

**2021 National Financial Capability Study**  
**Data File Information: 2021 State-by-State Tracking Dataset**  
June 27, 2022

### Variables Included

This dataset provides respondent-level data for 2021, 2018, 2015, 2012, and 2009 for only the **subset of variables that can be directly compared** from 2021 to at least one of the previous waves. This dataset does not include new survey questions or modified questions for which direct comparisons to previous NFCS waves are not possible.<sup>1</sup>

As with the individual datasets for each wave, this dataset includes weights that allow researchers to match Census distributions for three levels of analysis: national (wgt\_n2), Census Division (wgt\_d2) and state (wgt\_s3). For additional detail on the weights, please refer to the documentation provided with each individual wave's dataset.

### Data Dictionary

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

List of variables on the working file

Name (Position) Label

TRACK (1) NFCS year

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F4

Write Format: F4

Value	Label
2009	2009
2012	2012
2015	2015
2018	2018
2021	2021

NFCSID (2) Respondent ID

Measurement Level: Nominal

Column Width: 10 Alignment: Right

Print Format: F10

Write Format: F10

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<sup>1</sup> Questions for which approximate tracking comparisons could be made with certain assumptions are also not included in this dataset, as different researchers may prefer different assumptions.

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

49	West Virginia
50	Wisconsin
51	Wyoming

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

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

CENSUSREG (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

A50A (6) [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

A3Ar\_w (7) 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+

A50B (8) [GENDER/AGE NET (non-binary randomly assigned)]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A4A\_new\_w (9) Ethnicity

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

Value	Label
1	White non-Hispanic
2	Non-White

A5\_2015 (10)

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 (11) 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 (12) Which of the following describes your current living arrangements?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A7A (13) [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 (14)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A8\_2018 (15)

What is your [household's] approximate annual income, including wages, tips, investment income, public assistance, income from retirement plans, etc.? [2018 codes]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

AM21 (16)

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 (17) [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 (18)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A40 (19)

[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 (20)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

Value	Label
1	Self-employed
2	Work full-time for an employer
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 (21) [HOUSEHOLD RETIREMENT STATUS]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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



A21\_2015 (22) Are you a part-time student taking courses for credit? [2015 base]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A14 (23)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A41 (24)

What was the highest level of education completed by the person or any of the people who raised you?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J1 (25)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J2 (26)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J3 (27)

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 (28)

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 (29)

In the past 12 months, which one of the following best describes your [and your spouse's/partner's] income?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J5 (30)

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

Measurement Level: Nominal

Column Width: 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 (31) 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 (32)

Have you ever tried to figure out how much you need to save for retirement?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J9 (33)

Before you [your spouse/partner] retired, did you try to figure out how much you needed to save for retirement?

Measurement Level: Nominal

Column Width: 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 (34)

In the past 12 months, have you [has your household] experienced a large drop in income which you did not expect?

Measurement Level: Nominal

Column Width: 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 (35)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J32 (36) How would you rate your current credit record?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J33\_40 (37)

How strongly do you agree or disagree with the following statements? -

Thinking about my personal finances can make me feel anxious

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J41\_1 (38)

How well do these statements describe you or your situation? - Because of my money situation, I feel like I will never have the things I want in life

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J41\_2 (39)

How well do these statements describe you or your situation? - I am just getting by financially

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J41\_3 (40)

How well do these statements describe you or your situation? - I am concerned that the money I have or will save won't last

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J42\_1 (41)

How often do these statements apply to you? - I have money left over at the end of the month

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

J42\_2 (42)

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 (43)

If you were to set a financial goal for yourself today, how confident are you in your ability to achieve it?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

B1 (44) 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 (45)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

B4 (46)

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 (47)

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 (48)

How often do you access your checking or savings account in the following ways? - Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

B31 (49)

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 (50)

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 (51)

How often do you use websites or apps to help with financial tasks such as budgeting, saving, or credit management (e.g., GoodBudget, Mint, Credit Karma, etc.)? Please do not include websites or apps for making payments or money transfers.

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

C1\_2012 (52)

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 (53)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

C3\_2012 (54)

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 (55)

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 (56)

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 (57)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

C11\_2012 (58)

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

C1\_2009 (59)

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)? [2009 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\_2009 (60)

Were these plans provided by your employer or your [spouse's/partner's] employer, or both? [2009 base]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

C3\_2009 (61)

Are any of these retirement plans the kind where you [or your spouse/partner] get to choose how the money is invested? [2009 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\_2009 (62)

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? [2009 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\_2009 (63)

Do you [or your spouse/partner] regularly contribute to a retirement account like a [Thrift Savings Plan (TSP,) 401(k) or IRA? [2009 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\_2009 (64)

In the last 12 months, have you [or your spouse/partner] taken a loan from your retirement account(s)? [2009 base]  
Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F2  
Write Format: F2

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

C11\_2009 (65)

In the last 12 months, have you [or your spouse/partner] taken a hardship withdrawal from your retirement account(s)? [2009 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 (66)

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 (67) 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 (68) Do you currently have any mortgages on your home?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

E8 (69) Do you have any home equity loans?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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



E20 (70)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

E15\_2015 (71)

How many times have you been late with your mortgage payments in the past 12 months? [2015 time frame]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

F1 (72) How many credit cards do you have?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

F2\_1 (73)

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 (74)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

F2\_3 (75)

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 (76)

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 (77)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

F2\_6 (78)

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 (79) 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 (80)

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 (81)

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 (82)

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
0	Not selected
1	Your spouse/partner

G30\_3 (83)

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
1	Your child(ren)

G30\_4 (84)

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
1	Your grandchild(ren)

G30\_5 (85)

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	Not selected
1	Other person

G30\_97 (86)

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
0	Not selected
1	No, do not currently have any student loans

G30\_98 (87)

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 (88)

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
1	Prefer not to say

G33 (89)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

G35 (90)

How many times have you been late with a student loan payment in the past 12 months?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

G22\_2015 (91)

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 (92)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

G25\_2 (93)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

G25\_3 (94)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

G25\_4 (95) 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 (96)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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



G38 (97)

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 (98)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

H1 (99) Are you covered by health insurance?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

H30\_1 (100)

In the last 12 months, was there any time when you... - Did NOT fill a prescription for medicine because of the cost

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

H30\_2 (101)

In the last 12 months, was there any time when you... - SKIPPED a medical test, treatment or follow-up recommended by a doctor because of the cost

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

H30\_3 (102)

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 (103)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M1\_2 (104)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M4 (105)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M20 (106)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M21\_1 (107) When did you receive that financial education? - In high school

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M21\_2\_2015 (108)

When did you receive that financial education? - In college [2015 base]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M21\_3 (109) When did you receive that financial education? - From an employer

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M21\_4 (110) 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 (111)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M7 (112)

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 (113) 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 interest rates
98	Don't know
99	Prefer not to say

M31 (114)

Suppose you owe \$1,000 on a loan and the interest rate you are charged is 20% per year compounded annually. If you didn't pay anything off, at this interest rate, how many years would it take for the amount you owe to double?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

M9 (115)

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 (116)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

wgt\_n2 (117)

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

Measurement Level: Scale

Column Width: 11 Alignment: Right

Print Format: F11.8

Write Format: F11.8

wgt\_d2 (118)

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

Measurement Level: Scale

Column Width: 11 Alignment: Right

Print Format: F11.8

Write Format: F11.8

wgt\_s3 (119)

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

Measurement Level: Scale

Column Width: 11 Alignment: Right

Print Format: F11.8

Write Format: F11.8