2021 NFCS State-by-State Survey – Asian American/Pacific Islander Dataset

July 28, 2022

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Sample

This dataset combines the 1,193 Asian American/Pacific Islander respondents in the main State-by-State Survey with an additional oversample of 1,001 AAPI respondents, for a total sample size of 2,194 respondents.

Notes on Weighting

The dataset includes weights that allow researchers to approximate the Asian American/Pacific Islander population as a whole, based on data from the 2019 American Community Survey. The weighting variable (wgt_aapi) is designed to weight the sample so that it is representative of the AAPI population nationwide 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: Asian alone

Native Hawaiian/Pacific Islander alone

Both Asian and Native Hawaiian/Pacific Islander

Education: Some college (including Associate's degree) or less

College graduate (Bachelor's degree) or more

Census division: New England

Middle Atlantic
East North Central
West North Central
South Atlantic
East South Central
West South Central

Mountain Pacific

Note that the weighting is intended to produce a reliable representation of the AAPI population as a whole at the national level. However, breakdowns of sub-populations will not necessarily be representative.

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

Data Dictionary

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 AAPI SOURCE (2) [RESPONDENT SOURCE] Measurement Level: Nominal Column Width: 13 Alignment: Right Print Format: F1 Write Format: F1 Value Label 1 Main State-by-State Survey AAPI Oversample STATEQ (3) 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 Maine 20 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

CENSUSDIV (4) Census Division

50

51

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Wisconsin

Wyoming

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 East South Central 7 West South Central 8 Mountain 9 Pacific

CENSUSREG (5) 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

```
A2 (6) Please enter your 5-digit home zip code.
   Measurement Level: Nominal
   Column Width: 8 Alignment: Left
    Print Format: A5
   Write Format: A5
A50 (7) Do you describe yourself as a man, a woman, or in some other way?
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1
          Value Label
               1
                  Man
               2
                   Woman
               3
                   Some other way
A50A (8) [GENDER (non-binary randomly assigned)]
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
   Write Format: F1
          Value Label
               1
                  Male
               2
                   Female
A3A (9) What is your age? [2012 codes]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F3
   Write Format: F3
           Value Label
              13
                  13
              14
                   14
             15
                  15
              16
                  16
             17
                   17
             18
                   18
             19
                   19
              20
                   20
              etc.
              97
                   97
                   98
              98
              99
                   99
                   100
             100
                   101 or older
             101
```

999

Prefer not to say

```
A50B (10) [GENDER/AGE NET (non-binary randomly assigned)]
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
   Write Format: F2
          Value Label
                  Male 18-24
              1
                  Male 25-34
              2
              3
                  Male 35-44
              4
                  Male 45-54
              5
                 Male 55-64
              6
                 Male 65+
              7
                  Female 18-24
              8
                  Female 25-34
                  Female 35-44
              9
                 Female 45-54
             10
             11
                 Female 55-64
             12 Female 65+
A4 1 (11)
       Which of the following best describes your race or ethnicity? - White or
       Caucasian
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
              0
                 Not selected
              1 White or Caucasian
A4 2 (12)
       Which of the following best describes your race or ethnicity? - Black or
       African-American
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
```

Not selected

Black or African-American

A4 3 (13) Which of the following best describes your race or ethnicity? - Hispanic or Latino/a Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected Hispanic or Latino/a A4 4 2015 (14) Which of the following best describes your race or ethnicity? - Asian [2015 category] Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Asian A4 7 2015 (15) Which of the following best describes your race or ethnicity? - Native Hawaiian or other Pacific Islander [2015 category] Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Native Hawaiian or other Pacific Islander A4 5 (16) Which of the following best describes your race or ethnicity? - American Indian or Alaska Native Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected

American Indian or Alaska Native

1

2021 NFCS AAPI Dataset - 6/54

A4 6 (17) Which of the following best describes your race or ethnicity? - Other Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected Ω 1 Other A4 99 (18) Which of the following best describes your race or ethnicity? - Prefer not to say Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Prefer not to say 1 A4A (19) [ETHNICITY] Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F2 Write Format: F2 Value Label White non-Hispanic 1 Black non-Hispanic 3 Hispanic (alone or in combination) Asian/Pacific Islander non-Hispanic Other non-Hispanic (American Indian, Other, 2+ ethnicities) A53 1 (20) With which of the following heritages do you most identify? -Bangladeshi Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 0

Bangladeshi

1

A53 2 (21) With which of the following heritages do you most identify? - Bhutanese Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Bhutanese A53 3 (22) With which of the following heritages do you most identify? - Burmese Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Burmese A53 4 (23) With which of the following heritages do you most identify? - Cambodian Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Cambodian A53 5 (24) With which of the following heritages do you most identify? - Chinese Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1

Value Label

0 Not selected

1 Chinese

```
With which of the following heritages do you most identify? - Filipino
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
   Write Format: F1
          Value Label
                  Not selected
              0
                  Filipino
A53 7 (26) With which of the following heritages do you most identify? - Hmong
    Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
              0
                Not selected
              1
                  Hmong
A53 8 (27) With which of the following heritages do you most identify? - Indian
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
                Not selected
              0
              1 Indian
A53 9 (28)
       With which of the following heritages do you most identify? - Indonesian
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
              0 Not selected
                  Indonesian
```

A53 6 (25)

```
With which of the following heritages do you most identify? - Japanese
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
   Write Format: F1
          Value Label
                 Not selected
              0
                  Japanese
A53 11 (30) With which of the following heritages do you most identify? - Korean
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
              0
                Not selected
              1 Korean
A53 12 (31)
       With which of the following heritages do you most identify? - Laotian
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
              0
                Not selected
              1
                  Laotian
A53 13 (32)
       With which of the following heritages do you most identify? - Malaysian
    Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
                 Not selected
              0
              1 Malaysian
```

A53 10 (29)

```
A53 14 (33)
       With which of the following heritages do you most identify? - Mongolian
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
   Write Format: F1
          Value Label
              0
                 Not selected
              1
                  Mongolian
A53 15 (34)
       With which of the following heritages do you most identify? - Nepalese
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
   Write Format: F1
          Value Label
                Not selected
              0
                  Nepalese
              1
A53 16 (35)
       With which of the following heritages do you most identify? - Okinawan
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
              0
                Not selected
              1 Okinawan
A53 17 (36)
       With which of the following heritages do you most identify? - Pakistani
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
                Not selected
              Ω
              1
                 Pakistani
```

```
With which of the following heritages do you most identify? - Sri Lankan
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
   Write Format: F1
          Value Label
                 Not selected
              0
              1
                  Sri Lankan
A53 19 (38)
       With which of the following heritages do you most identify? - Taiwanese
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
   Write Format: F1
          Value Label
              0
                Not selected
              1
                  Taiwanese
A53 20 (39) With which of the following heritages do you most identify? - Thai
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
              0
                Not selected
              1
                  Thai
A53 21 (40)
       With which of the following heritages do you most identify? - Vietnamese
    Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value Label
                 Not selected
              0
              1 Vietnamese
```

A53 18 (37)

A53 40 (41) With which of the following heritages do you most identify? - Fijian Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 0 1 Fijian A53 41 (42) With which of the following heritages do you most identify? - Guamanian or Chamorro Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Guamanian or Chamorro A53 42 (43) With which of the following heritages do you most identify? -Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 1 Marshallese A53 43 (44) With which of the following heritages do you most identify? - Native Hawaiian Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected

1

Native Hawaiian

A53 44 (45) With which of the following heritages do you most identify? - Samoan Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 0 1 Samoan A53 45 (46) With which of the following heritages do you most identify? - Tongan Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Tongan A53 90 (47) With which of the following heritages do you most identify? - Other Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 1 Other A53 99 (48) With which of the following heritages do you most identify? - Prefer not Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected

Prefer not to say

A5 2015 (49)

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 (50) 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 (51) Which of the following describes your current living arrangements?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

- 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 (52) [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 (53)
        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
               4
                   4 or more
               5
                    No financially dependent children
                    Do not have any children
               6
              99
                    Prefer not to say
A8 2021 (54)
        What is your [household's] approximate annual income, including wages,
        tips, investment income, public assistance, income from retirement
        plans, etc.? [2021 codes]
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2
           Value Label
               1
                  Less than $15,000
                    At least $15,000 but less than $25,000
               3
                    At least $25,000 but less than $35,000
                    At least $35,000 but less than $50,000
               5
                    At least $50,000 but less than $75,000
                    At least $75,000 but less than $100,000
               7
                    At least $100,000 but less than $150,000
               8
                    At least $150,000 but less than $200,000
                    At least $200,000 but less than $300,000
               9
              10
                    $300,000 or more
              98
                   Don't know
              99
                   Prefer not to say
```

AM21 (55)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

Value Label

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

X3 (56) [QUESTIONNAIRE VERSION VARIABLE]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

Value Label

- 1 Core questions
- 2 Military

A9 (57)

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

- 1 Self-employed
- 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 (58)

[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 (59)

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
- 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 (60) [HOUSEHOLD RETIREMENT STATUS]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

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

A21 2015 (61) 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 Yes 1 2 No 98 Don't know 99 Prefer not to say A14 (62) Who in the household is most knowledgeable about saving, investing and Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F2 Write Format: F2 Value Label 1 You Someone else 2 3 You and someone else are equally knowledgeable 98 Don't know 99 Prefer not to say A41 (63) 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 High school graduate/GED 3 Some college, no degree Associate's degree 4 5 Bachelor's degree 6 Post graduate degree 98 Don't know

99

Prefer not to say

```
J1 (64)
       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
              3
                 3
              4
              5
                 5
              6
                  6
              7
                  7
             8
                  8
             9
                 9
             98 Don't know
             99 Prefer not to say
J2 (65)
       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
```

J3 (66)

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 (67)

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 (68)

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

- 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 (69)

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 (70) 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 (71)

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

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

J9 (72)

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 (73)

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 (74)

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

- 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
- I am certain I could not come up with \$2,000
- 98 Don't know
- 99 Prefer not to say

Did you receive a pandemic-related stimulus payment from the federal government in 2021? 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 J51 1 (76) What did you use the money for? - Made purchases or paid bills Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Made purchases or paid bills J51 2 (77) What did you use the money for? - Paid down debt Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 1 Paid down debt J51 3 (78) What did you use the money for? - Added to savings Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Added to savings

J50 (75)

J51 4 (79) What did you use the money for? - Invested in the stock market Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected Ω 1 Invested in the stock market J51 5 (80) What did you use the money for? - Donated to individuals or organizations Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Donated to individuals or organizations 1 J51 6 (81) What did you use the money for? - Other Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Other J51 98 (82) What did you use the money for? - Don't know Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 0 1 Don't know J51 99 (83) What did you use the money for? - Prefer not to say Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected Prefer not to say

```
J52 (84)
       As a result of the pandemic, were you laid off or furloughed at any time
       in 2020 or 2021?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2
          Value Label
              1
                   Yes
              2
                  No/Not applicable
             98
                  Don't know
             99
                  Prefer not to say
J32 (85) 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
                  Good
              4
                  Very good
              5
                  Don't know
             98
             99
                   Prefer not to say
J33 40 (86)
       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
              3
                  4 - Neither Agree nor Disagree
              5
              6
              7
                  7 - Strongly Agree
             98
                  Don't know
                  Prefer not to say
             99
```

J53 (87) How often do you think about your personal financial condition? Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F2 Write Format: F2 Value Label 1 Never 2 Less than once a month 3 About once a month 4 About once a week 5 About once a day More than once a day 98 Don't know 99 Prefer not to say J41 1 (88) 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 Does not describe me at all Describes me very little Describes me somewhat 3 4 Describes me very well 5 Describes me completely 98 Don't know 99 Prefer not to say J41 2 (89) 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 Does not describe me at all 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 (90)
       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
                Does not describe me at all
              1
              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 (91)
       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
                 Sometimes
              3
              4
                 Often
              5
                Always
             98 Don't know
             99 Prefer not to say
J42 2 (92)
       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 (93)

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

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

B1 (94) 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 (95)

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

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

B4 (96)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

Value Label

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

B41 1 (97)

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 (98)

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

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

B31 (99)

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 (100)

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 (101)

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

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

```
C1 2012 (102)
       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 (103)
       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
                  Your employer
                  Your [spouse's/partner's] employer
              3
                   Both your employer and your [spouse's/partner's] employer
              98
                   Don't know
                   Prefer not to say
              99
C3 2012 (104)
       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 (105)
```

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 (106)

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 (107)

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

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

C11 2012 (108) 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 (109) 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 EA_1 (110) 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 (111) 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

```
Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2
          Value Label
                  Yes
              1
              2
                   No
             98
                  Don't know
             99
                  Prefer not to say
E20 (113)
       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
                  Prefer not to say
             99
E15 2015 (114)
       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
                  Never
              1
              2
                  Once
              3
                  More than once
             98
                  Don't know
                  Prefer not to say
             99
```

E8 (112) Do you have any home equity loans?

P50 (115)

At any time in your adult life (18 and older), did your parents or grandparents pay for an expense of yours that was \$10,000 or more?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

Value Label

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

P51 (116)

Have you ever received a gift (not an inheritance) from your parents or grandparents that was \$10,000 or more?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

Value Label

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

P52 (117)

Do you expect to inherit (or have you already inherited) \$10,000 or more?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

- 1 Yes, expect to inherit (or have already inherited)
- 2 No, do not expect to inherit (and have not inherited)
- 98 Don't know
- 99 Prefer not to say

```
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
                   9 to 12
              4
                   13 to 20
              5
               6
                  More than 20
              7
                  No credit cards
              98
                   Don't know
              99
                   Prefer not to say
F2 1 (119)
       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 (120)
       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
```

F1 (118) How many credit cards do you have?

F2 3 (121)

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 (122)

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 (123)

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

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

```
F2 6 (124)
       In the past 12 months, which of the following describes your experience
       with credit cards? - In some months, I used the cards for a cash advance
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2
          Value
                  Label
              1
                   Yes
              2
                   No
             98
                  Don't know
             99
                  Prefer not to say
G1 (125) 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 (126)
       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 (127)
       Do you currently have any student loans? If so, for whose education was
       this/were these loan(s) taken out? - Yourself
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F1
   Write Format: F1
          Value
                  Label
              0
                  Not selected
```

1

Yourself

G30 2 (128) 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 Not selected 1 Your spouse/partner G30 3 (129) Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Your child(ren) Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Your child (ren) 1 G30 4 (130) Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Your grandchild(ren) Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Your grandchild (ren) G30 5 (131) Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Other person Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label

0

1

Not selected

Other person

G30 97 (132) 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 \cap Not selected 1 No, do not currently have any student loans G30 98 (133) Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Don't know Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Don't know G30 99 (134) Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Prefer not to say Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Prefer not to say G33 (135) 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

98

99

Yes No

Don't know

Prefer not to say

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G35 (136)

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
- 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 (137)

Are you concerned that you might not be able to pay off your student loans? [2015 base]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

Value Label

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

G25 1 (138)

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

- 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 (139)
        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
                   3 times
               5
                   4 or more times
              98
                   Don't know
              99
                   Prefer not to say
G25 3 (140)
        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
                  Prefer not to say
              99
G25 4 (141) 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 (142)
       In the past 5 years, how many times have you... - Used a rent-to-own
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
   Print Format: F2
   Write Format: F2
          Value Label
              1
                  Never
              2
                  1 time
              3
                  2 times
                   3 times
              5
                  4 or more times
             98
                  Don't know
             99
                   Prefer not to say
G38 (143)
       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 (144)
       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 - Strongly Disagree
              1
              2
              3
              4
                  4 - Neither Agree nor Disagree
              5
              6
                   6
              7
                   7 - Strongly Agree
             98
                  Don't know
             99
                  Prefer not to say
```

Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F2 Write Format: F2 Value Label Yes 1 2 No 98 Don't know 99 Prefer not to say H30 1 (146) 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

> 1 Yes 2 No 98

Value Label

Don't know

H1 (145) Are you covered by health insurance?

99 Prefer not to say

H30 2 (147)

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

98 Don't know

No

99 Prefer not to say

```
H30 3 (148)
        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 (149)
        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 - Strongly Disagree
               2
               3
                   4 - Neither Agree nor Disagree
               5
               6
                   6
              7
                   7 - Strongly Agree
              98
                  Don't know
              99
                  Prefer not to say
M1 2 (150)
        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 - Strongly Disagree
               1
               2
               3
                   3
               4
                   4 - Neither Agree nor Disagree
               5
               6
                   6
               7
                   7 - Strongly Agree
                  Don't know
              98
              99
                   Prefer not to say
```

M4 (151)

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
- 5 5
- 6
- 7 7 Very High
- 98 Don't know
- 99 Prefer not to say

M20 (152)

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

M21_1 (153) When did you receive that financial education? - In high school

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

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

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 No 98 Don't know 99 Prefer not to say M21 3 (155) 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 Prefer not to say 99 M21 4 (156) When did you receive that financial education? - From the military Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F2 Write Format: F2 Value Label 1 Yes 2 No 98 Don't know 99 Prefer not to say M6 (157) 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

M21 2 2015 (154)

M7 (158)

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 (159) 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 (160)

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

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

M50 (161)

Which of the following indicates the highest probability of getting a particular disease?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2
Write Format: F2

Value Label

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

M9 (162)

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 (163)

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

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

N51 (164) Have you or anyone living with you tested positive for or been diagnosed with COVID-19? 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 N52 1 (165) Which of the following do you consider yourself to be? - Straight or heterosexual Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected Straight or heterosexual 1 N52 2 (166) Which of the following do you consider yourself to be? - Lesbian Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Lesbian N52 3 (167) Which of the following do you consider yourself to be? - Gay Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1

Value Label

0 Not selected

1 Gay

N52 4 (168) Which of the following do you consider yourself to be? - Bisexual Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 0 1 Bisexual N52 5 (169) Which of the following do you consider yourself to be? - Transgender Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label 0 Not selected 1 Transgender N52 6 (170) Which of the following do you consider yourself to be? - Something else Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected 0 1 Something else N52 98 (171) Which of the following do you consider yourself to be? - I don't know the answer Measurement Level: Nominal Column Width: 8 Alignment: Right Print Format: F1 Write Format: F1 Value Label Not selected

I don't know the answer

```
N52 99 (172)
        Which of the following do you consider yourself to be? - Prefer not to
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F1
    Write Format: F1
          Value Label
              0
                  Not selected
                  Prefer not to say
N31 (173) Are you deaf or do you have serious difficulty hearing?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2
          Value Label
              1
                  Yes
              2
                   No
              99
                  Prefer not to say
N32 (174)
       Are you blind or do you have serious difficulty seeing, even when
        wearing glasses?
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2
          Value Label
              1
                   Yes
              2
                   No
              99
                   Prefer not to say
N33 (175)
        Because of a physical, mental, or emotional condition, do you have
        serious difficulty concentrating, remembering, or making decisions?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
   Write Format: F2
          Value Label
              1
                   Yes
              2
              99
                  Prefer not to say
```

```
N34 (176) Do you have serious difficulty walking or climbing stairs?
   Measurement Level: Nominal
   Column Width: 8 Alignment: Right
    Print Format: F2
   Write Format: F2
          Value Label
                  Yes
              1
              2
                   No
              99
                   Prefer not to say
N35 (177) Do you have difficulty dressing or bathing?
   Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
   Write Format: F2
          Value Label
              1
                  Yes
              2
                  No
              99
                  Prefer not to say
N36 (178)
        Because of a physical, mental, or emotional condition, do you have
        difficulty doing errands alone such as visiting a doctor's office or
        shopping?
    Measurement Level: Nominal
    Column Width: 8 Alignment: Right
    Print Format: F2
    Write Format: F2
          Value Label
              1
                  Yes
              2
                  No
              99
                   Prefer not to say
wgt aapi (179) Weight by age/gender, ethnicity, education, Census Division
   Measurement Level: Scale
   Column Width: 14 Alignment: Right
```

Print Format: F11.8
Write Format: F11.8