

**2015 National Financial Capability Study**  
**Data File Information: 2015 State-by-State Survey**  
June 19, 2016

Contents:

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

Notes on Weighting

The dataset includes weights that allow researchers to match Census distributions for three levels of analysis: national, Census Division and state. Weights are based on data from the 2014 American Community Survey.

- **National-level weights** (wgt\_n2): The weighting variable that can be used when reporting national statistics is designed to weight the sample so that it is representative of the U.S. population age 18 and up on the following demographic characteristics:
  - Age by gender: Male 18-34  
Male 35-54  
Male 55+  
Female 18-34  
Female 35-54  
Female 55+
  - Ethnicity: White (non-Hispanic)  
Black (non-Hispanic)  
Hispanic (any race)  
Asian/Pacific Islander (non-Hispanic)  
Other (non-Hispanic; Native American, other, 2+ races)
  - Education: Some college (including Associate’s degree) or less  
College graduate (Bachelor’s degree) or more
  - Census division:<sup>1</sup> New England  
Middle Atlantic  
East North Central  
West North Central  
South Atlantic  
East South Central  
West South Central  
Mountain  
Pacific

---

<sup>1</sup> For comparability with previous years, the four states that were oversampled in 2015 (CA, IL, NY, TX) were weighted down to their corresponding proportions in the 2012 NFCS data.

- **Census Division-level weights** (wgt\_d2): The weighting variable that can be used when reporting Census Division statistics is designed to weight the sample so that it is representative within each Census Division on the following demographic characteristics:
  - Age by gender
  - Ethnicity
  - Education
  - State
- **State-level weights** (wgt\_s3): The weighting variable that can be used when reporting state statistics is designed to weight the sample so that is representative within each state on the following demographic characteristics:
  - Age by gender
  - Ethnicity
  - Education

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

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

## Data Dictionary

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

List of variables on the working file

Name (Position) Label

NFCSID (1) Respondent ID  
 Measurement Level: Scale  
 Column Width: 8 Alignment: Right  
 Print Format: F10  
 Write Format: F10

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

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

9	District of Columbia
10	Florida
11	Georgia
12	Hawaii
13	Idaho
14	Illinois
15	Indiana
16	Iowa
17	Kansas
18	Kentucky
19	Louisiana
20	Maine
21	Maryland
22	Massachusetts
23	Michigan
24	Minnesota
25	Mississippi
26	Missouri
27	Montana
28	Nebraska
29	Nevada
30	New Hampshire
31	New Jersey
32	New Mexico
33	New York
34	North Carolina
35	North Dakota
36	Ohio
37	Oklahoma
38	Oregon
39	Pennsylvania
40	Rhode Island
41	South Carolina
42	South Dakota
43	Tennessee
44	Texas
45	Utah
46	Vermont
47	Virginia
48	Washington
49	West Virginia
50	Wisconsin
51	Wyoming

CENSUSDIV (3) Census Division  
Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F2  
Write Format: F2

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

CENSUSREG (4) Census Region  
Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F2  
Write Format: F2

Value	Label
1	Northeast
2	Midwest
3	South
4	West

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

Value	Label
1	Male
2	Female

A3Ar\_w (6) Age group  
Measurement Level: Scale  
Column Width: 8 Alignment: Right  
Print Format: F2  
Write Format: F2

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

A3B (7) [GENDER/AGE NET]

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

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

A4A\_new\_w (8) Ethnicity

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

Value	Label
1	While Alone NH
2	Non-White

A5\_2015 (9)

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

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

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

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

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

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

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

Value	Label
1	Married
2	Living with partner
3	Single

A11 (13)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A8 (14)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

AM21 (15)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

AM30 (16) When did you complete your service in the military?

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

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

AM31 (17) Did you retire from the military?

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

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

AM22 (18)

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

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

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

X3 (19) [QUESTIONNAIRE VERSION VARIABLE]

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

Value	Label
1	Core questions
2	Military



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

Value	Label
1	Respondent in service
2	Spouse in service

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

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

A10 (22)  
Which of the following best describes your [spouse's/partner's] current employment or work status?  
Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F2  
Write Format: F2

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

A10A (23) [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 (24) Are you a part-time student taking courses for credit? [2015 base]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A22\_2015 (25)

Which of the following best describes the school you are attending?  
[2015 base]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

A14 (26)

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

J1 (27)

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 (28)

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 (29)

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 (30)

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

J5 (31)

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 (32) 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 (33)  
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 (34)  
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 (35)  
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 (36)

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

J30 (37)

In planning or budgeting your [household's] saving and spending, which of the following time periods is most important to you [and your household]?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

Value	Label
1	The next few months
2	The next year
3	The next few years
4	The next 5 to 10 years
5	Longer than 10 years
98	Don't know
99	Prefer not to say

J31 (38)

Does your household have a budget? A household budget is used to decide what share of your household income will be used for spending, saving or paying bills.

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

J32 (39) How would you rate your current credit record?  
Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F2  
Write Format: F2

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

J33\_1 (40)  
How strongly do you agree or disagree with the following statements - I  
worry about running out of money in retirement  
Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F2  
Write Format: F2

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

J33\_2 (41)  
How strongly do you agree or disagree with the following statements - I  
set long term financial goals and strive to achieve them  
Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F2  
Write Format: F2

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

B1 (42) 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 (43)

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 (44)

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



B30 (45)

How often do you make payments (e.g., for shopping, for paying bills, or for any other purposes) using a reloadable prepaid debit card?

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

B31 (46)

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

C1\_2012 (47)

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 (48)

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 (49)

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 (50)

Do you [or your spouse/partner] have any other retirement accounts NOT through an employer, like an IRA, Keogh, SEP, myRA, 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 (51)

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 (52)

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 (53)

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 (54)

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

D20\_1 (55)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

D20\_2 (56)

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

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

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

D20\_3 (57)

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

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

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

D20\_4 (58)

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

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

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

D20\_5 (59)

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

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

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

D20\_6 (60)

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

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

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

D20\_7 (61)

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

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

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

EA\_1 (62) 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

E4A\_2015 (63) Approximately when did you buy your current home? [2015 codes]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

Value	Label
1	1999 or earlier
2	2000
3	2001
4	2002
5	2003
6	2004
7	2005
8	2006
9	2007
10	2008
11	2009
12	2010
13	2011
14	2012
15	2013
16	2014
17	2015
97	You did not purchase it
98	Don't know
99	Prefer not to say

E5\_2015 (64)

Approximately what percentage of the purchase price was your  
downpayment? [2015 base]

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F4

Write Format: F4

Value	Label
-99	Prefer not to say
-98	Don't know
0	0
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
	<i>etc.</i>
97	97
98	98
99	99
100	100

E7 (65) 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 (66) 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 (67)

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 (68)

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 (69) 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	2-3
3	4-8
4	9-12
5	13-20
6	More than 20
7	No credit cards
98	Don't know
99	Prefer not to say

F2\_1 (70)

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 (71)

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 (72)

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 (73)

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 (74)

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 (75)

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

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

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

F10 (76)

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

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

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

G1 (77) 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 (78)

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 (79)

Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Yourself

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Yourself

G30\_2 (80)

Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Your spouse/partner

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Your spouse/partner

G30\_3 (81)

Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Your child(ren)

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Your child(ren)

G30\_4 (82)

Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Your grandchild(ren)

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Your grandchild(ren)

G30\_5 (83)

Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Other person

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Other person

G30\_97 (84)

Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - No, do not currently have any student loans

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	No, do not currently have any student loans

G30\_98 (85)

Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Don't know

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Don't know

G30\_99 (86)

Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out? - Prefer not to say

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Prefer not to say

G31 (87) Do you currently have...

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

Value	Label
1	Only federal student loans (e.g., Stafford, PLUS, Perkins)
2	Only private student loans
3	Both federal and private student loans
98	Don't know
99	Prefer not to say

G32 (88)

For any of these loans, is the amount you owe each month determined by your income (e.g., Income-Based Repayment Plan, Pay As You Earn Plan, or Income-Contingent Repayment Plan)?

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

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

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

G34 (90)

Did you complete the most recent educational program for which you borrowed money?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

Value	Label
1	Yes
2	No
3	Still enrolled in the program
98	Don't know
99	Prefer not to say

G35 (91)

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 (92)

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

G36 (93)

If you could go through the process of taking out loans to pay for your education all over again, would you take the same actions or make a change?

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

Value	Label
1	Take the same actions
2	Make a change
98	Don't know
99	Prefer not to say

G25\_1 (94)

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 (95)

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\_4 (96) 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 (97)

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

G37\_1 (98)

Which of the following have you done at a pawn shop in the past 5 years?  
- Bought an item

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Bought an item

G37\_2 (99)

Which of the following have you done at a pawn shop in the past 5 years?  
- Sold an item

Measurement Level: Nominal  
Column Width: 8 Alignment: Right  
Print Format: F1  
Write Format: F1

Value	Label
1	Sold an item

G37\_3 (100)

Which of the following have you done at a pawn shop in the past 5 years?

- Pawned an item

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F1

Write Format: F1

Value	Label
-------	-------

1	Pawned an item
---	----------------

G37\_98 (101)

Which of the following have you done at a pawn shop in the past 5 years?

- Don't know

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F1

Write Format: F1

Value	Label
-------	-------

1	Don't know
---	------------

G37\_99 (102)

Which of the following have you done at a pawn shop in the past 5 years?

- Prefer not to say

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F1

Write Format: F1

Value	Label
-------	-------

1	Prefer not to say
---	-------------------

G38 (103)

Have you been contacted by a debt collection agency in the past 12 months?

Measurement Level: Nominal

Column Width: 8 Alignment: Right

Print Format: F2

Write Format: F2

Value	Label
-------	-------

1	Yes
---	-----

2	No
---	----

98	Don't know
----	------------

99	Prefer not to say
----	-------------------

G23 (104)

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

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

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

H1 (105) Are you covered by health insurance?

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

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

H30\_1 (106)

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

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

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

H30\_2 (107)

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

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

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

H30\_3 (108)

In the last 12 months, was there any time when you... - Had a medical problem but DID NOT go to a doctor or clinic because of the cost

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

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

M1\_1 (109)

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

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

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

M1\_2 (110)

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

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

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

M4 (111)

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

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

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

M20 (112)

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 (113) 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 (114)  
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 (115) 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 (116) 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

M30 (117) Did your parents or guardians teach you how to manage your finances?

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 (118)

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 (119)

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 (120) 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 (121)

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 (122)

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 (123)

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 (124)

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

Measurement Level: Scale

Column Width: 8 Alignment: Right

Print Format: F11.8

Write Format: F11.8

wgt\_d2 (125)

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 (126)

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

Measurement Level: Scale

Column Width: 8 Alignment: Right

Print Format: F11.8

Write Format: F11.8