**2018 National Financial Capability Study**
**Data File Information:  2018 State-by-State Survey**
June 3, 2019


<u>Contents</u>:

<u>Notes on Weighting</u>

The dataset includes weights that allow researchers to match Census distributions for three levels of analysis:  national, Census Division and state.  Weights are based on data from the 2017 American Community Survey.

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

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

    - Ethnicity:  White (non-Hispanic)
        Black (non-Hispanic)
        Hispanic (any race)
        Asian/Pacific Islander (non-Hispanic)
        Other (non-Hispanic; Native American, other, 2+ races)

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

    - Census division:[1]  New England
        Middle Atlantic
        East North Central
        West North Central
        South Atlantic
        East South Central
        West South Central
        Mountain
        Pacific

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[1] For comparability with previous years, the two states that were oversampled in 2018 (OR and WA) were weighted down to their corresponding proportions in the 2015 NFCS data.

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

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

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

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

## Data Dictionary

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

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List of variables on the working file

Name (Position) Label

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

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

        Value     Label

           1      Alabama
           2      Alaska
           3      Arizona
           4      Arkansas
           5      California
           6      Colorado
           7      Connecticut
           8      Delaware
```

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

            Value    Label

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

CENSUSREG (4) Census Region
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1

            Value    Label

              1      Northeast
              2      Midwest
              3      South
              4      West

A3 (5) What is your gender?
    Measurement Level: Nominal
    Column Width: 8  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: F2
    Write Format: F2

            Value    Label

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

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A3B (7) [GENDER/AGE NET]
     Measurement Level: Nominal
     Column Width: 8  Alignment: Right
     Print Format: F2
     Write Format: F2


            Value    Label

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


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


            Value    Label

               1     While Alone NH
               2     Non-White


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


            Value    Label

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

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

          Value     Label

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

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

          Value     Label

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

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

          Value     Label

              1     Married
              2     Living with partner
              3     Single

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

            Value     Label

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

A8 (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: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

               1      Less than $15,000
               2      At least $15,000 but less than $25,000
               3      At least $25,000 but less than $35,000
               4      At least $35,000 but less than $50,000
               5      At least $50,000 but less than $75,000
               6      At least $75,000 but less than $100,000
               7      At least $100,000 but less than $150,000
               8      $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: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

AM30 (16) When did you complete your service in the military?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

              1     Within the past year
              2     1 to 3 years ago
              3     4 to 10 years ago
              4     More than 10 years ago
             99     Prefer not to say

AM31 (17) Did you retire 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

AM22 (18)
        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: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

X3 (19) [QUESTIONNAIRE VERSION VARIABLE]
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

              1     Core questions
              2     Military

X4 (20) [MILITARY RESPONDENT VARIABLE]
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value    Label

             1    Respondent in service
             2    Spouse in service

A9 (21)
      Which of the following best describes your current employment or work
      status?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value    Label

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

A40 (22)
      [In addition to your main employment, did you also do other/Did you do
      any] work for pay in the past 12 months?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value    Label

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

A10 (23)
      Which of the following best describes your [spouse's/partner's] current
      employment or work status?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value     Label

            1     Self-employed
            2     Work full-time for an employer [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 (24) [HOUSEHOLD RETIREMENT STATUS]
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value     Label

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


A21_2015 (25) Are you a part-time student taking courses for credit? [2015 base]
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value     Label

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

A22_2015 (26)
        Which of the following best describes the school you are attending?
        [2015 base]
     Measurement Level: Nominal
     Column Width: 8  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 (27)
        Who in the household is most knowledgeable about saving, investing and
        debt?
     Measurement Level: Nominal
     Column Width: 8  Alignment: Right
     Print Format: F2
     Write Format: F2

            Value     Label

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

A41 (28)
        What was the highest level of education completed by the person or any
        of the people who raised you?
     Measurement Level: Nominal
     Column Width: 8  Alignment: Right
     Print Format: F2
     Write Format: F2

            Value     Label

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

J1 (29)
      Overall, thinking of your assets, debts and savings, how satisfied are
      you with your current personal financial condition?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value     Label

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

J2 (30)
      When thinking of your financial investments, how willing are you to take
      risks?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value     Label

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

J3 (31)
        Over the past year, would you say your [household's] spending was less
        than, more than, or about equal to your [household's] income?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

J4 (32)
        In a typical month, how difficult is it for you to cover your expenses
        and pay all your bills?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

J40 (33)
        In the past 12 months, which one of the following best describes your
        [and your spouse's/partner's] income?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

J5 (34)
      Have you set aside emergency or rainy day funds that would cover your
      expenses for 3 months, in case of sickness, job loss, economic downturn,
      or other emergencies?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

        Value     Label

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

J6 (35) Are you setting aside any money for your children's college education?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

        Value     Label

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

J8 (36)
      Have you ever tried to figure out how much you need to save for
      retirement?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

        Value     Label

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

J9 (37)

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

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

J10 (38)

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

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

J20 (39)

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

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

J32 (40) How would you rate your current credit record?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

J33_1 (41)
        How strongly do you agree or disagree with the following statements? - I
        worry about running out of money in retirement
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

J33_40 (42)
        How strongly do you agree or disagree with the following statements? -
        Thinking about my personal finances can make me feel anxious
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

J33_41 (43)
        How strongly do you agree or disagree with the following statements? -
        Discussing my finances can make my heart race or make me feel stressed
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

J41_1 (44)
        How well do these statements describe you or your situation? - Because
        of my money situation, I feel like I will never have the things I want
        in life
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

J41_2 (45)
        How well do these statements describe you or your situation? - I am just
        getting by financially
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

J41_3 (46)
      How well do these statements describe you or your situation? - I am
      concerned that the money I have or will save won't last
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value     Label

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

J42_1 (47)
      How often do these statements apply to you? - I have money left over at
      the end of the month
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value     Label

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

J42_2 (48)
      How often do these statements apply to you? - My finances control my
      life
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

          Value     Label

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

J43 (49)
      If you were to set a financial goal for yourself today, how confident
      are you in your ability to achieve it?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

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

B1 (50) Do you [Does your household] have a checking account?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

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

B2 (51)
      Do you [Does your household] have a savings account, money market
      account, or CDs?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

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

B4 (52)
       Do you [or your spouse/partner] overdraw your checking account
       occasionally?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

           Value     Label

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

B40 (53)
       How strongly do you agree or disagree with the following statement? - I
       would feel comfortable going to a bank or credit union branch to ask a
       question about a product or service
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

           Value     Label

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

B41_1 (54)
       How often do you access your checking or savings account in the
       following ways? - Online banking with a laptop or desktop computer
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

           Value     Label

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

B41_2 (55)
     How often do you access your checking or savings account in the
     following ways? - Mobile banking with text messaging, mobile app, or
     Internet browser or email on a mobile phone
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value     Label

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

B31 (56)
     How often do you use your mobile phone to pay for a product or service
     in person at a store, gas station, or restaurant (e.g., by
     waving/tapping your mobile phone over a sensor at checkout, scanning a
     barcode or QR code using your mobile phone, or using so
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value     Label

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

B42 (57)
     How often do you use your mobile phone to transfer money to another
     person?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value     Label

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

B43 (58)
      How often do you use websites or apps to help with financial tasks such
      as budgeting, saving, or credit management (e.g., GoodBudget, Mint,
      Credit Karma, etc.)?  Please do not include websites or apps for making
      payments or money transfers.
      Measurement Level: Nominal
      Column Width: 8  Alignment: Right
      Print Format: F2
      Write Format: F2

            Value     Label

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

B44 (59)
      In the past 12 months, how often have you taken on a work assignment
      through a website or mobile app, such as Uber, Task Rabbit, Care.com,
      etc.?
      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

C1_2012 (60)
      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: 8  Alignment: Right
      Print Format: F2
      Write Format: F2

            Value     Label

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

C2_2012 (61)
      Were these plans provided by your employer or your [spouse's/partner's]
      employer, or both? [2012 base]
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value      Label

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

C3_2012 (62)
      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: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value      Label

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

C4_2012 (63)
      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: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value      Label

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

C5_2012 (64)
       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: 8  Alignment: Right
     Print Format: F2
     Write Format: F2

           Value     Label

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

C10_2012 (65)
       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: 8  Alignment: Right
     Print Format: F2
     Write Format: F2

           Value     Label

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

C11_2012 (66)
       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: 8  Alignment: Right
     Print Format: F2
     Write Format: F2

           Value     Label

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

B14 (67)
      Not including retirement accounts, do you [does your household] have any
      investments in stocks, bonds, mutual funds, or other securities?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

       Value    Label

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

C40 (68)
      Over the past 12 months, approximately how often did you buy a lottery
      ticket?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

       Value    Label

         1     Almost every day
         2     A few times a week
         3     About once a week
         4     About once a month
         5     Less than once a month
         6     Never
       98     Don't know
       99     Prefer not to say

C41 (69) Do you currently have a will?
   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

D40 (70) Do you receive either Medicaid benefits or food stamps/SNAP?
    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 (71) Do you [or your spouse/partner] currently own your home?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

E7 (72) Do you currently have any mortgages on your home?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

E8 (73) Do you have any home equity loans?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

E20 (74)
      Do you currently owe more on your home than you think you could sell it
      for today?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value     Label

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

E15_2015 (75)
      How many times have you been late with your mortgage payments in the
      past 12 months? [2015 time frame]
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value     Label

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

F1 (76) How many credit cards do you have?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value     Label

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

F2_1 (77)
        In the past 12 months, which of the following describes your experience
        with credit cards? - I always paid my credit cards in full
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

F2_2 (78)
        In the past 12 months, which of the following describes your experience
        with credit cards? - In some months, I carried over a balance and was
        charged interest
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

F2_3 (79)
        In the past 12 months, which of the following describes your experience
        with credit cards? - In some months, I paid the minimum payment only
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

F2_4 (80)
      In the past 12 months, which of the following describes your experience
      with credit cards? - In some months, I was charged a late fee for late
      payment
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value     Label

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

F2_5 (81)
      In the past 12 months, which of the following describes your experience
      with credit cards? - In some months, I was charged an over the limit fee
      for exceeding my credit line
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value     Label

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

F2_6 (82)
      In the past 12 months, which of the following describes your experience
      with credit cards? - In some months, I used the cards for a cash advance
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value     Label

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

F10 (83)
       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: 8  Alignment: Right
     Print Format: F2
     Write Format: F2

            Value     Label

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

G1 (84) Do you [Does your household] currently have an auto loan?
     Measurement Level: Nominal
     Column Width: 8  Alignment: Right
     Print Format: F2
     Write Format: F2

            Value     Label

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

G20 (85)
       Do you currently have any unpaid bills from a health care or medical
       service provider (e.g., a hospital, a doctor's office, or a testing lab)
       that are past due?
     Measurement Level: Nominal
     Column Width: 8  Alignment: Right
     Print Format: F2
     Write Format: F2

            Value     Label

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

G30_1 (86)
       Do you currently have any student loans? If so, for whose education was
       this/were these loan(s) taken out? - Yourself
     Measurement Level: Nominal
     Column Width: 8  Alignment: Right
     Print Format: F1
     Write Format: F1

            Value     Label

              1     Yourself

G30_2 (87)
        Do you currently have any student loans? If so, for whose education was
        this/were these loan(s) taken out? - Your spouse/partner
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1

            Value     Label

              1     Your spouse/partner

G30_3 (88)
        Do you currently have any student loans? If so, for whose education was
        this/were these loan(s) taken out? - Your child(ren)
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1

            Value     Label

              1     Your child(ren)

G30_4 (89)
        Do you currently have any student loans? If so, for whose education was
        this/were these loan(s) taken out? - Your grandchild(ren)
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1

            Value     Label

              1     Your grandchild(ren)

G30_5 (90)
        Do you currently have any student loans? If so, for whose education was
        this/were these loan(s) taken out? - Other person
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1

            Value     Label

              1     Other person

G30_97 (91)
        Do you currently have any student loans? If so, for whose education was
        this/were these loan(s) taken out? - No, do not currently have any
        student loans
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1

            Value     Label

              1    No, do not currently have any student loans

G30_98 (92)
        Do you currently have any student loans? If so, for whose education was
        this/were these loan(s) taken out? - Don't know
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1

            Value     Label

              1    Don't know

G30_99 (93)
        Do you currently have any student loans? If so, for whose education was
        this/were these loan(s) taken out? - Prefer not to say
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F1
    Write Format: F1

            Value     Label

              1    Prefer not to say

G33 (94)
        Before you got your most recent student loan, did you try to figure out
        how much your monthly payments would be?
    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

G35 (95)
      How many times have you been late with a student loan payment in the
      past 12 months?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value    Label

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

G22_2015 (96)
      Are you concerned that you might not be able to pay off your student
      loans? [2015 base]
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

         Value    Label

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

G40 (97) Do you wish you had chosen to go to a less expensive 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

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: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

G25_2 (99)
        In the past 5 years, how many times have you… - Taken out a short term
        'payday' loan?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

G25_3 (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: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value     Label

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

G25_4 (101) In the past 5 years, how many times have you… - Used a pawn shop?
Measurement Level: Nominal
Column Width: 8  Alignment: Right
Print Format: F2
Write Format: F2

         Value    Label

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

G25_5 (102)
      In the past 5 years, how many times have you… - Used a rent-to-own
      store?
Measurement Level: Nominal
Column Width: 8  Alignment: Right
Print Format: F2
Write Format: F2

         Value    Label

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

G38 (103)
      Have you been contacted by a debt collection agency in the past 12
      months?
Measurement Level: Nominal
Column Width: 8  Alignment: Right
Print Format: F2
Write Format: F2

         Value    Label

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

G23 (104)
        How strongly do you agree or disagree with the following statement? - I
        have too much debt right now
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2


            Value     Label

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


H1 (105) Are you covered by health insurance?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2


            Value     Label

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


H30_1 (106)
        In the last 12 months, was there any time when you… - Did NOT fill a
        prescription for medicine because of the cost
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2


            Value     Label

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

H30_2 (107)
     In the last 12 months, was there any time when you… - SKIPPED a medical
     test, treatment or follow-up recommended by a doctor because of the cost
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value    Label

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


H30_3 (108)
     In the last 12 months, was there any time when you… - Had a medical
     problem but DID NOT go to a doctor or clinic because of the cost
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value    Label

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


M1_1 (109)
     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: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value    Label

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

M1_2 (110)
      How strongly do you agree or disagree with the following statements? - I
      am pretty good at math
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value     Label

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

M4 (111)
      On a scale from 1 to 7, where 1 means very low and 7 means very high,
      how would you assess your overall financial knowledge?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value     Label

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

M40 (112) Were you ever required to take financial education?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2

          Value     Label

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

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M20 (113)
      Was financial education offered by a school or college you attended, or
      a workplace where you were employed?
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2


            Value     Label

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

M21_1 (114) When did you receive that financial education? - In high school
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2


            Value     Label

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

M21_2_2015 (115)
      When did you receive that financial education? - In college [2015 base]
   Measurement Level: Nominal
   Column Width: 8  Alignment: Right
   Print Format: F2
   Write Format: F2


            Value     Label

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

M21_3 (116) 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
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M21_4 (117) 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

M41 (118) In total, about how many hours of financial education did you receive?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

               1     1-2 hours
               2     3-10 hours
               3     More than 10 hours
              98     Don't know
              99     Prefer not to say

M42 (119)
        Overall, how would you rate the quality of the financial education you
        received?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

M6 (120)
      Suppose you had $100 in a savings account and the interest rate was 2%
      per year. After 5 years, how much do you think you would have in the
      account if you left the money to grow?
      Measurement Level: Nominal
      Column Width: 8  Alignment: Right
      Print Format: F2
      Write Format: F2

          Value     Label

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

M7 (121)
      Imagine that the interest rate on your savings account was 1% per year
      and inflation was 2% per year. After 1 year, how much would you be able
      to buy with the money in this account?
      Measurement Level: Nominal
      Column Width: 8  Alignment: Right
      Print Format: F2
      Write Format: F2

          Value     Label

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

M8 (122) If interest rates rise, what will typically happen to bond prices?
      Measurement Level: Nominal
      Column Width: 8  Alignment: Right
      Print Format: F2
      Write Format: F2

          Value     Label

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

M31 (123)
        Suppose you owe $1,000 on a loan and the interest rate you are charged
        is 20% per year compounded annually. If you didn't pay anything off, at
        this interest rate, how many years would it take for the amount you owe
        to double?
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

M9 (124)
        A 15-year mortgage typically requires higher monthly payments than a
        30-year mortgage, but the total interest paid over the life of the loan
        will be less.
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

M10 (125)
        Buying a single company's stock usually provides a safer return than a
        stock mutual fund.
    Measurement Level: Nominal
    Column Width: 8  Alignment: Right
    Print Format: F2
    Write Format: F2

            Value    Label

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

wgt_n2 (126)
        For NATIONAL totals: weight within nation by age/gender, ethnicity,
        education, Census Division
    Measurement Level: Scale
    Column Width: 11  Alignment: Right
    Print Format: F11.8
    Write Format: F11.8

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wgt_d2 (127)
        For DIVISIONAL totals: weight within each Census Division by age/gender,
        ethnicity, education, state
    Measurement Level: Scale
    Column Width: 11  Alignment: Right
    Print Format: F11.8
    Write Format: F11.8

wgt_s3 (128)
        For STATE totals: weight within each state by age/gender, ethnicity,
        education
    Measurement Level: Scale
    Column Width: 11  Alignment: Right
    Print Format: F11.8
    Write Format: F11.8
```