A1SJ1

FINANCIAL SITUATION NOW

Question: Using a scale from 0 to 10 where 0 means "the worst possible financial situation" and 10 means "the best possible financial situation," how would you rate your financial situation these days?

Value	Label	Frequency
0	WORST	99
10	BEST	252
97	DONT KNOW	0
98	REFUSED/MISSING	94
99	INAPP	0

Range of valid values: 0 - 10

Valid	Invalid	Min	Max
351	6757	0	10

A1SJ2

FINANCIAL SITUATION 10 YRS AGO

Question: Looking back ten years ago, how would you rate your financial situation at that time using the same 0 to 10 scale?

Value	Label	Frequency
0	WORST	94
10	BEST	295
97	DONT KNOW	0
98	REFUSED/MISSING	67
99	INAPP	0

Range of valid values: 0 - 10

Valid	Invalid	Min	Max
389	6719	0	10

A1SJ3

FINANCIAL SITUATION 10 YRS AHEAD

Question: Looking ahead ten years into the future, what do you expect your financial situation will be like at that time?

Value	Label	Frequency
0	WORST	42
10	BEST	729
97	DONT KNOW	0
98	REFUSED/MISSING	79
99	INAPP	0

Range of valid values: 0 - 10

Valid	Invalid	Min	Max
771	6337	0	10

A1SJ4

CONTROL FIN SITUATION NOW

Question: Using a 0 to 10 scale where 0 means "no control at all" and 10 means "very much control," how would you rate the amount of control you have over your financial situation these days?

Value	Label	Frequency
0	NONE	120
10	VERY MUCH	831
97	DONT KNOW	0
98	REFUSED/MISSING	71
99	INAPP	0

Range of valid values: 0 - 10

Valid	Invalid	Min	Max
951	6157	0	10

A1SJ5

EFFORT INTO FIN SITUATION NOW

Question: Using a 0 to 10 scale where 0 means "no thought or effort" and 10 means "very much thought and effort," how much thought and effort do you put into your financial situation these days?

Value	Label	Frequency
0	NONE	34
10	VERY MUCH	1231
97	DONT KNOW	0
98	REFUSED/MISSING	71
99	INAPP	0

Range of valid values: 0 - 10

Valid	Invalid	Min	Max
1265	5843	0	10

A1SJ6

ENOUGH MONEY TO MEET NEEDS

Question: In general, would you say you (and your family living with you) have more money than you need, just enough for your needs, or not enough to meet your needs?

Value	Label	Frequency
1	MORE MONEY THAN YOU NEED	1017
2	JUST ENOUGH MONEY	3538
3	NOT ENOUGH MONEY	1697
7	DONT KNOW	0
8	REFUSED/MISSING	73
9	INAPP	0

Range of valid values: 1 - 3

Valid	Invalid	Min	Max
6252	856	1	3

A1SJ7

DIFFICULT TO PAY BILLS

Question: How difficult is it for you (and your family) to pay your monthly bills?

Value	Label	Frequency
1	VERY DIFFICULT	370
2	SOMEWHAT DIFFICULT	1769
3	NOT VERY DIFFICULT	2367
4	NOT AT ALL DIFFICULT	1743
7	DONT KNOW	0
8	REFUSED/MISSING	76
9	INAPP	0

Range of valid values: 1 - 4

Valid	Invalid	Min	Max
6249	859	1	4

A1SJ8

OWN PSONAL INCOME PST 12MO

Pre-question: The next few questions ask about the different sources of income you may have. For each question, answer by writing down the correct letter from the list above. If your answer is "none", please enter "B" from the list above rather than leave the answer blank.

Question: First, what was your own personal earnings income in the past 12 months, before taxes? Count only wages and other stipends from your own employment, not pensions, investments, or any other financial assistance or income.

Value	Label	Frequency
1	LESS THAN $0/LOSS	31
2	$0/NONE	934
3	$1-1000	152
4	$1000-1999	88
5	$2000-2999	77
6	$3000-3999	82
7	$4000-4999	79
8	$5000-5999	95
9	$6000-6999	74
10	$7000-7999	69
11	$8000-8999	90
12	$9000-9999	97
13	$10000-10999	117
14	$11000-11999	82
15	$12000-12999	116
16	$13000-13999	79
17	$14000-14999	87
18	$15000-15999	113
19	$16000-16999	80
20	$17000-17999	87

Value	Label	Frequency
21	$18000-18999	123
22	$19000-19999	99
23	$20000-24999	542
24	$25000-29999	457
25	$30000-34999	437
26	$35000-39999	336
27	$40000-44999	289
28	$45000-49999	241
29	$50000-74999	516
30	$75000-99999	147
31	$100,000 OR MORE	166
97	DONT KNOW	0
98	REFUSED/MISSING	343
99	INAPP	0

Range of valid values: 1 - 31

Valid	Invalid	Min	Max
5982	1126	1	31

A1SJ8M

MEAN OWN PSONAL INCOME PST 12MO

Value	Label	Frequency
125000	$100,000 OR MORE	166
999999	NOT CALCULATED	343

Range of valid values: 125000 - 125000

Valid	Invalid	Min	Max
166	6942	125000	125000

A1SJ9

S/P PSONAL INCOME PST 12MO

Question: What was your spouse's or partner's earnings income in the past 12 months, before taxes? Count only wages or other stipends from his or her employment, not pensions, investments, or other income. Again, please write down the correct letter from the list above. (Your best estimate is fine. If you have no spouse or partner, enter "B".)

Value	Label	Frequency
1	LESS THAN $0/LOSS	68
2	$0/NONE	2398
3	$1-1000	94
4	$1000-1999	48
5	$2000-2999	58
6	$3000-3999	62
7	$4000-4999	49
8	$5000-5999	78

Value	Label	Frequency
9	$6000-6999	45
10	$7000-7999	57
11	$8000-8999	73
12	$9000-9999	63
13	$10000-10999	116
14	$11000-11999	50
15	$12000-12999	90
16	$13000-13999	48
17	$14000-14999	64
18	$15000-15999	81
19	$16000-16999	55
20	$17000-17999	58
21	$18000-18999	81
22	$19000-19999	69
23	$20000-24999	389
24	$25000-29999	286
25	$30000-34999	315
26	$35000-39999	222
27	$40000-44999	216
28	$45000-49999	136
29	$50000-74999	324
30	$75000-99999	124
31	$100,000 OR MORE	111
97	DONT KNOW	0
98	REFUSED/MISSING	397
99	INAPP	0

Range of valid values: 1 - 31

Valid	Invalid	Min	Max
5928	1180	1	31

A1SJ9M

MEAN S/P INCOME PST 12MO

Value	Label	Frequency
125000	$100,000 OR MORE	111
999999	NOT CALCULATED	397

Range of valid values: 125000 - 125000

Valid	Invalid	Min	Max
111	6997	125000	125000

A1SHWEARN

R AND S/P EARNINGS

Range of valid values: 0 - 250000

Valid	Invalid	Min	Max	Mean	StdDev
6061	1047	0	250000	44417.059	37582.193

A1SJ10

OTHS COMB PSONAL INCOME PST 12MO

Question: What was the combined personal earnings income of all other family members who lived with you in the past 12 months, before taxes? Count only wages and other stipends from their employment, not pensions, investments, or other income. (If none, enter "B".)

Value	Label	Frequency
1	LESS THAN $0/LOSS	54
2	$0/NONE	3662
3	$1-1000	99
4	$1000-1999	66
5	$2000-2999	64
6	$3000-3999	56
7	$4000-4999	38
8	$5000-5999	34
9	$6000-6999	30
10	$7000-7999	28
11	$8000-8999	25
12	$9000-9999	31
13	$10000-10999	46
14	$11000-11999	17
15	$12000-12999	27
16	$13000-13999	14
17	$14000-14999	19
18	$15000-15999	33
19	$16000-16999	14
20	$17000-17999	22
21	$18000-18999	20
22	$19000-19999	20
23	$20000-24999	144
24	$25000-29999	116
25	$30000-34999	109
26	$35000-39999	126
27	$40000-44999	119
28	$45000-49999	120
29	$50000-74999	379
30	$75000-99999	205
31	$100,000 OR MORE	184
97	DONT KNOW	0
98	REFUSED/MISSING	404
99	INAPP	0

Range of valid values: 1 - 31

Valid	Invalid	Min	Max
5921	1187	1	31

A1SJ10M

MEAN OTHS COMB PSONAL INCOME PST 12MO

Value	Label	Frequency
125000	$100,000 OR MORE	184
999999	NOT CALCULATED	404

Range of valid values: 125000 - 125000

Valid	Invalid	Min	Max
184	6924	125000	125000

A1SJ11

HH SOC SECURITY INCOME PST 12MO

Question: What was your combined family household income from Social Security Retirement benefits? (If none, enter "B".)

Value	Label	Frequency
1	LESS THAN $0/LOSS	38
2	$0/NONE	4844
3	$1-1000	62
4	$1000-1999	36
5	$2000-2999	31
6	$3000-3999	33
7	$4000-4999	43
8	$5000-5999	44
9	$6000-6999	62
10	$7000-7999	67
11	$8000-8999	71
12	$9000-9999	77
13	$10000-10999	80
14	$11000-11999	51
15	$12000-12999	79
16	$13000-13999	52
17	$14000-14999	58
18	$15000-15999	36
19	$16000-16999	37
20	$17000-17999	28
21	$18000-18999	26
22	$19000-19999	15
23	$20000-24999	37
24	$25,000 OR MORE	58

Value	Label	Frequency
97	DONT KNOW	0
98	REFUSED/MISSING	360
99	INAPP	0

Range of valid values: 1 - 24

Valid	Invalid	Min	Max
5965	1143	1	24

A1SJ11M

MEAN HH SOC SECURITY INCOME PST 12MO

Value	Label	Frequency
27500	$25,000 OR MORE	58
999999	NOT CALCULATED	360

Range of valid values: 27500 - 27500

Valid	Invalid	Min	Max
58	7050	27500	27500

A1SJ12

HH GVNT ASSIST INCOME PST 12MO

Question: What was your combined family household income from government assistance programs? Include income such as unemployment benefits, Aid to Dependent Children, General Assistance, SSI or SSDI. (If none, enter "B".)

Value	Label	Frequency
1	LESS THAN $0/LOSS	48
2	$0/NONE	5536
3	$1-1000	79
4	$1000-1999	37
5	$2000-2999	42
6	$3000-3999	25
7	$4000-4999	39
8	$5000-5999	42
9	$6000-6999	32
10	$7000-7999	20
11	$8000-8999	10
12	$9000-9999	12
13	$10000-10999	11
14	$11000-11999	5
15	$12000-12999	12
16	$13000-13999	1
17	$14000-14999	1
18	$15000-15999	2
19	$16000-16999	2

Value	Label	Frequency
20	$17000-17999	4
21	$18000-18999	3
22	$19000-19999	2
23	$20000-24999	9
24	$25,000 OR MORE	19
97	DONT KNOW	0
98	MISSING DATA	332
99	INAPP	0

Range of valid values: 1 - 24

Valid	Invalid	Min	Max
5993	1115	1	24

A1SJ12M

MEAN HH GVNT ASSIST INCOME PST 12MO

Value	Label	Frequency
27500	$25,000 OR MORE	19
999999	NOT CALCULATED	332

Range of valid values: 27500 - 27500

Valid	Invalid	Min	Max
19	7089	27500	27500

A1SJ13

HH ALL OTH INCOME PST 12MO

Question: What was your combined family household income from all other sources in the past 12 months -- for example, pensions, investments, child support, or alimony? (If none, enter "B".)

Value	Label	Frequency
1	LESS THAN $0/LOSS	28
2	$0/NONE	3446
3	$1-1000	263
4	$1000-1999	153
5	$2000-2999	145
6	$3000-3999	115
7	$4000-4999	96
8	$5000-5999	105
9	$6000-6999	56
10	$7000-7999	44
11	$8000-8999	50
12	$9000-9999	50
13	$10000-10999	90
14	$11000-11999	29
15	$12000-12999	52

Value	Label	Frequency
16	$13000-13999	23
17	$14000-14999	38
18	$15000-15999	50
19	$16000-16999	30
20	$17000-17999	29
21	$18000-18999	31
22	$19000-19999	22
23	$20000-24999	160
24	$25000-29999	111
25	$30000-34999	86
26	$35000-39999	82
27	$40000-44999	81
28	$45000-49999	60
29	$50000-74999	200
30	$75000-99999	88
31	$100000 OR MORE	120
97	DONT KNOW	0
98	MISSING DATA	392
99	INAPP	0

Range of valid values: 1 - 31

Valid	Invalid	Min	Max
5933	1175	1	31

A1SJ13M

MEAN HH ALL OTH INCOME PST 12MO

Value	Label	Frequency
125000	$100,000 OR MORE	120
999999	NOT CALCULATED	392

Range of valid values: 125000 - 125000

Valid	Invalid	Min	Max
120	6988	125000	125000

A1SHHTOT

HOUSEHOLD TOTAL INCOME

Value	Label	Frequency
300000	$300,000 OR MORE	63
999999	NOT CALCULATED	215

Range of valid values: 300000 - 300000

Valid	Invalid	Min	Max
63	7045	300000	300000

A1SJ14

MONEY AFT PAY OFF ALL YOUR DEBTS

Question: Suppose you (and your spouse or partner) cashed in all your checking and savings accounts, stocks and bonds, real estate, sold your home, your vehicles, and all your valuable possessions. Then suppose you put that money toward paying off your mortgage and all your other loans, debts, and credit cards. Would you have any money left over after paying your debts or would you still owe money?

Value	Label	Frequency
1	WOULD HAVE MONEY LEFT OVER	4374
2	WOULD STILL OWE MONEY	959
3	DEBTS WOULD JUST ABOUT EQUAL ASSETS	658
7	DONT KNOW	0
8	REFUSED/MISSING	333
9	INAPP	1

Range of valid values: 1 - 3

Valid	Invalid	Min	Max
5991	1117	1	3

A1SJ15

HOW MUCH MONEY/DEBT AFT PAY OFF

Question: How much would that be (that you had left over, or would owe)? Again, please write down the correct letter from the list on the previous page. (Your best estimate is fine. If your debts would just about equal your assets, enter "B".)

Value	Label	Frequency
1	LESS THAN $0/LOSS	26
2	$0/NONE	866
3	$1-1000	102
4	$1000-1999	66
5	$2000-2999	124
6	$3000-3999	108
7	$4000-4999	71
8	$5000-5999	166
9	$6000-6999	51
10	$7000-7999	51
11	$8000-8999	50
12	$9000-9999	62
13	$10000-10999	274
14	$11000-11999	14
15	$12000-12999	37
16	$13000-13999	20
17	$14000-14999	22
18	$15000-15999	119
19	$16000-16999	12

Value	Label	Frequency
20	$17000-17999	15
21	$18000-18999	26
22	$19000-19999	30
23	$20000-24999	253
24	$25000-29999	164
25	$30000-34999	170
26	$35000-39999	78
27	$40000-44999	126
28	$45000-49999	131
29	$50000-74999	397
30	$75000-99999	314
31	$100000-149999	486
32	$150000-199999	292
33	$200000-299999	292
34	$300000-499999	295
35	$500000-999999	213
36	$1000000 OR MORE	151
97	DONT KNOW	0
98	REFUSED/MISSING	651
99	INAPP	0

Range of valid values: 1 - 36

Valid	Invalid	Min	Max
5674	1434	1	36

A1SASSET

ASSETS IN $100

Range of valid values: 0 - 10000

Valid	Invalid	Min	Max	Mean	StdDev
5674	1434	0	10000	1220.456	2094.009

A1SJ16

PENSION/RETIREMT BY EMPL OR UNION

Question: Next are some questions about pension and retirement plans. First, are you currently included in a pension plan or retirement plan offered by your current or former employer or union?

Value	Label	Frequency
1	YES	3505
2	NO	2587
7	DONT KNOW	95
8	REFUSED/MISSING	138
9	INAPP	0

Range of valid values: 1 - 2

Valid	Invalid	Min	Max
6092	1016	1	2

A1SJ17

OWN IRA OR KEOGH

Question: Aside from any employer plan, do you have your own individual IRA or Keogh Account?

Value	Label	Frequency
1	YES	2297
2	NO	3814
7	DONT KNOW	66
8	REFUSED/MISSING	148
9	INAPP	0

Range of valid values: 1 - 2

Valid	Invalid	Min	Max
6111	997	1	2

A1SJ18

OWN OTH PENSION/RETIREMT PLAN

Question: Do you have any other pension or retirement plans not mentioned above, not including any your spouse or partner may have?

Value	Label	Frequency
1	YES	1141
2	NO	4920
7	DONT KNOW	104
8	REFUSED/MISSING	160
9	INAPP	0

Range of valid values: 1 - 2

Valid	Invalid	Min	Max
6061	1047	1	2

A1SJ19

S/P PENSION/RETIREMT BY EMPL OR UNION

Question: Does your spouse or partner have a pension or retirement plan from his or her current or former employer or union? (If you do not have a spouse or partner, or if he or she has never had a paid job, circle "Does not apply".)

Value	Label	Frequency
1	YES	2452
2	NO	2058
6	DOES NOT APPLY	1471

Value	Label	Frequency
7	DONT KNOW	172
8	REFUSED/MISSING	172
9	INAPP	0

Range of valid values: 1 - 6

Valid	Invalid	Min	Max
5981	1127	1	6