National Financial Capability Study

Data File Information: State-by-State Survey

December 8, 2010

[Note: 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

respid (1) Respondent ID number
   Measurement Level: Nominal
   Column Width: 13 Alignment: Right
   Print Format: F11
   Write Format: F11

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
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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: F2
Write Format: F2

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: 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: 9 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	White Alone NH
2	Non-White

a5 (9) What was the last year of education that you completed?
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
3	Some college
4	College graduate
5	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

a8 (13)

What is your (household's) approximate annual income, including wages, tips, investment income, public assistance, income from retirement plans, etc.? Would you say it is...

Measurement Level: Nominal
Column Width: 5 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

a9 (14)

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

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

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

a10 (15)
Which of the following best describes your spouse/partner's current employment or work status?
Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

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

a10a (16) 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 retire

a11 (17)
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

a14 (18)
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

a15 (19) Who in your household usually handles the chore of bill paying?
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 share the responsibility
98	Don't know
99	Prefer not to say

j1 (20)
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: 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 (21)

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

Measurement Level: Nominal
Column Width: 7 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 (22)

Over the past year, would you say your (household's) spending was less than, more than, or about equal to your (household's) income? Please do not include the purchase of a new house or car, or other big investments you may have made.

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 (23)

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 (24)
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 (25) 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

j7 (26)
Are you using a 529 Plan or Coverdell Educational Savings Account to save for college?

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 (27)
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 (28)
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 (29)
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

j11 (30) 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 (31) 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

j13 (32) What was your credit score the last time you checked?
Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	620 or lower
2	630 - 710
3	720 or higher
98	Don't know
99	Prefer not to say

k_1 (33)
In the last 5 years, have you asked for any advice from a financial professional 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 (34)
In the last 5 years, have you asked for any advice from a financial professional 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 (35)

In the last 5 years, have you asked for any advice from a financial professional 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 (36)

In the last 5 years, have you asked for any advice from a financial professional 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 (37)

In the last 5 years, have you asked for any advice from a financial professional 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

k6 (38)
Typically, when looking for a financial professional, do you meet with or talk to more than one advisor before making a choice?
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

k7 (39)
Have you ever checked with a state or federal regulator regarding the background, registration, or license of a financial professional?
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

k8a_1 (40)
How strongly do you agree or disagree with the following statements? - I WOULD TRUST FINANCIAL PROFESSIONALS AND ACCEPT WHAT THEY RECOMMEND.
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

k8a_2 (41)
How strongly do you agree or disagree with the following statements? - FINANCIAL PROFESSIONALS ARE TOO EXPENSIVE FOR ME.
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

k8a_3 (42)
How strongly do you agree or disagree with the following statements? - IT IS HARD TO FIND THE RIGHT FINANCIAL PROFESSIONAL FOR ME.
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

b1 (43) 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 (44)
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

b3 (45)
Do you (or your spouse/partner) use a debit card tied to your bank 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

b4 (46)
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

b5a_1 (47)
Which of the following are reasons why you do not have a checking or savings account? - DO NOT HAVE ENOUGH MONEY TO MAKE IT WORTHWHILE.
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

b5a_2 (48)
Which of the following are reasons why you do not have a checking or savings account? - DO NOT LIKE DEALING WITH BANKS.
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

b5a_3 (49)
Which of the following are reasons why you do not have a checking or savings account? - BANK FEES ARE TOO HIGH.
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

b5a_4 (50)
Which of the following are reasons why you do not have a checking or savings account? - INCONVENIENT HOURS OR LOCATION.
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

b5a_5 (51)
Which of the following are reasons why you do not have a checking or savings account? - BANKS WOULD NOT LET ME OPEN AN 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

b5a_6 (52)
Which of the following are reasons why you do not have a checking or savings account? - DO NOT WANT TO SHARE MY PERSONAL INFORMATION.
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

b11 (53)
Do you (or your spouse/partner) sometimes go to a check cashing store to cash checks?
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

b12 (54)
Do you (or your spouse/partner) sometimes cash checks at a grocery store or supermarket?
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

b13 (55)
Do you (or your spouse/partner) sometimes pay your bills with money orders?
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 (56)
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 (57)
Do you (or your spouse/partner) have any retirement plans through a current or previous employer, like a pension plan or a 401(k)?
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 (58)
Were these plans provided by your employer or your spouse/partner's employer, or both?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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

c3 (59)
Are any of these retirement plans the kind where you (or your spouse/partner) get to choose how the money is invested?
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 (60)
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?
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 (61)
Do you (or your spouse/partner) regularly contribute to a retirement account like a 401(k) or IRA?
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

c7 (62)
How much of your (household's) retirement portfolio is invested in stocks or mutual funds that contain stocks?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	More than half
2	Less than half
3	None
98	Don't know
99	Prefer not to say

c8 (63)
Are your (household's) retirement assets primarily invested in a life-cycle or target-date fund?
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

c9 (64)
How often do you (or your spouse/partner) change or rebalance the investments in your (household's) retirement account(s)?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	At least once a year
2	Once every few years
3	Rarely
4	Never
98	Don't know
99	Prefer not to say

c10 (65)
In the last 12 months, have you (or your spouse/partner) taken a loan from your retirement account(s)?
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 (66)
In the last 12 months, have you (or your spouse/partner) taken a hardship withdrawal from your retirement account(s)?
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

c12 (67)
In the last 12 months, have you received a statement from the Social Security Administration that tells you how much money you can expect to receive from Social Security when you retire?
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

c13 (68)
Have you used the information to decide or adjust your decision about when to stop working?
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

c14 (69)
Have you used the information to decide or adjust your decision about when to claim your Social Security benefits?
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

d2 (70)
When you (your spouse/partner) retired did you take a lump-sum payout from an employer or union-provided retirement plan or pension?
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

d3a_1 (71)

Which of the following are you (and your spouse/partner) using for your living expenses? - SOCIAL SECURITY RETIREMENT PAYMENTS.

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

d3a_2 (72)

Which of the following are you (and your spouse/partner) using for your living expenses? - PENSION PLAN PAYMENTS.

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

d3a_3 (73)

Which of the following are you (and your spouse/partner) using for your living expenses? - WITHDRAWALS FROM SAVINGS, INVESTMENTS, OR RETIREMENT ACCOUNTS.

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

d3a_4 (74)

Which of the following are you (and your spouse/partner) using for your living expenses? - DIVIDENDS OR INTEREST INCOME FROM SAVINGS, INVESTMENTS, OR RETIREMENT ACCOUNTS.

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

d3a_5 (75)

Which of the following are you (and your spouse/partner) using for your living expenses? - SALARY, WAGES, OR SELF-EMPLOYMENT INCOME.

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

d3a_6 (76)

Which of the following are you (and your spouse/partner) using for your living expenses? - RENTAL INCOME OR PROCEEDS FROM A SALE OF REAL ESTATE.

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

d3a_7 (77)
Which of the following are you (and your spouse/partner) using for your living expenses? - PAYMENTS FROM A REVERSE MORTGAGE.
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

d3a_8 (78)
Which of the following are you (and your spouse/partner) using for your living expenses? - FINANCIAL SUPPORT FROM FAMILY.
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

d11 (79)
Have you (or your spouse/partner) calculated how much of your savings and investments you can afford to withdraw each year?
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

d12 (80)
Approximately what percent of your savings and investments did you calculate that you can withdraw each year?
Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	5% or less
2	Between 5-10%
3	Between 10-15%
4	Between 15-20%
5	More than 20%
98	Don't know
99	Prefer not to say

d13 (81) Have you been able to stay within the range you calculated?
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

d14 (82)
Have you changed the amount or frequency of your withdrawals from savings, investments, or retirement accounts in response to current economic conditions?
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

d15 (83) Who in your household is receiving Social Security payments?
Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	You
2	Your spouse/partner
3	Both
98	Don't know
99	Prefer not to say

ea_1 (84)
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_2 (85)
Do you (or your spouse/partner) currently own any of the following? - OTHER REAL ESTATE (for example, a second home or investment property)
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_3 (86)
Do you (or your spouse/partner) currently own any of the following? - PART OR ALL OF A BUSINESS 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

e4 (87) How long ago did you buy your current home?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Within the past 2 years
2	3-5 years ago
3	6-10 years ago
4	More than 10 years ago
5	You did not purchase it
98	Don't know
99	Prefer not to say

e7 (88) Do you currently have a mortgage 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 (89) Do you have a home equity 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

e10 (90)
When you were getting your mortgage, did you compare offers from different lenders or mortgage brokers?
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

e11 (91)
When you were getting your mortgage, did you consider how much the monthly payments would be as a percentage of your income?
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

e12 (92) Is your mortgage a fixed-rate mortgage or an adjustable-rate mortgage?
Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Fixed-rate mortgage
2	Adjustable rate mortgage
98	Don't know
99	Prefer not to say

e14 (93)
Is this an interest-only mortgage or a mortgage with an interest-only option, or neither of these?
Measurement Level: Nominal
Column Width: 6 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	Yes - Interest only mortgage or interest-only option
2	No - Neither
98	Don't know
99	Prefer not to say

e15 (94)
How many times have you been late with your mortgage payments in the last 2 years? (If you have more than one mortgage on your home(s), please consider them all.)
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 (95)
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 (96) How many credit cards do you have?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

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 (97)
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 (98)
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 (99)
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 (100)
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 (101)
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 (102)
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 (103)
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 (104)
Do you (does your household) currently have an auto loan? (This does not refer to an auto lease.)
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

g2 (105)
Thinking about your most recent auto loan, did you compare offers from different lenders?
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

g4 (106) 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

g5_1 (107)
Please indicate if you have done any of the following in the past 5 years. - HAVE YOU TAKEN OUT AN AUTO TITLE LOAN?
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

g5_2 (108)
Please indicate if you have done any of the following in the past 5 years. - 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	Yes
2	No
98	Don't Know
99	Prefer not to Say

g5_3 (109)
Please indicate if you have done any of the following in the past 5 years. - HAVE YOU GOTTEN AN ADVANCE ON YOUR TAX REFUND? This is sometimes called a 'refund anticipation loan' 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	Yes
2	No
98	Don't Know
99	Prefer not to Say

g5_4 (110)
Please indicate if you have done any of the following in the past 5 years. - HAVE YOU USED A PAWN SHOP?
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

g5_5 (111)
Please indicate if you have done any of the following in the past 5 years. - 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	Yes
2	No
98	Don't Know
99	Prefer not to Say

h1 (112) 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

h2 (113) Do you have homeowner's or renter's 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 (114) 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

h4 (115) Do you have auto 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

h7 (116) How often do you review your insurance coverage?
Measurement Level: Nominal
Column Width: 5 Alignment: Right
Print Format: F2
Write Format: F2

Value	Label
1	At least once a year
2	Once every few years
3	Rarely
4	Never
98	Don't know
99	Prefer not to say

m1_1 (117)
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: 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 (118)
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: 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_3 (119)
How strongly do you agree or disagree with the following statements? - I REGULARLY KEEP UP WITH ECONOMIC AND FINANCIAL NEWS.
Measurement Level: Nominal
Column Width: 7 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 (120)
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: 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 (121)
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 (122)
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 (123) 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 (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: 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 (125)
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_s3 (126)
For STATE totals: weight within each state by age/gender, ethnicity, education
Measurement Level: Scale
Column Width: 6 Alignment: Right
Print Format: F8.5
Write Format: F8.5

wgt_n2 (127)
For NATIONAL totals: weight within nation by age/gender, ethnicity, education, Census Division
Measurement Level: Scale
Column Width: 6 Alignment: Right
Print Format: F8.5
Write Format: F8.5

wgt_d2 (128)
For DIVISIONAL totals: weight within each Census Division by age/gender, ethnicity, education, state
Measurement Level: Scale
Column Width: 6 Alignment: Right
Print Format: F8.5
Write Format: F8.5