

2012 National Financial Capability Study
Data File Information: 2012 State-by-State Survey
May 3, 2013

Contents:

Notes on Weighting..... 1
Data Dictionary..... 2

Notes on Weighting

The dataset includes weights that allow researchers to match Census distributions for three levels of analysis: national, Census Division and state. Weights are based on data from the 2011 American Community Survey.

- **National-level weight** (wgt_n2): The weighting variable that can be used when reporting national statistics is designed to weight the sample so that it is representative of the U.S. population age 18 and up on the following demographic characteristics:
 - Age by gender: Male 18-34
Male 35-54
Male 55+
Female 18-34
Female 35-54
Female 55+
 - Ethnicity: White (non-Hispanic)
Black (non-Hispanic)
Hispanic (any race)
Asian (non-Hispanic)
Other (non-Hispanic; Native American, other, 2+ races)
 - Education: Some college or less
College grad or more
 - Census division: New England
Middle Atlantic
East North Central
West North Central
South Atlantic
East South Central
West South Central
Mountain
Pacific
- **Census Division-level weights** (wgt_d2): The weighting variable that can be used when reporting Census Division statistics is designed to weight the sample so that it is representative within each Census Division on the following demographic characteristics:
 - Age by gender
 - Ethnicity
 - Education
 - State

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

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

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

Data Dictionary

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

List of variables on the working file

Name (Position) Label

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

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

Value	Label
1	Alabama
2	Alaska
3	Arizona
4	Arkansas
5	California
6	Colorado
7	Connecticut
8	Delaware
9	District of Columbia
10	Florida
11	Georgia
12	Hawaii
13	Idaho
14	Illinois
15	Indiana
16	Iowa
17	Kansas

18	Kentucky
19	Louisiana
20	Maine
21	Maryland
22	Massachusetts
23	Michigan
24	Minnesota
25	Mississippi
26	Missouri
27	Montana
28	Nebraska
29	Nevada
30	New Hampshire
31	New Jersey
32	New Mexico
33	New York
34	North Carolina
35	North Dakota
36	Ohio
37	Oklahoma
38	Oregon
39	Pennsylvania
40	Rhode Island
41	South Carolina
42	South Dakota
43	Tennessee
44	Texas
45	Utah
46	Vermont
47	Virginia
48	Washington
49	West Virginia
50	Wisconsin
51	Wyoming

CENSUSDIV (3) Census Division
 Measurement Level: Nominal
 Column Width: 11 Alignment: Right
 Print Format: F2
 Write Format: F2

Value	Label
1	New England
2	Middle Atlantic
3	East North Central
4	West North Central
5	South Atlantic
6	East South Central
7	West South Central
8	Mountain
9	Pacific

CENSUSREG (4) Census Region
Measurement Level: Nominal
Column Width: 11 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Northeast
2	Midwest
3	South
4	West

A3 (5) What is your gender?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Male
2	Female

A3Ar_w (6) Age group
Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F8
Write Format: F8

Value	Label
1	18-24
2	25-34
3	35-44
4	45-54
5	55-64
6	65+

A3B (7) [GENDER/AGE NET]

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F3
Write Format: F3

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

A4A_new_w (8) Ethnicity

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F8
Write Format: F8

Value	Label
1	While Alone NH
2	Non-White

A5_2012 (9) What was the last year of education that you completed? [2012 codes]

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Did not complete high school
2	High school graduate - regular high school diploma
3	High school graduate - GED or alternative credential
4	Some college
5	College graduate
6	Post graduate education
99	Prefer not to say

A6 (10) What is your marital status?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

A7 (11) Which of the following describes your current living arrangements?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

A7A (12) [MARITAL STATUS VARIABLE]
Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Married
2	Living with partner
3	Single

A11 (13)

How many children do you have who are financially dependent on you [or your spouse/partner]?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

A8 (14)

What is your [household's] approximate annual income, including wages, tips, investment income, public assistance, income from retirement plans, etc.?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F3
Write Format: F3

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

AM21 (15)

Have you ever been a member of the U.S. Armed Services, either in the active or reserve component?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

AM22 (16)

Has your spouse ever been a member of the U.S. Armed Services, either in the active or reserve component?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

X3 (17) [QUESTIONNAIRE VERSION VARIABLE]

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Core questions
2	Military

X4 (18) [MILITARY RESPONDENT VARIABLE]

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F1
Write Format: F1

Value	Label
1	Respondent in service
2	Spouse in service

AM8 (19) Do you [or your spouse/partner] currently draw military retired pay?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

A9 (20)

Which of the following best describes your current employment or work status?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F3
Write Format: F3

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

A10 (21)

Which of the following best describes your [spouse's/partner's] current employment or work status?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F3
Write Format: F3

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

A10A (22) [HOUSEHOLD RETIREMENT STATUS]

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

A21 (23) Are you a part-time student taking courses for credit?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

A22 (24) Which of the following best describes the school you are attending?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Four-year college or university
2	Two-year community college
3	Vocational, technical, or trade school
4	Other
98	Don't know
99	Prefer not to say

A14 (25)

Who in the household is most knowledgeable about saving, investing and debt?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

J1 (26)

Overall, thinking of your assets, debts and savings, how satisfied are you with your current personal financial condition?

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F3
Write Format: F3

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

J2 (27)

When thinking of your financial investments, how willing are you to take risks?

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F3
Write Format: F3

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

J3 (28)

Over the past year, would you say your [household's] spending was less than, more than, or about equal to your [household's] income?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

J4 (29)

In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

J5 (30)

Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

J6 (31) Are you setting aside any money for your children's college education?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

J8 (32)
Have you ever tried to figure out how much you need to save for retirement?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

J9 (33)
Before you [your spouse/partner] retired, did you try to figure out how much you needed to save for retirement?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

J10 (34)
In the past 12 months, have you [has your household] experienced a large drop in income which you did not expect?
Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

J20 (35)

How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

J11 (36) In the past 12 months, have you obtained a copy of your credit report?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

J12 (37) In the past 12 months, have you checked your credit score?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

K_1 (38)

In the last 5 years, have you asked for any advice from a financial professional [outside of the military] about any of the following? -
Debt counseling

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

K_2 (39)

In the last 5 years, have you asked for any advice from a financial professional [outside of the military] about any of the following? -
Savings or investments

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

K_3 (40)

In the last 5 years, have you asked for any advice from a financial professional [outside of the military] about any of the following? -
Taking out a mortgage or a loan

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

K_4 (41)

In the last 5 years, have you asked for any advice from a financial professional [outside of the military] about any of the following? - Insurance of any type

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

K_5 (42)

In the last 5 years, have you asked for any advice from a financial professional [outside of the military] about any of the following? - Tax planning

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

B20_1 (43)

In a typical month, do you [does your household] receive income (e.g., from work, from benefits programs, or from any other sources) in any of the following ways? - Cash

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B20_2 (44)

In a typical month, do you [does your household] receive income (e.g., from work, from benefits programs, or from any other sources) in any of the following ways? - Checks (i.e., paper checks that need to be deposited or cashed)

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B20_3 (45)

In a typical month, do you [does your household] receive income (e.g., from work, from benefits programs, or from any other sources) in any of the following ways? - Direct deposit to a checking account or savings account

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B20_4 (46)

In a typical month, do you [does your household] receive income (e.g., from work, from benefits programs, or from any other sources) in any of the following ways? - Prepaid debit cards (e.g., a payroll card from an employer, or alimony or unemployment pay

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B11A (47)

Do you [or your spouse/partner] sometimes go to a check cashing store to cash checks? [2012 base]

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

B21 (48) How did you receive most of your income in the past 12 months?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Cash
2	Checks (i.e., paper checks that need to be deposited or cash
3	Direct deposit to a checking account or savings account
4	Prepaid debit cards (e.g., a payroll card from an employer,
98	Don't know
99	Prefer not to say

B22_1 (49)

How often do you [does your household] use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? - Cash

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B22_2 (50)

How often do you [does your household] use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? - Paper checks

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B22_3 (51)

How often do you [does your household] use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? - Credit cards

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B22_4 (52)

How often do you [does your household] use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? - Debit cards tied to a bank account

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B22_5 (53)

How often do you [does your household] use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? - Pre-paid debit cards

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B22_6 (54)

How often do you [does your household] use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? - Online payments directly from your bank account

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B22_7 (55)

How often do you [does your household] use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? - Money orders

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

B22_8 (56)

How often do you [does your household] use each the following methods to make payments (e.g., for shopping, for paying bills, or for any other purposes)? - Tapping/waving your mobile phone over a sensor at checkout

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

B1 (57) Do you [Does your household] have a checking account?

Measurement Level: Nominal

Column Width: 5 Alignment: Right

Print Format: F2

Write Format: F2

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

B2 (58)

Do you [Does your household] have a savings account, money market account, or CDs?

Measurement Level: Nominal

Column Width: 5 Alignment: Right

Print Format: F2

Write Format: F2

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

B4 (59)

Do you [or your spouse/partner] overdraw your checking account occasionally?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

B23 (60)

Have you [Has your household] ever had an account at a bank or credit union?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

B14 (61)

Not including retirement accounts, do you [does your household] have any investments in stocks, bonds, mutual funds, or other securities?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

C1_2012 (62)

Do you [or your spouse/partner] have any retirement plans through a current or previous employer, like a pension plan, [a Thrift Savings Plan (TSP),] or a 401(k)? [2012 base]

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

C2_2012 (63)

Were these plans provided by your employer or your [spouse's/partner's] employer, or both? [2012 base]

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

C3_2012 (64)

Are any of these retirement plans the kind where you [or your spouse/partner] get to choose how the money is invested? [2012 base]

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

C4_2012 (65)

Do you [or your spouse/partner] have any other retirement accounts NOT through an employer, like an IRA, Keogh, SEP, or any other type of retirement account that you have set up yourself? [2012 base]

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

C5_2012 (66)

Do you [or your spouse/partner] regularly contribute to a retirement account like a [Thrift Savings Plan (TSP,) 401(k) or IRA? [2012 base]

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

C10_2012 (67)

In the last 12 months, have you [or your spouse/partner] taken a loan from your retirement account(s)? [2012 base]

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

C11_2012 (68)

In the last 12 months, have you [or your spouse/partner] taken a hardship withdrawal from your retirement account(s)? [2012 base]

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

D20_1 (69)

Over the past 12 months, did you [your household] receive any of the following types of income? - Salaries, wages, freelance pay or tips

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

D20_2 (70)

Over the past 12 months, did you [your household] receive any of the following types of income? - Payments from a pension plan

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

D20_3 (71)

Over the past 12 months, did you [your household] receive any of the following types of income? - Withdrawals from retirement accounts (e.g., [TSP,] 401(k), IRA, Keogh)

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

D20_4 (72)

Over the past 12 months, did you [your household] receive any of the following types of income? - Social Security retirement benefits

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

D20_5 (73)

Over the past 12 months, did you [your household] receive any of the following types of income? - Other federal or state benefits (e.g., unemployment, disability, SSI, TANF)

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

D20_6 (74)

Over the past 12 months, did you [your household] receive any of the following types of income? - Income from a business

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

D20_7 (75)

Over the past 12 months, did you [your household] receive any of the following types of income? - Money from family members who do not live in your household

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

EA_1 (76)

Do you [or your spouse/partner] currently own any of the following? - Your home

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

EA_2A (77)

Do you [or your spouse/partner] currently own any of the following? -
Other real estate (for example, a second home, investment property, or
farm)

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

E4A (78) Approximately when did you buy your current home?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F3
Write Format: F3

Value	Label
1	1999 or earlier
2	2000
3	2001
4	2002
5	2003
6	2004
7	2005
8	2006
9	2007
10	2008
11	2009
12	2010
13	2011
14	2012
97	You did not purchase it
98	Don't know
99	Prefer not to say

E5_2012 (79)

Approximately what percentage of the purchase price was your
downpayment? [2012 base]

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F4
Write Format: F4

Value	Label
-99	Prefer not to say
-98	Don't know

E7 (80) Do you currently have any mortgages on your home?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

E8 (81) Do you have any home equity loans?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

E20 (82)

Do you currently owe more on your home than you think you could sell it for today?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

E15 (83)

How many times have you been late with your mortgage payments in the last 2 years?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

E16 (84)

Have you been involved in a foreclosure process on your home in the last 2 years?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

F1 (85) How many credit cards do you have?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F3
Write Format: F3

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

F2_1 (86)

In the past 12 months, which of the following describes your experience with credit cards? - I always paid my credit cards in full

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

F2_2 (87)

In the past 12 months, which of the following describes your experience with credit cards? - In some months, I carried over a balance and was charged interest

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

F2_3 (88)

In the past 12 months, which of the following describes your experience with credit cards? - In some months, I paid the minimum payment only

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

F2_4 (89)

In the past 12 months, which of the following describes your experience with credit cards? - In some months, I was charged a late fee for late payment

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

F2_5 (90)

In the past 12 months, which of the following describes your experience with credit cards? - In some months, I was charged an over the limit fee for exceeding my credit line

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

F2_6 (91)

In the past 12 months, which of the following describes your experience with credit cards? - In some months, I used the cards for a cash advance

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

F10 (92)

Thinking about when you obtained your most recent credit card, did you collect information about different cards from more than one company in order to compare them?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

G1 (93) Do you [Does your household] currently have an auto loan?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

G20 (94)

Do you currently have any unpaid bills from a health care or medical service provider (e.g., a hospital, a doctor's office, or a testing lab) that are past due?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

G21 (95) Do you currently have any student loans?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

G22 (96)

Are you concerned that you might not be able to pay off your student loans?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

G4 (97) Have you declared bankruptcy in the last two years?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

G25_1 (98)

In the past 5 years, how many times have you... - Taken out an auto title loan? Auto title loans are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

G25_2 (99)

In the past 5 years, how many times have you... - Taken out a short term 'payday' loan?

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

G25_3 (100)

In the past 5 years, how many times have you... - Gotten an advance on your tax refund? This is sometimes called a 'refund anticipation check' or 'Rapid Refund' (Not the same as e-filing).

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

G25_4 (101) In the past 5 years, how many times have you... - Used a pawn shop?

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

G25_5 (102)

In the past 5 years, how many times have you... - Used a rent-to-own store?

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F2
Write Format: F2

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

G23 (103)

How strongly do you agree or disagree with the following statement? - I
have too much debt right now

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F3
Write Format: F3

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

H1 (104) Are you covered by health insurance?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

H3 (105) Do you have a life insurance policy?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

M1_1 (106)

How strongly do you agree or disagree with the following statements? - I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F3
Write Format: F3

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

M1_2 (107)

How strongly do you agree or disagree with the following statements? - I am pretty good at math

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F3
Write Format: F3

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

M4 (108)

On a scale from 1 to 7, where 1 means very low and 7 means very high,
how would you assess your overall financial knowledge?

Measurement Level: Nominal
Column Width: 7 Alignment: Right
Print Format: F3
Write Format: F3

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

M20 (109)

Was financial education offered by a school or college you attended, or
a workplace where you were employed?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

M21_1 (110) When did you receive that financial education? - In high school

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

M21_2 (111) When did you receive that financial education? - In college

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

M21_3 (112) When did you receive that financial education? - From an employer

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

M21_4 (113) When did you receive that financial education? - From the military

Measurement Level: Nominal
Column Width: 8 Alignment: Right
Print Format: F2
Write Format: F2

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

M22 (114) Do you think financial education should be taught in schools?

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

M6 (115)

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

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

M7 (116)

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

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

M8 (117) If interest rates rise, what will typically happen to bond prices?

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

M9 (118)

A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less.

Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

M10 (119)

Buying a single company's stock usually provides a safer return than a stock mutual fund.

Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

wgt_n2 (120)

For NATIONAL totals: weight within nation by age/gender, ethnicity, education, Census Division

Measurement Level: Scale
Column Width: 10 Alignment: Right
Print Format: F20.10
Write Format: F20.10

wgt_d2 (121)

For DIVISIONAL totals: weight within each Census Division by age/gender, ethnicity, education, state

Measurement Level: Scale
Column Width: 10 Alignment: Right
Print Format: F20.10
Write Format: F20.10

wgt_s3 (122)

For STATE totals: weight within each state by age/gender, ethnicity, education

Measurement Level: Scale
Column Width: 10 Alignment: Right
Print Format: F20.10
Write Format: F20.10