAIDHELP	Do you pay the person who helps take care of money matters in your household?	1	Yes	MANA GE2= 1 OR MANA GE2= 2	216	3.4%
HSLOC	Where did you live at age 17?	-1	Refused	All	645	10.1%
HSLOC	Where did you live at age 17?	1	U.S. and territories	All	5,386	84.2%
HSLOC	Where did you live at age 17?	2	Outside the U.S.	All	342	5.3%
HSLOC	Where did you live at age 17?	8	I can't recall	All	21	0.3%
PAREduc	Highest level of education by person/people who raised respondent	-1	Refused	All	49	0.8%
PAREduc	Highest level of education by person/people who raised respondent	1	Less than high school	All	658	10.3%
PAREduc	Highest level of education by person/people who raised respondent	2	High school degree/GED	All	2,057	32.2%
PAREduc	Highest level of education by person/people who raised respondent	3	Some college/Associate	All	1,576	24.6%
PAREduc	Highest level of education by person/people who raised respondent	4	Bachelor's degree	All	1,065	16.7%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
PAREduc	Highest level of education by person/people who raised respondent	5	Graduate/professional degree	All	989	15.5%
FINSOC2_1	Discussed family financial matters with me	-1	Refused	All	21	0.3%
FINSOC2_1	Discussed family financial matters with me	0	No	All	4,168	65.2%
FINSOC2_1	Discussed family financial matters with me	1	Yes	All	2,205	34.5%
FINSOC2_2	Spoke to me about the importance of saving	-1	Refused	All	19	0.3%
FINSOC2_2	Spoke to me about the importance of saving	0	No	All	2,201	34.4%
FINSOC2_2	Spoke to me about the importance of saving	1	Yes	All	4,174	65.3%
FINSOC2_3	Discussed how to establish a good credit rating	-1	Refused	All	22	0.3%
FINSOC2_3	Discussed how to establish a good credit rating	0	No	All	4,044	63.2%
FINSOC2_3	Discussed how to establish a good credit rating	1	Yes	All	2,328	36.4%
FINSOC2_4	Taught me how to be a smart shopper	-1	Refused	All	19	0.3%
FINSOC2_4	Taught me how to be a smart shopper	0	No	All	2,493	39.0%
FINSOC2_4	Taught me how to be a smart shopper	1	Yes	All	3,882	60.7%
FINSOC2_5	Taught me that my actions determine my success in life	-1	Refused	All	21	0.3%
FINSOC2_5	Taught me that my actions determine my success in life	0	No	All	1,609	25.2%
FINSOC2_5	Taught me that my actions determine my success in life	1	Yes	All	4,764	74.5%
FINSOC2_6	Provided me with a regular allowance	-1	Refused	All	22	0.3%
FINSOC2_6	Provided me with a regular allowance	0	No	All	3,800	59.4%
FINSOC2_6	Provided me with a regular allowance	1	Yes	All	2,572	40.2%
FINSOC2_7	Provided me with a savings account	-1	Refused	All	22	0.3%
FINSOC2_7	Provided me with a savings account	0	No	All	3,689	57.7%
FINSOC2_7	Provided me with a savings account	1	Yes	All	2,683	42.0%



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
OBJNUMERACY1	Which of the following represents the biggest risk of getting a disease?	-1	Refused	All	229	3.6%
OBJNUMERACY1	Which of the following represents the biggest risk of getting a disease?	1	1%	All	524	8.2%
OBJNUMERACY1	Which of the following represents the biggest risk of getting a disease?	2	10%	All	4,965	77.7%
OBJNUMERACY1	Which of the following represents the biggest risk of getting a disease?	3	5%	All	676	10.6%
ON2correct <sup>11</sup>	OBJNUMERACY2 answered correctly	0	No	All	2,178	34.1%
ON2correct	OBJNUMERACY2 answered correctly	1	Yes	All	4,216	65.9%
ON1correct	OBJNUMERACY1 answered correctly	0	No	All	1,429	22.3%
ON1correct	OBJNUMERACY1 answered correctly	1	Yes	All	4,965	77.7%
MATERIALISM_1	I admire people who own expensive homes, cars and clothes	-1	Refused	All	173	2.7%
MATERIALISM_1	I admire people who own expensive homes, cars and clothes	1	Strongly disagree	All	1,052	16.5%
MATERIALISM_1	I admire people who own expensive homes, cars and clothes	2	Disagree	All	1,557	24.4%
MATERIALISM_1	I admire people who own expensive homes, cars and clothes	3	Neither agree nor disagree	All	2,436	38.1%
MATERIALISM_1	I admire people who own expensive homes, cars and clothes	4	Agree	All	927	14.5%

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<sup>11</sup> This variable indicates if the respondent provided the correct answer to the question “In the Bingo Lottery, the chance of winning a \$10 prize is 1%. What is your best guess about how many people will win a \$10 prize if 1,000 people each buy a single ticket for the Bingo Lottery?”

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
MATERIALISM_1	I admire people who own expensive homes, cars and clothes	5	Strongly agree	All	249	3.9%
MATERIALISM_2	The things I own say a lot about how well I'm doing in life	-1	Refused	All	166	2.6%
MATERIALISM_2	The things I own say a lot about how well I'm doing in life	1	Strongly disagree	All	537	8.4%
MATERIALISM_2	The things I own say a lot about how well I'm doing in life	2	Disagree	All	1,254	19.6%
MATERIALISM_2	The things I own say a lot about how well I'm doing in life	3	Neither agree nor disagree	All	2,468	38.6%
MATERIALISM_2	The things I own say a lot about how well I'm doing in life	4	Agree	All	1,642	25.7%
MATERIALISM_2	The things I own say a lot about how well I'm doing in life	5	Strongly agree	All	327	5.1%
MATERIALISM_3	I like to own things that impress people	-1	Refused	All	172	2.7%
MATERIALISM_3	I like to own things that impress people	1	Strongly disagree	All	1,401	21.9%
MATERIALISM_3	I like to own things that impress people	2	Disagree	All	2,036	31.8%
MATERIALISM_3	I like to own things that impress people	3	Neither agree nor disagree	All	1,936	30.3%
MATERIALISM_3	I like to own things that impress people	4	Agree	All	708	11.1%
MATERIALISM_3	I like to own things that impress people	5	Strongly agree	All	141	2.2%
CONNECT	Psychological connectedness	-1	Refused	All	304	4.8%
CONNECT	Psychological connectedness	0		All	317	5.0%
CONNECT	Psychological connectedness	1		All	31	0.5%
CONNECT	Psychological connectedness	2		All	38	0.6%
CONNECT	Psychological connectedness	3		All	41	0.6%
CONNECT	Psychological connectedness	4		All	32	0.5%
CONNECT	Psychological connectedness	5		All	78	1.2%
CONNECT	Psychological connectedness	6		All	9	0.1%
CONNECT	Psychological connectedness	7		All	10	0.2%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
CONNECT	Psychological connectedness	8		All	16	0.3%
CONNECT	Psychological connectedness	9		All	8	0.1%
CONNECT	Psychological connectedness	10		All	74	1.2%
CONNECT	Psychological connectedness	12		All	3	0.0%
CONNECT	Psychological connectedness	15		All	12	0.2%
CONNECT	Psychological connectedness	16		All	1	0.0%
CONNECT	Psychological connectedness	18		All	1	0.0%
CONNECT	Psychological connectedness	20		All	53	0.8%
CONNECT	Psychological connectedness	21		All	1	0.0%
CONNECT	Psychological connectedness	22		All	1	0.0%
CONNECT	Psychological connectedness	23		All	1	0.0%
CONNECT	Psychological connectedness	25		All	76	1.2%
CONNECT	Psychological connectedness	26		All	1	0.0%
CONNECT	Psychological connectedness	29		All	2	0.0%
CONNECT	Psychological connectedness	30		All	46	0.7%
CONNECT	Psychological connectedness	33		All	3	0.0%
CONNECT	Psychological connectedness	35		All	15	0.2%
CONNECT	Psychological connectedness	39		All	1	0.0%
CONNECT	Psychological connectedness	40		All	62	1.0%
CONNECT	Psychological connectedness	43		All	1	0.0%
CONNECT	Psychological connectedness	45		All	20	0.3%
CONNECT	Psychological connectedness	48		All	1	0.0%
CONNECT	Psychological connectedness	50		All	822	12.9%
CONNECT	Psychological connectedness	51		All	2	0.0%
CONNECT	Psychological connectedness	55		All	17	0.3%
CONNECT	Psychological connectedness	56		All	1	0.0%
CONNECT	Psychological connectedness	57		All	2	0.0%
CONNECT	Psychological connectedness	58		All	2	0.0%
CONNECT	Psychological connectedness	59		All	4	0.1%
CONNECT	Psychological connectedness	60		All	96	1.5%
CONNECT	Psychological connectedness	62		All	1	0.0%
CONNECT	Psychological connectedness	63		All	1	0.0%
CONNECT	Psychological connectedness	64		All	3	0.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
CONNECT	Psychological connectedness	65		All	40	0.6%
CONNECT	Psychological connectedness	66		All	2	0.0%
CONNECT	Psychological connectedness	67		All	6	0.1%
CONNECT	Psychological connectedness	68		All	2	0.0%
CONNECT	Psychological connectedness	69		All	1	0.0%
CONNECT	Psychological connectedness	70		All	122	1.9%
CONNECT	Psychological connectedness	72		All	2	0.0%
CONNECT	Psychological connectedness	73		All	2	0.0%
CONNECT	Psychological connectedness	74		All	1	0.0%
CONNECT	Psychological connectedness	75		All	446	7.0%
CONNECT	Psychological connectedness	76		All	1	0.0%
CONNECT	Psychological connectedness	77		All	3	0.0%
CONNECT	Psychological connectedness	78		All	1	0.0%
CONNECT	Psychological connectedness	79		All	2	0.0%
CONNECT	Psychological connectedness	80		All	534	8.4%
CONNECT	Psychological connectedness	81		All	1	0.0%
CONNECT	Psychological connectedness	82		All	2	0.0%
CONNECT	Psychological connectedness	85		All	267	4.2%
CONNECT	Psychological connectedness	86		All	3	0.0%
CONNECT	Psychological connectedness	87		All	11	0.2%
CONNECT	Psychological connectedness	88		All	12	0.2%
CONNECT	Psychological connectedness	89		All	13	0.2%
CONNECT	Psychological connectedness	90		All	764	11.9%
CONNECT	Psychological connectedness	91		All	3	0.0%
CONNECT	Psychological connectedness	92		All	5	0.1%
CONNECT	Psychological connectedness	93		All	3	0.0%
CONNECT	Psychological connectedness	94		All	3	0.0%
CONNECT	Psychological connectedness	95		All	323	5.1%
CONNECT	Psychological connectedness	96		All	7	0.1%
CONNECT	Psychological connectedness	97		All	11	0.2%
CONNECT	Psychological connectedness	98		All	67	1.0%
CONNECT	Psychological connectedness	99		All	105	1.6%
CONNECT	Psychological connectedness	100		All	1,419	22.2%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
HEALTH	In general, would you say your health is . . .	-1	Refused	All	53	0.8%
HEALTH	In general, would you say your health is . . .	1	Poor	All	154	2.4%
HEALTH	In general, would you say your health is . . .	2	Fair	All	781	12.2%
HEALTH	In general, would you say your health is . . .	3	Good	All	2,139	33.5%
HEALTH	In general, would you say your health is . . .	4	Very good	All	2,583	40.4%
HEALTH	In general, would you say your health is . . .	5	Excellent	All	684	10.7%
SCFHORIZON	Financial planning time horizon	-1	Refused	All	82	1.3%
SCFHORIZON	Financial planning time horizon	1	The next few months	All	1,022	16.0%
SCFHORIZON	Financial planning time horizon	2	The next year	All	923	14.4%
SCFHORIZON	Financial planning time horizon	3	The next few years	All	1,730	27.1%
SCFHORIZON	Financial planning time horizon	4	The next 5 to 10 years	All	1,574	24.6%
SCFHORIZON	Financial planning time horizon	5	Longer than 10 years	All	1,063	16.6%
DISCOUNT	If you had a choice, would you rather receive . . .?	-1	Refused	All	79	1.2%
DISCOUNT	If you had a choice, would you rather receive . . .?	1	\$816 now	All	2,507	39.2%
DISCOUNT	If you had a choice, would you rather receive . . .?	2	\$860 in three months	All	3,808	59.6%
MEMLOSS	Experienced memory loss or confusion in past 12 months	-1	Refused	All	69	1.1%
MEMLOSS	Experienced memory loss or confusion in past 12 months	0	No	All	5,663	88.6%
MEMLOSS	Experienced memory loss or confusion in past 12 months	1	Yes	All	662	10.4%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
DISTRESS	Lot of stress in respondent's life	-1	Refused	All	49	0.8%
DISTRESS	Lot of stress in respondent's life	1	Strongly disagree	All	393	6.1%
DISTRESS	Lot of stress in respondent's life	2	Disagree	All	1,471	23.0%
DISTRESS	Lot of stress in respondent's life	3	Neither agree nor disagree	All	1,998	31.2%
DISTRESS	Lot of stress in respondent's life	4	Agree	All	1,783	27.9%
DISTRESS	Lot of stress in respondent's life	5	Strongly agree	All	700	10.9%
SELFCONTROL_1	I often act without thinking through all the alternatives	-1	Refused	All	54	0.8%
SELFCONTROL_1	I often act without thinking through all the alternatives	1	Not at all	All	2,039	31.9%
SELFCONTROL_1	I often act without thinking through all the alternatives	2	Not very well	All	2,888	45.2%
SELFCONTROL_1	I often act without thinking through all the alternatives	3	Very well	All	1,185	18.5%
SELFCONTROL_1	I often act without thinking through all the alternatives	4	Completely well	All	228	3.6%
SELFCONTROL_2	I am good at resisting temptation	-1	Refused	All	50	0.8%
SELFCONTROL_2	I am good at resisting temptation	1	Not at all	All	173	2.7%
SELFCONTROL_2	I am good at resisting temptation	2	Not very well	All	1,388	21.7%
SELFCONTROL_2	I am good at resisting temptation	3	Very well	All	3,738	58.5%
SELFCONTROL_2	I am good at resisting temptation	4	Completely well	All	1,045	16.3%
SELFCONTROL_3	I am able to work diligently toward long-term goals	-1	Refused	All	48	0.8%
SELFCONTROL_3	I am able to work diligently toward long-term goals	1	Not at all	All	135	2.1%
SELFCONTROL_3	I am able to work diligently toward long-term goals	2	Not very well	All	932	14.6%
SELFCONTROL_3	I am able to work diligently toward long-term goals	3	Very well	All	3,788	59.2%
SELFCONTROL_3	I am able to work diligently toward long-term goals	4	Completely well	All	1,491	23.3%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
OUTLOOK_1	There are services in this area to help me	-1	Refused	All	79	1.2%
OUTLOOK_1	There are services in this area to help me	1	Strongly disagree	All	345	5.4%
OUTLOOK_1	There are services in this area to help me	2	Somewhat disagree	All	547	8.6%
OUTLOOK_1	There are services in this area to help me	3	Neither agree nor disagree	All	1,904	29.8%
OUTLOOK_1	There are services in this area to help me	4	Somewhat agree	All	2,254	35.3%
OUTLOOK_1	There are services in this area to help me	5	Strongly agree	All	1,265	19.8%
OUTLOOK_2	There are good work opportunities for me, if I choose to take them	-1	Refused	All	83	1.3%
OUTLOOK_2	There are good work opportunities for me, if I choose to take them	1	Strongly disagree	All	539	8.4%
OUTLOOK_2	There are good work opportunities for me, if I choose to take them	2	Somewhat disagree	All	710	11.1%
OUTLOOK_2	There are good work opportunities for me, if I choose to take them	3	Neither agree nor disagree	All	1,816	28.4%
OUTLOOK_2	There are good work opportunities for me, if I choose to take them	4	Somewhat agree	All	2,009	31.4%
OUTLOOK_2	There are good work opportunities for me, if I choose to take them	5	Strongly agree	All	1,237	19.3%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
INTERCONNECTIONS_1 <sup>12</sup>	Parent	0	No	All	5,013	78.4%
INTERCONNECTIONS_1	Parent	1	Yes	All	1,381	21.6%
INTERCONNECTIONS_2	Spouse/Partner	0	No	All	3,547	55.5%
INTERCONNECTIONS_2	Spouse/Partner	1	Yes	All	2,847	44.5%
INTERCONNECTIONS_3	Extended family (e.g., uncle, aunt, cousins, grandparents)	0	No	All	5,483	85.8%
INTERCONNECTIONS_3	Extended family (e.g., uncle, aunt, cousins, grandparents)	1	Yes	All	911	14.2%
INTERCONNECTIONS_4	Employer	0	No	All	6,039	94.4%
INTERCONNECTIONS_4	Employer	1	Yes	All	355	5.6%
INTERCONNECTIONS_5	Friends/Co-workers	0	No	All	4,930	77.1%
INTERCONNECTIONS_5	Friends/Co-workers	1	Yes	All	1,464	22.9%
INTERCONNECTIONS_6	Community or faith-based organizations	0	No	All	6,160	96.3%
INTERCONNECTIONS_6	Community or faith-based organizations	1	Yes	All	234	3.7%
INTERCONNECTIONS_7	Financial institution	0	No	All	5,100	79.8%
INTERCONNECTIONS_7	Financial institution	1	Yes	All	1,294	20.2%
INTERCONNECTIONS_8	Professional advisor, planner or counselor/coach	0	No	All	4,722	73.9%
INTERCONNECTIONS_8	Professional advisor, planner or counselor/coach	1	Yes	All	1,672	26.1%

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<sup>12</sup>The INTERCONNECTIONS variables reflect responses to the question “Do you seek advice on matters involving money from any of the following types of people or organizations?”



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
INTERCONNECTIONS_9	Government	0	No	All	6,178	96.6%
INTERCONNECTIONS_9	Government	1	Yes		216	3.4%
INTERCONNECTIONS_10	Respondent did not select any item in INTERCONNECTIONS bank	0	No	All	5,176	81.0%
INTERCONNECTIONS_10	Respondent did not select any item in INTERCONNECTIONS bank	1	Yes	All	1,218	19.0%
PEM	Everyone has a fair chance at moving up the economic ladder	-1	Refused	All	70	1.1%
PEM	Everyone has a fair chance at moving up the economic ladder	1	Strongly disagree	All	321	5.0%
PEM	Everyone has a fair chance at moving up the economic ladder	2	Disagree	All	468	7.3%
PEM	Everyone has a fair chance at moving up the economic ladder	3	Somewhat disagree	All	818	12.8%
PEM	Everyone has a fair chance at moving up the economic ladder	4	Neither agree nor disagree	All	658	10.3%
PEM	Everyone has a fair chance at moving up the economic ladder	5	Somewhat agree	All	1,792	28.0%
PEM	Everyone has a fair chance at moving up the economic ladder	6	Agree	All	1,451	22.7%
PEM	Everyone has a fair chance at moving up the economic ladder	7	Strongly agree	All	816	12.8%
HOUSESAT	How satisfied are you with the place you live currently?	-1	Refused	All	62	1.0%
HOUSESAT	How satisfied are you with the place you live currently?	1	Not at all satisfied	All	185	2.9%
HOUSESAT	How satisfied are you with the place you live currently?	2	Not very satisfied	All	534	8.4%
HOUSESAT	How satisfied are you with the place you live currently?	3	Somewhat satisfied	All	2,521	39.4%
HOUSESAT	How satisfied are you with the place you live currently?	4	Very satisfied	All	3,092	48.4%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
SOCSEC1	Have you started receiving social security retirement benefits?	-2	Question not asked because respondent not in item base	Age ≥ 62	4,141	64.8%
SOCSEC1	Have you started receiving social security retirement benefits?	-1	Refused	Age ≥ 62	11	0.2%
SOCSEC1	Have you started receiving social security retirement benefits?	0	No	Age ≥ 62	376	5.9%
SOCSEC1	Have you started receiving social security retirement benefits?	1	Yes	Age ≥ 62	1,866	29.2%
SOCSEC2	At what age did you begin receiving benefits?	-3	Invalid Response	SOCS EC1= 1	166	2.6%
SOCSEC2	At what age did you begin receiving benefits?	-2	Question not asked because respondent not in item base	SOCS EC1= 1	4,528	70.8%
SOCSEC2	At what age did you begin receiving benefits?	-1	Refused	SOCS EC1= 1	12	0.2%
SOCSEC2	At what age did you begin receiving benefits?	62	62	SOCS EC1= 1	739	11.6%
SOCSEC2	At what age did you begin receiving benefits?	63	63	SOCS EC1= 1	130	2.0%
SOCSEC2	At what age did you begin receiving benefits?	64	64	SOCS EC1= 1	68	1.1%
SOCSEC2	At what age did you begin receiving benefits?	65	65	SOCS EC1= 1	459	7.2%
SOCSEC2	At what age did you begin receiving benefits?	66	66	SOCS EC1= 1	159	2.5%
SOCSEC2	At what age did you begin receiving benefits?	67	67	SOCS EC1= 1	55	0.9%
SOCSEC2	At what age did you begin receiving	68	68	SOCS EC1=	19	0.3%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
	benefits?			1		
SOCSEC2	At what age did you begin receiving benefits?	69	69	SOCS EC1= 1	8	0.1%
SOCSEC2	At what age did you begin receiving benefits?	70	70 and above	SOCS EC1= 1	51	0.8%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	-3	Invalid Response	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	68	1.1%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	-2	Question not asked because respondent not in item base	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	2,253	35.2%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	-1	Refused	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	140	2.2%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	61	61 and below	SOCS EC1= 2 OR SOCS EC1	407	6.4%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
				missin g OR Age < 62		
SOCSEC3	Age likely to start receiving Social Security retirement benefits	62	62	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	372	5.8%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	63	63	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	51	0.8%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	64	64	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	24	0.4%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	65	65	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	1,221	19.1%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
SOCSEC3	Age likely to start receiving Social Security retirement benefits	66	66	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	118	1.8%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	67	67	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	451	7.1%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	68	68	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	160	2.5%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	69	69	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	41	0.6%
SOCSEC3	Age likely to start receiving Social Security retirement benefits	70	70	SOCS EC1= 2 OR SOCS	723	11.3%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
				EC1 missin g OR Age < 62		
SOCSEC3	Age likely to start receiving Social Security retirement benefits	71	71 and above	SOCS EC1= 2 OR SOCS EC1 missin g OR Age < 62	365	5.7%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	-2	Question not asked because respondent not in item base	Age ≤ 75	630	9.9%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	-1	Refused	Age ≤ 75	131	2.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	0	0	Age ≤ 75	272	4.3%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	1	1	Age ≤ 75	15	0.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	2	2	Age ≤ 75	11	0.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	3	3	Age ≤ 75	10	0.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	4	4	Age ≤ 75	3	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	5	5	Age ≤ 75	39	0.6%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	6	6	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	7	7	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	8	8	Age ≤ 75	4	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	9	9	Age ≤ 75	4	0.1%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
	will live beyond age 75?			75		
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	10	10	Age ≤ 75	78	1.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	11	11	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	12	12	Age ≤ 75	2	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	15	15	Age ≤ 75	17	0.3%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	20	20	Age ≤ 75	52	0.8%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	22	22	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	24	24	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	25	25	Age ≤ 75	74	1.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	26	26	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	28	28	Age ≤ 75	2	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	29	29	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	30	30	Age ≤ 75	31	0.5%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	33	33	Age ≤ 75	5	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	35	35	Age ≤ 75	13	0.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	36	36	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	37	37	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	40	40	Age ≤ 75	63	1.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	41	41	Age ≤ 75	1	0.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	42	42	Age ≤ 75	2	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	43	43	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	44	44	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	45	45	Age ≤ 75	17	0.3%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	47	47	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	50	50	Age ≤ 75	824	12.9%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	52	52	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	54	54	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	55	55	Age ≤ 75	15	0.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	56	56	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	57	57	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	59	59	Age ≤ 75	2	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	60	60	Age ≤ 75	124	1.9%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	62	62	Age ≤ 75	4	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	63	63	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	64	64	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	65	65	Age ≤ 75	64	1.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	66	66	Age ≤ 75	6	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	67	67	Age ≤ 75	3	0.0%



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
	will live beyond age 75?			75		
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	68	68	Age ≤ 75	4	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	69	69	Age ≤ 75	4	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	70	70	Age ≤ 75	172	2.7%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	71	71	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	72	72	Age ≤ 75	2	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	73	73	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	75	75	Age ≤ 75	406	6.3%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	76	76	Age ≤ 75	10	0.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	77	77	Age ≤ 75	3	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	78	78	Age ≤ 75	7	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	79	79	Age ≤ 75	7	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	80	80	Age ≤ 75	507	7.9%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	81	81	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	82	82	Age ≤ 75	2	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	83	83	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	84	84	Age ≤ 75	2	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	85	85	Age ≤ 75	223	3.5%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	86	86	Age ≤ 75	2	0.0%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	87	87	Age ≤ 75	6	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	88	88	Age ≤ 75	8	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	89	89	Age ≤ 75	17	0.3%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	90	90	Age ≤ 75	538	8.4%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	91	91	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	92	92	Age ≤ 75	4	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	93	93	Age ≤ 75	1	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	94	94	Age ≤ 75	2	0.0%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	95	95	Age ≤ 75	236	3.7%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	96	96	Age ≤ 75	4	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	97	97	Age ≤ 75	8	0.1%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	98	98	Age ≤ 75	45	0.7%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	99	99	Age ≤ 75	138	2.2%
LIFEEXPECT	How likely do you believe it is that you will live beyond age 75?	100	100	Age ≤ 75	1,495	23.4%
HHEDUC	Highest level of education of all household members	-1	Refused	All	59	0.9%
HHEDUC	Highest level of education of all household members	1	Less than high school	All	189	3.0%
HHEDUC	Highest level of education of all household members	2	High school degree/GED	All	1,129	17.7%
HHEDUC	Highest level of education of all household members	3	Some college/Associate	All	1,772	27.7%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
HHEDUC	Highest level of education of all household members	4	Bachelor's degree	All	1,566	24.5%
HHEDUC	Highest level of education of all household members	5	Graduate/professional degree	All	1,679	26.3%
KIDS_NoChildren	I have no children that I support financially	-1	Refused	All	592	9.3%
KIDS_NoChildren	I have no children that I support financially	0	Respondent financially supports children	All	2,148	33.6%
KIDS_NoChildren	I have no children that I support financially	1	I have no children that I financially support	All	3,654	57.1%
KIDS_1	Less than 7 years old	-1	Refused	All	1	0.0%
KIDS_1	Less than 7 years old	0	0	All	5,678	88.8%
KIDS_1	Less than 7 years old	1	1	All	437	6.8%
KIDS_1	Less than 7 years old	2	2+	All	278	4.3%
KIDS_2	7 to 12 years old	-3	Invalid Response	All	1	0.0%
KIDS_2	7 to 12 years old	-1	Refused	All	2	0.0%
KIDS_2	7 to 12 years old	0	0	All	5,683	88.9%
KIDS_2	7 to 12 years old	1	1	All	493	7.7%
KIDS_2	7 to 12 years old	2	2+	All	215	3.4%
KIDS_3	13 to 17 years old	-1	Refused	All	1	0.0%
KIDS_3	13 to 17 years old	0	0	All	5,712	89.3%
KIDS_3	13 to 17 years old	1	1	All	496	7.8%
KIDS_3	13 to 17 years old	2	2+	All	185	2.9%
KIDS_4	More than 18 years old	-1	Refused	All	7	0.1%
KIDS_4	More than 18 years old	0	0	All	5,479	85.7%
KIDS_4	More than 18 years old	1	1	All	552	8.6%
KIDS_4	More than 18 years old	2	2+	All	356	5.6%
EMPLOY	Primary or only employment status	1	Self-employed	All	418	6.5%
EMPLOY	Primary or only employment status	2	Work full-time for an employer or the military	All	2,493	39.0%
EMPLOY	Primary or only employment status	3	Work part-time for an employer or the	All	433	6.8%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
			military			
EMPLOY	Primary or only employment status	4	Homemaker	All	358	5.6%
EMPLOY	Primary or only employment status	5	Full-time student	All	225	3.5%
EMPLOY	Primary or only employment status	6	Permanently sick, disabled or unable to work	All	269	4.2%
EMPLOY	Primary or only employment status	7	Unemployed or temporarily laid off	All	245	3.8%
EMPLOY	Primary or only employment status	8	Retired	All	1,837	28.7%
EMPLOY	Primary or only employment status	99	Refused		116	1.8%
EMPLOY1_1	Self-employed	0	No	All	5,858	91.6%
EMPLOY1_1	Self-employed	1	Yes	All	536	8.4%
EMPLOY1_2	Work full-time for an employer or the military	0	No	All	3,879	60.7%
EMPLOY1_2	Work full-time for an employer or the military	1	Yes	All	2,515	39.3%
EMPLOY1_3	Work part-time for an employer or the military	0	No	All	5,822	91.1%
EMPLOY1_3	Work part-time for an employer or the military	1	Yes	All	572	8.9%
EMPLOY1_4	Homemaker	0	No	All	5,993	93.7%
EMPLOY1_4	Homemaker	1	Yes	All	401	6.3%
EMPLOY1_5	Full-time student	0	No	All	6,126	95.8%
EMPLOY1_5	Full-time student	1	Yes	All	268	4.2%
EMPLOY1_6	Permanently sick, disabled or unable to work	0	No	All	6,097	95.4%
EMPLOY1_6	Permanently sick, disabled or unable to work	1	Yes	All	297	4.6%
EMPLOY1_7	Unemployed or temporarily laid off	0	No	All	6,124	95.8%
EMPLOY1_7	Unemployed or temporarily laid off	1	Yes	All	270	4.2%
EMPLOY1_8	Retired	0	No	All	4,495	70.3%
EMPLOY1_8	Retired	1	Yes	All	1,899	29.7%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
EMPLOY1_9	Respondent did not select any item in EMPLOY1 bank	0	No	All	6,278	98.2%
EMPLOY1_9	Respondent did not select any item in EMPLOY1 bank	1	Yes	All	116	1.8%
RETIRE	Actual date of retirement vs date planned	-2	Question not asked because respondent not in item base	EMPL OY1_8=1	4,495	70.3%
RETIRE	Actual date of retirement vs date planned	-1	Refused	EMPL OY1_8=1	3	0.0%
RETIRE	Actual date of retirement vs date planned	1	Earlier than planned	EMPL OY1_8=1	739	11.6%
RETIRE	Actual date of retirement vs date planned	2	About when planned	EMPL OY1_8=1	1,051	16.4%
RETIRE	Actual date of retirement vs date planned	3	Later than planned	EMPL OY1_8=1	106	1.7%
MILITARY	Current/former member of US Armed Forces or spouse/dependent of service member	-1	Refused	All	50	0.8%
MILITARY	Current/former member of US Armed Forces or spouse/dependent of service member	0	No	All	5,085	79.5%
MILITARY	Current/former member of US Armed Forces or spouse/dependent of service member	1	Yes	All	1,259	19.7%
Military_Status	Military status	-1	Refused	All	69	1.1%
Military_Status	Military status	1	Active military (active, reserve, natl guard)	All	58	0.9%
Military_Status	Military status	2	Veteran (veteran or retired)	All	759	11.9%
Military_Status	Military status	3	Spouse/dependent Active	All	36	0.6%
Military_Status	Military status	4	Spouse/dependent Veteran	All	387	6.1%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
Military_Status	Military status	5	Neither Active nor Veteran	All	5,085	79.5%
agecat	Age	1	18-24	All	414	6.5%
agecat	Age	2	25-34	All	1,116	17.5%
agecat	Age	3	35-44	All	828	12.9%
agecat	Age	4	45-54	All	1,075	16.8%
agecat	Age	5	55-61	All	708	11.1%
agecat	Age	6	62-69	All	1,021	16.0%
agecat	Age	7	70-74	All	496	7.8%
agecat	Age	8	75+	All	736	11.5%
generation	Generation	1	Pre-Boomer	All	1,112	17.4%
generation	Generation	2	Boomer	All	2,253	35.2%
generation	Generation	3	Gen X	All	1,430	22.4%
generation	Generation	4	Millennial	All	1,599	25.0%
PPEDUC	Education (Highest Degree Received)	1	Less than high school	All	429	6.7%
PPEDUC	Education (Highest Degree Received)	2	High school degree/GED	All	1,622	25.4%
PPEDUC	Education (Highest Degree Received)	3	Some college/Associate	All	1,933	30.2%
PPEDUC	Education (Highest Degree Received)	4	Bachelor's degree	All	1,312	20.5%
PPEDUC	Education (Highest Degree Received)	5	Graduate/professional degree	All	1,098	17.2%
PPETHM	Race / Ethnicity	1	White, Non-Hispanic	All	4,498	70.3%
PPETHM	Race / Ethnicity	2	Black, Non-Hispanic	All	685	10.7%
PPETHM	Race / Ethnicity	3	Other, Non-Hispanic	All	336	5.3%
PPETHM	Race / Ethnicity	4	Hispanic	All	875	13.7%
PPGENDER	Gender	1	Male	All	3,352	52.4%
PPGENDER	Gender	2	Female	All	3,042	47.6%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
PPHHSIZE	Household Size	1	1	All	1,229	19.2%
PPHHSIZE	Household Size	2	2	All	2,704	42.3%
PPHHSIZE	Household Size	3	3	All	996	15.6%
PPHHSIZE	Household Size	4	4	All	818	12.8%
PPHHSIZE	Household Size	5	5+	All	647	10.1%
PPINCIMP	Household Income	1	Less than \$20,000	All	719	11.2%
PPINCIMP	Household Income	2	\$20,000 to \$29,999	All	506	7.9%
PPINCIMP	Household Income	3	\$30,000 to \$39,999	All	614	9.6%
PPINCIMP	Household Income	4	\$40,000 to \$49,999	All	467	7.3%
PPINCIMP	Household Income	5	\$50,000 to \$59,999	All	505	7.9%
PPINCIMP	Household Income	6	\$60,000 to \$74,999	All	651	10.2%
PPINCIMP	Household Income	7	\$75,000 to \$99,999	All	955	14.9%
PPINCIMP	Household Income	8	\$100,000 to \$149,999	All	1,115	17.4%
PPINCIMP	Household Income	9	\$150,000 or more	All	862	13.5%
PPMARIT	Marital Status	1	Married	All	3,826	59.8%
PPMARIT	Marital Status	2	Widowed	All	360	5.6%
PPMARIT	Marital Status	3	Divorced/Separated	All	689	10.8%
PPMARIT	Marital Status	4	Never married	All	1,151	18.0%
PPMARIT	Marital Status	5	Living with partner	All	368	5.8%
PPMSACAT	MSA Status	0	Non-Metro	All	856	13.4%
PPMSACAT	MSA Status	1	Metro	All	5,538	86.6%
PPREG4	Census Region	1	Northeast	All	1,162	18.2%
PPREG4	Census Region	2	Midwest	All	1,461	22.8%
PPREG4	Census Region	3	South	All	2,257	35.3%
PPREG4	Census Region	4	West	All	1,514	23.7%

Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
PPREG9	Census Division	1	New England	All	322	5.0%
PPREG9	Census Division	2	Mid-Atlantic	All	840	13.1%
PPREG9	Census Division	3	East-North Central	All	1,001	15.7%
PPREG9	Census Division	4	West-North Central	All	460	7.2%
PPREG9	Census Division	5	South Atlantic	All	1,296	20.3%
PPREG9	Census Division	6	East-South Central	All	308	4.8%
PPREG9	Census Division	7	West-South Central	All	653	10.2%
PPREG9	Census Division	8	Mountain	All	469	7.3%
PPREG9	Census Division	9	Pacific	All	1,045	16.3%
PPT01	Presence of Household Members - Children 0-1	0	0	All	6,165	96.4%
PPT01	Presence of Household Members - Children 0-1	1	1+	All	229	3.6%
PPT25	Presence of Household Members - Children 2-5	0	0	All	5,892	92.1%
PPT25	Presence of Household Members - Children 2-5	1	1+	All	502	7.9%
PPT612	Presence of Household Members - Children 6-12	0	0	All	5,565	87.0%
PPT612	Presence of Household Members - Children 6-12	1	1+	All	829	13.0%
PPT1317	Presence of Household Members - Children 13-17	0	0	All	5,608	87.7%
PPT1317	Presence of Household Members - Children 13-17	1	1+	All	786	12.3%
PPT18OV	Presence of Household Members - Adults 18+	1	1	All	1,357	21.2%
PPT18OV	Presence of Household Members - Adults 18+	2	2	All	3,657	57.2%
PPT18OV	Presence of Household Members - Adults 18+	3	3	All	864	13.5%
PPT18OV	Presence of Household Members - Adults 18+	4	4+	All	516	8.1%
PCTLT200FPL	County pct less than 200% of poverty level (ACS 2015 5-year SF)	-5	County is not known	County is	395	6.2%



Variable Name	Variable Label	Response Value	Response Label	Base	Unweighted Frequency	Unweighted Percent
PCTLT200FPL	County pct less than 200% of poverty level (ACS 2015 5-year SF)	0	Less than 40% of county population below 200% of poverty level	known County is known	4,501	70.4%
PCTLT200FPL	County pct less than 200% of poverty level (ACS 2015 5-year SF)	1	40% or more of county population below 200% of poverty level	County is known	1,498	23.4%
finalwt	Final weight		Unlabeled	All		

## 4. Variable Summaries

This section provides the number of responses, the minimum and maximum values, the weighted mean, and the weighted standard error for each variable in the Public Use File (excluding PUF\_ID).<sup>13</sup> Nonsubstantive values such as question not asked, refusal, don't know, and similar responses are not included in this table. That is, the number of responses, minimum, maximum, mean, and standard error all exclude nonsubstantive values. Readers are cautioned that means and their standard errors are not appropriate for all items and should be interpreted with caution.

**TABLE 3:** VARIABLE SUMMARIES

Variable	n	Min	Max	Weighted Mean	Standard Error
sample	6,394	1	3	1.234	0.008
fpl	6,394	1	3	2.597	0.010
SWB_1	6,363	1	7	5.302	0.022
SWB_2	6,337	1	7	5.406	0.021
SWB_3	6,329	1	7	5.540	0.022

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<sup>13</sup> For the weighting variable, finalwt, the unweighted mean is shown and the standard deviation is substituted for standard error.

Variable	n	Min	Max	Weighted Mean	Standard Error
FWBscore	6,389	14	95	54.250	0.195
FWB1_1	6,383	1	5	2.924	0.018
FWB1_2	6,383	1	5	3.103	0.016
FWB1_3	6,385	1	5	2.642	0.018
FWB1_4	6,383	1	5	3.198	0.015
FWB1_5	6,381	1	5	2.858	0.018
FWB1_6	6,385	1	5	3.180	0.017
FWB2_1	6,384	1	5	2.468	0.018
FWB2_2	6,380	1	5	3.276	0.018
FWB2_3	6,383	1	5	2.149	0.017
FWB2_4	6,382	1	5	2.766	0.017
FSscore	6,386	5	85	49.917	0.190
FS1_1	6,382	1	5	3.547	0.014
FS1_2	6,383	1	5	3.466	0.016
FS1_3	6,382	1	5	3.184	0.015
FS1_4	6,384	1	5	3.267	0.015
FS1_5	6,383	1	5	3.010	0.015
FS1_6	6,384	1	5	3.696	0.014
FS1_7	6,386	1	5	3.631	0.015
FS2_1	6,380	1	5	3.710	0.013
FS2_2	6,380	1	5	3.604	0.014
FS2_3	6,380	1	5	2.737	0.014
SUBKNOWL1	6,342	1	7	4.606	0.018
ACT1_1	6,370	1	5	4.158	0.013

Variable	n	Min	Max	Weighted Mean	Standard Error
ACT1_2	6,376	1	5	3.553	0.014
FINGOALS	6,318	0	1	0.634	0.007
PROPPLAN_1	6,384	1	5	3.685	0.015
PROPPLAN_2	6,384	1	5	3.624	0.014
PROPPLAN_3	6,384	1	5	3.661	0.014
PROPPLAN_4	6,384	1	5	3.247	0.015
MANAGE1_1	6,382	1	5	4.453	0.015
MANAGE1_2	6,382	1	5	3.737	0.016
MANAGE1_3	6,383	1	5	3.371	0.024
MANAGE1_4	6,383	1	5	4.128	0.017
SAVEHABIT	6,374	1	6	4.298	0.022
FRUGALITY	6,379	1	6	5.182	0.014
AUTOMATED_1	6,303	0	7	2.505	0.045
AUTOMATED_2	6,296	0	7	2.098	0.042
ASK1_1	6,367	1	5	3.659	0.016
ASK1_2	6,368	1	5	2.849	0.015
SUBNUMERACY2	6,355	1	6	3.640	0.024
SUBNUMERACY1	6,361	1	6	4.204	0.021
CHANGEABLE	6,356	1	7	3.789	0.023
GOALCONF	6,366	1	4	3.167	0.011
LMscore	6,394	0	3	2.426	0.012
FINKNOWL1	6,364	1	3	1.213	0.008
FINKNOWL2	6,356	1	3	2.626	0.010
FINKNOWL3	6,349	1	2	1.857	0.005

Variable	n	Min	Max	Weighted Mean	Standard Error
FK1correct	6,394	0	1	0.844	0.005
FK2correct	6,394	0	1	0.732	0.007
FK3correct	6,394	0	1	0.849	0.005
KHscore	3,125	0.242	1.267	0.613	0.008
KHKNOWL1	6,349	1	3	2.458	0.010
KHKNOWL2	6,353	1	3	2.750	0.009
KHKNOWL3	6,326	1	3	1.983	0.009
KHKNOWL4	6,355	1	2	1.192	0.006
KHKNOWL5	6,349	1	2	1.280	0.007
KHKNOWL6	6,364	1	2	1.907	0.004
KHKNOWL7	6,354	1	4	3.065	0.014
KHKNOWL8	6,343	1	4	2.359	0.017
KHKNOWL9	6,360	1	2	1.112	0.005
KH1correct	6,394	0	1	0.561	0.007
KH2correct	6,394	0	1	0.819	0.006
KH3correct	6,394	0	1	0.629	0.007
KH4correct	6,394	0	1	0.802	0.006
KH5correct	6,394	0	1	0.714	0.007
KH6correct	6,394	0	1	0.903	0.005
KH7correct	6,394	0	1	0.401	0.007
KH8correct	6,394	0	1	0.324	0.007
KH9correct	6,394	0	1	0.882	0.005
ENDSMEET	6,350	1	3	1.521	0.010
HOUSING	6,352	1	3	1.530	0.011

Variable	n	Min	Max	Weighted Mean	Standard Error
LIVINGARRANGEMENT	6,363	1	5	2.167	0.013
HOUSERANGES	5,470	1	7	3.791	0.029
IMPUTATION_FLAG	6,394	0	1	0.083	0.005
VALUERANGES	3,883	1	4	2.344	0.021
MORTGAGE	3,495	1	3	1.800	0.014
SAVINGSRANGES	5,210	1	7	4.219	0.029
PRODHAVE_1	6,394	0	1	0.821	0.006
PRODHAVE_2	6,394	0	1	0.478	0.007
PRODHAVE_3	6,394	0	1	0.668	0.007
PRODHAVE_4	6,394	0	1	0.524	0.007
PRODHAVE_5	6,394	0	1	0.266	0.006
PRODHAVE_6	6,394	0	1	0.262	0.006
PRODHAVE_7	6,394	0	1	0.064	0.004
PRODHAVE_8	6,394	0	1	0.150	0.005
PRODHAVE_9	6,394	0	1	0.055	0.004
PRODUSE_1	6,394	0	1	0.032	0.003
PRODUSE_2	6,394	0	1	0.022	0.002
PRODUSE_3	6,394	0	1	0.101	0.005
PRODUSE_4	6,394	0	1	0.051	0.003
PRODUSE_5	6,394	0	1	0.074	0.004
PRODUSE_6	6,394	0	1	0.767	0.006
CONSPROTECT1	6,344	1	4	1.824	0.012
CONSPROTECT2	6,347	1	3	1.509	0.009
CONSPROTECT3	6,340	0	1	0.068	0.004

Variable	n	Min	Max	Weighted Mean	Standard Error
EARNERS	6,316	1	3	1.676	0.009
VOLATILITY	6,330	1	3	1.374	0.009
SNAP	6,232	0	1	0.121	0.005
MATHARDSHIP_1	6,367	1	3	1.272	0.008
MATHARDSHIP_2	6,367	1	3	1.239	0.008
MATHARDSHIP_3	6,368	1	3	1.148	0.007
MATHARDSHIP_4	6,367	1	3	1.239	0.008
MATHARDSHIP_5	6,369	1	3	1.205	0.007
MATHARDSHIP_6	6,366	1	3	1.103	0.006
COLLECT	6,101	0	1	0.155	0.005
REJECTED_1	6,322	0	1	0.115	0.005
REJECTED_2	6,266	0	1	0.143	0.005
ABSORBSHOCK	6,027	1	4	3.153	0.018
BENEFITS_1	6,359	0	1	0.697	0.007
BENEFITS_2	6,360	0	1	0.525	0.007
BENEFITS_3	6,352	0	1	0.280	0.006
BENEFITS_4	6,351	0	1	0.168	0.005
BENEFITS_5	6,355	0	1	0.453	0.007
FRAUD2	5,847	0	1	0.269	0.007
COVERCOSTS	6,336	1	4	2.051	0.011
BORROW_1	6,218	0	1	0.617	0.007
BORROW_2	6,125	0	1	0.332	0.007
SHOCKS_1	6,394	0	1	0.075	0.004
SHOCKS_2	6,394	0	1	0.079	0.004

Variable	n	Min	Max	Weighted Mean	Standard Error
SHOCKS_3	6,394	0	1	0.009	0.001
SHOCKS_4	6,394	0	1	0.204	0.006
SHOCKS_5	6,394	0	1	0.138	0.005
SHOCKS_6	6,394	0	1	0.022	0.002
SHOCKS_7	6,394	0	1	0.037	0.003
SHOCKS_8	6,394	0	1	0.011	0.002
SHOCKS_9	6,394	0	1	0.064	0.003
SHOCKS_10	6,394	0	1	0.045	0.003
SHOCKS_11	6,394	0	1	0.129	0.005
SHOCKS_12	6,394	0	1	0.485	0.007
MANAGE2	6,328	1	3	2.322	0.011
PAIDHELP	3,079	0	1	0.087	0.007
HSLOC	5,749	1	8	1.098	0.008
PAREDUC	6,345	1	5	2.826	0.018
FINSOC2_1	6,373	0	1	0.354	0.007
FINSOC2_2	6,375	0	1	0.641	0.007
FINSOC2_3	6,372	0	1	0.368	0.007
FINSOC2_4	6,375	0	1	0.608	0.007
FINSOC2_5	6,373	0	1	0.733	0.006
FINSOC2_6	6,372	0	1	0.386	0.007
FINSOC2_7	6,372	0	1	0.412	0.007
OBJNUMERACY1	6,165	1	3	2.024	0.007
ON2correct	6,394	0	1	0.632	0.007
ON1correct	6,394	0	1	0.771	0.006



Variable	n	Min	Max	Weighted Mean	Standard Error
MATERIALISM_1	6,221	1	5	2.696	0.016
MATERIALISM_2	6,228	1	5	3.014	0.015
MATERIALISM_3	6,222	1	5	2.443	0.016
CONNECT	6,090	0	100	68.360	0.495
HEALTH	6,341	1	5	3.431	0.014
SCFHORIZON	6,312	1	5	3.033	0.019
DISCOUNT	6,315	1	2	1.572	0.007
MEMLOSS	6,325	0	1	0.107	0.005
DISTRESS	6,345	1	5	3.226	0.016
SELFCONTROL_1	6,340	1	4	1.974	0.012
SELFCONTROL_2	6,344	1	4	2.860	0.011
SELFCONTROL_3	6,346	1	4	3.019	0.010
OUTLOOK_1	6,315	1	5	3.527	0.016
OUTLOOK_2	6,311	1	5	3.449	0.017
INTERCONNECTIONS_1	6,394	0	1	0.258	0.007
INTERCONNECTIONS_2	6,394	0	1	0.431	0.007
INTERCONNECTIONS_3	6,394	0	1	0.144	0.005
INTERCONNECTIONS_4	6,394	0	1	0.058	0.003
INTERCONNECTIONS_5	6,394	0	1	0.238	0.006
INTERCONNECTIONS_6	6,394	0	1	0.036	0.003
INTERCONNECTIONS_7	6,394	0	1	0.180	0.005
INTERCONNECTIONS_8	6,394	0	1	0.214	0.005
INTERCONNECTIONS_9	6,394	0	1	0.033	0.002
INTERCONNECTIONS_10	6,394	0	1	0.196	0.006

Variable	n	Min	Max	Weighted Mean	Standard Error
PEM	6,324	1	7	4.696	0.024
HOUSESAT	6,332	1	4	3.280	0.012
SOCSEC1	2,242	0	1	0.837	0.009
SOCSEC2	1,688	62	70	63.795	0.056
SOCSEC3	3,933	61	71	66.111	0.058
LIFEEXPECT	5,633	0	100	71.226	0.474
HHEDUC	6,335	1	5	3.372	0.018
KIDS_NoChildren	5,802	0	1	0.602	0.007
KIDS_1	6,393	0	2	0.177	0.007
KIDS_2	6,391	0	2	0.166	0.007
KIDS_3	6,393	0	2	0.155	0.006
KIDS_4	6,387	0	2	0.199	0.007
EMPLOY	6,278	1	8	3.994	0.035
EMPLOY1_1	6,278	0	1	0.085	0.004
EMPLOY1_2	6,278	0	1	0.431	0.007
EMPLOY1_3	6,278	0	1	0.101	0.005
EMPLOY1_4	6,278	0	1	0.076	0.004
EMPLOY1_5	6,278	0	1	0.058	0.004
EMPLOY1_6	6,278	0	1	0.057	0.004
EMPLOY1_7	6,278	0	1	0.053	0.004
EMPLOY1_8	6,278	0	1	0.216	0.005
EMPLOY1_9	6,278	0	0	0.000	N/A
RETIRE	1,896	1	3	1.657	0.017
MILITARY	6,344	0	1	0.157	0.005

Variable	n	Min	Max	Weighted Mean	Standard Error
Military_Status	6,325	1	5	4.640	0.012
agecat	6,394	1	8	3.951	0.029
generation	6,394	1	4	2.773	0.015
PPEDUC	6,394	1	5	2.894	0.017
PPETHM	6,394	1	4	1.752	0.017
PPGENDER	6,394	1	2	1.516	0.007
PPHHSIZE	6,394	1	5	2.676	0.019
PPINCIMP	6,394	1	9	5.376	0.042
PPMARIT	6,394	1	5	2.205	0.022
PPMSACAT	6,394	0	1	0.865	0.005
PPREG4	6,394	1	4	2.667	0.015
PPREG9	6,394	1	9	5.209	0.036
PPT01	6,394	0	1	0.040	0.003
PPT25	6,394	0	1	0.088	0.004
PPT612	6,394	0	1	0.155	0.006
PPT1317	6,394	0	1	0.148	0.005
PPT18OV	6,394	1	4	2.161	0.013
PCTLT200FPL	5,999	0	1	0.260	0.007
finalwt	6,394	0.166	6.639	1.000	0.585