

UnderStandingAmericaStudy

UAS COMPREHENSIVE FILE DATA DESCRIPTION



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1. INTRODUCTION

This document describes the contents of the Understanding America Study's (UAS) Comprehensive Data File. The file was created at the University of Southern California (USC) by the Center for Economic and Social Research (CESR). Support for creating this data set is provided by the Social Security Administration (SSA) and the National Institute on Aging (NIA).

The UAS Comprehensive Data File (also referred to as simply the Comprehensive file) comprises online survey data collected by CESR through its UAS internet panel:

<https://uasdata.usc.edu/index.php>. The UAS is a nationally representative panel of American households randomly recruited from U.S. post office delivery sequence files. UAS respondents are adults age 18 and older who answer surveys on average once or twice per month via an online interface that is technologically powerful yet friendly for the respondents and quick to deliver results. The Comprehensive file includes several sections of the core Health and Retirement Study (HRS)¹ questionnaire, administered in the UAS in a total of six consecutive surveys (UAS 20 through UAS 25). The Comprehensive file also contains data from nine other UAS surveys, most of which will be repeated every two years. The Comprehensive file is updated regularly as new waves of data become available.

The HRS data in the current Comprehensive file are from the first (Wave 1) fielding of the HRS instrument in the UAS, and are based on the 2014 (Wave 12) core HRS questionnaires. The harmonized variables are similar in structure and naming conventions to what is found in the [RAND HRS file data description](#) produced by the RAND Corporation. This was done to promote familiarity with the UAS Comprehensive file data if users have worked with the RAND HRS data previously.

The current release of the UAS Comprehensive Data File includes a wide array of demographic, wealth asset, income, and health-related measures from the HRS questionnaire, and other relevant financial cognition and decision-making variables elicited in other UAS surveys. The latter are referred to as “non-HRS data” in this document. In the current version of the Comprehensive file (September 2018), the non-HRS variables have retained their original names from the UAS surveys in which they originate, but are preceded by a prefix denoting the survey of origin, as described in more detail later in this document.

Accompanying the UAS Comprehensive Data File, is the UAS Component Data File (referred to as the Component file). The Component file contains the income and wealth component variables that comprise several income and wealth summary variables. For example, the Component file is where one will find the individual amounts, such as income from wages, second job, tips, and/or professional practice that make up the value of the summary item “total income” found in the Comprehensive file. In addition, the Component file contains the “timestamp” variables

¹ The core HRS refers to the questionnaires and survey that correspond to the HRS study administered by the University of Michigan.

for the UAS HRS surveys. For each UAS HRS survey included in the Comprehensive file, there are timestamp variables in the Component file indicating when the respondent began taking the survey, and a timestamp marking when the respondent completed the survey. Both data files, and the UAS Component File Data Description can be found [here](#). Timestamp variables for non-HRS variables can be found in each of the original UAS surveys, which can be downloaded from the [UAS All Surveys page](#).

Future releases of the UAS Comprehensive data set will include more sections from the core HRS (e.g. pensions, social security, and retirement). In addition, the file will include harmonized data from additional waves of the HRS and non-HRS UAS surveys that are currently in the field.

The UAS Comprehensive Data File can be linked with any of the UAS surveys not already included. How to perform that linkage is described later in this document. An updated listing of all available UAS data sets is available on the [UAS All Surveys page](#).

Please send all questions about the data set or this data description to uas-l@mymailists.usc.edu.

2. OVERVIEW OF THE UAS COMPREHENSIVE DATA FILE

What's New in this release of the Comprehensive Data File—September 2018

- Harmonized HRS employment history variables were added to the Comprehensive file. These variables cover items such as whether a respondent is working for pay, retired, disabled, unemployed, in the labor force, and self-employed. For respondents in the labor force, wage information is available as well as tenure at current job, union status, business size, and second job status. Please see [Section 3.1.7](#) for more on these variables and others that pertain to employment history.
- New data from respondents who took a UAS survey since the previous file was created are included in UAS Comprehensive Data File.

2.1 UAS Input Files

The UAS Comprehensive Data File consists of survey responses from 11 different studies and 16 different UAS survey data sets. This includes the UAS HRS, which is divided into six separate UAS surveys to reduce respondent burden. The section letters seen in Table 1 refer to the core HRS questionnaire sections.

Table 1 summarizes the UAS surveys that are included in the UAS Comprehensive Data File.

Table 1. UAS Surveys in the UAS Comprehensive File

UAS Study	UAS Survey for Wave 1
UAS HRS Wave 1	UAS 20 Sections A-D UAS 21 Sections E-H UAS 22 Sections J-M UAS 23 Sections N-P UAS 24 Sections Q-R UAS 25 Sections S-W
Financial Literacy; Personality; Understanding Probabilities; Numeracy	UAS 1
Satisfaction with life domains; well-being yesterday; neighborhood quality; comparison of incomes with others	UAS 2
What do people know about Social Security	UAS 16
Financial Services and Decision Making	UAS 18
Ways people get information on retirement and Social Security	UAS 26
Subjective numeracy and Consumer Financial Well-Being	UAS 38

Cognitive measures 1 – Numbers	UAS 42
Cognitive measures 2 - Picture Vocabulary	UAS 43
Cognitive measures 3- Verbal Analogies	UAS 44
My Household	Taken quarterly

The My Household survey is administered quarterly to all respondents. It collects responses for a series of key demographic items, which provide background information about the respondent and household. These variables include respondent age, ethnicity, education, marital status, work status, state of residence, and family structure among other matters. For detailed information about how the Comprehensive file uses My Household demographic data, please see [Section 3.1.2](#) and [Section 3.2](#).

2.2 Survey Response Comparisons

Not every panel member participated in each of the eleven studies listed in Table 1. In Table 2, the “Total” row gives the number of respondents that completed each study. The other rows give the counts of the number of respondents common to all two-level combinations of included studies. For instance, the number of panel members who completed the UAS 1 survey and the UAS 2 survey is 6,527 out of a total of 7,046 respondents who completed the UAS 1 survey.

A variable called *in_all* is included in the UAS Comprehensive File to indicate if a respondent is present in all eleven studies.

Additionally to *in_all*, there are several other variables in the data set that indicate which of the six (UAS 20 through UAS 25) UAS HRS surveys a respondent has completed at the time the Comprehensive file was created. They have the naming structure:

inuasXX

where XX is 20,21,...,25. Also included is the variable *inhrs12*, which indicates that a respondent has taken at least the first (UAS 20) of the UAS HRS surveys.

Similar indicator variables exist in the file for each non-HRS survey. They are:

inuas1 inuas2 inuas16
inuas18 inuas26 inuas38
inuas42 inuas43 inuas44

All of the data used to create the UAS Comprehensive Data File was downloaded from the UAS Survey Data Page on September 3rd, 2018. Since some of these surveys are still in the field, response numbers have most likely changed since the creation of the file. All future releases of the UAS Comprehensive Data File will include updated versions of each UAS survey data set.

Table 2. Respondents per Survey Combination

Survey	HRS W1	UAS 1	UAS 2	UAS 16	UAS 18	UAS 26	UAS 38	UAS 42	UAS 43	UAS 44
UAS 1	6,168									
UAS 2	6,143	6,527								
UAS 16	5,293	5,365	5,359							
UAS 18	6,163	6,171	6,162	5,321						
UAS 26	5,762	5,807	5,801	5,211	5,768					
UAS 38	6,657	5,985	5,971	5,170	6,030	5,689				
UAS 42	6,673	6,050	6,006	5,164	6,022	5,665	6,655			
UAS 43	6,545	5,921	5,903	5,110	5,944	5,619	6,517	6,611		
UAS 44	6,422	5,831	5,817	5,071	5,871	5,571	6,396	6,469	6,470	
Total*	6,963	7,046	6,535	5,371	6,308	5,814	6,782	6,818	6,612	6,470

* There are 4,949 panel members who have responded to all 11 studies (including My Household). "Total" row gives the number of respondents that completed each study.

2.3 UAS Comprehensive Data File Structure

The UAS Comprehensive Data File is available for download [here](#) from the UAS website in STATA or CSV format. The file is organized at the respondent-level. If you would like the data in a different format, such as SAS, please email your request to uas-l@mymaillists.usc.edu.

2.4 Obtaining UAS Data

The data described in this document are based on UAS public data release files. These files are accessible through the [UAS All Surveys page](#).

Before using the data, one must first obtain permission from the UAS by [registering on the UAS site](#) to download the public release files. By registering with UAS one agrees to the “Conditions of Use” governing access and use of the data.

2.5 Merging with other UAS Data Sets

Each UAS file is merged with other files using the unique person identifier variable, *uasid*. *Uasid* is assigned to a respondent at recruitment into the UAS panel and stays fixed for each survey taken. For more information about the default identification variables included in each survey, such as household identifier, *uashhid*, please visit the [UAS standard variables page](#). Of those variables, only *uasid* and *uashhid* are included in the UAS Comprehensive Data File. Please see the [UAS Component File Data Description](#) to learn about which UAS standard variables are included in that file.

3. UAS COMPREHENSIVE FILE DESCRIPTION

As previously mentioned, the UAS Comprehensive File contains harmonized UAS HRS variables as well as raw data from nine other UAS surveys.

The file also contains survey information variables that indicate items such as the original UAS respondent identifier and the original UAS household identifier.

3.1 UAS HRS Wave 1 Survey Data

This release of the UAS Comprehensive File contains harmonized variables from all six UAS HRS surveys. The raw data from these surveys pertain to some these topics:

- UAS 20 Background, household, health history and cognitive abilities
- UAS 21 Family, health, care, and living arrangements
- UAS 22 Current job status, job history and health related work impairments
- UAS 23 Health insurance, healthcare usage and probabilities of events
- UAS 24 Income and wealth assets
- UAS 25 Life Insurance

For the current Comprehensive file, the harmonized variable topics constructed from each UAS HRS survey are as follows:

UAS 20 is the source of the veteran status, religion and health variables related to physical conditions and cognitive abilities.

UAS 21 is used to create the housing wealth asset and health variables related to physical limitations.

UAS 22 is used to create health variables related to health-related work limitations and well as all variables related to current employment and employment history.

UAS 23 is used to create health variables related to doctor visits, medical expenditures, nursing home stays, and health insurance coverage.

UAS 24 is used to create the respondent and spousal income and non-housing wealth asset variables.

UAS 25 is used to create the variable pertaining to whether the respondent has life insurance.

A complete list of all HRS-based variables included in the UAS Comprehensive File can be found in the tables in [Appendix A](#).

This is the first, or “baseline” wave for the UAS HRS and non-HRS surveys. Future releases of the baseline wave for the UAS HRS will incorporate data from the remaining Wave 1 UAS HRS survey (UAS 25), and from Wave 2 of the HRS and the other core surveys.

3.1.1 Variable Naming Structure and Survey indicator Variables

The income, wealth, health and demographic variable naming structure in the UAS Comprehensive File is consistent with the structure of the RAND HRS data file (Bugliari, D. et al., 2016).

The harmonized HRS variables in the UAS Comprehensive Data File begin with the letter “r” if the variable pertains to the respondent only, the letter “s” if the variable pertains to the respondent’s answer about his or her spouse, and the letter “h” if the variable pertains to the respondent’s household. **The next 2 characters are “12” since that is the corresponding wave number of the HRS version from which the UAS HRS questionnaire was derived.**

For example, the second wave of variables will have a “13” in the prefix corresponding to core HRS Wave 13, such as h13ahous, which would be the Wave 13 household-level variable, net value of primary residence.

In addition, there are the previously mentioned UAS HRS survey indicator variables (described in [Section 2.2](#)) that permit a data user to know which, if any, of the UAS HRS surveys were taken for each respondent.

3.1.2 UAS HRS Demographic Variables

Most of the HRS-related demographic variables in the UAS Comprehensive File correspond to information from the most recent My Household survey response at the time the file was created. These variables are: respondent birth year, age, race, Hispanic ethnicity, gender, marital status, education level, and spouse age. Beginning in the March 2018 Comprehensive file release, 11 more variables were added: whether respondent was born in the US, country where the respondent was born, specified country respondent was born if other, immigrant status, whether a tablet was provided to complete surveys, whether living with a partner, whether primary respondent or added member, sample type, state born, state residing, and the number of other household members.

The demographic information for these variables is extracted from the My Household surveys as follows: For individuals who have answered at least one HRS survey, the information used corresponds to the non-missing responses given during the most recent My Household survey.

For example, if a respondent completed UAS HRS surveys 20, 21, 22, 23, and 24, demographic information is used from the My Household survey taken closest to completing UAS 24. If that information is missing, then the My Household information closest to UAS 23 is used, then UAS 22 if necessary, etc. This is done because the HRS surveys are taken sequentially so the My Household survey completed nearest to UAS 24 would contain the most recent information.

The religion and veteran status demographic variables are not part of the My Household survey; therefore, information taken for those variables comes directly from UAS 20.

A demographic variable with the prefix “ra” is reserved for a stable variable over time, such as birth year; demographic variables with the prefix of “r12” indicate the possibility of change. Due to the wide range of UAS respondents’ age (≥ 18), the education variable “r12educ”, is considered a variable with a possibility of change.

The full list of demographic variables can be found in [Table A.3](#) of Appendix A.

The survey-specific demographic variables (e.g. `uas20_race`, `uas21_race`, ..., `uas25_race`) can be found in the UAS Component Data File.

3.1.3 Income and Wealth Variables and Imputation

Household and Individual Level Variables

The UAS Comprehensive Data File contains variables corresponding to a wide array of respondent and spousal income amounts, as well as housing and non-housing related wealth asset values. The income-related variables are reported at the individual level, while the wealth variables are reported at the household level.

Unlike the core HRS survey, where there is at most one financial respondent per household, in the UAS HRS each respondent has the opportunity to be the financial respondent. Therefore, for UAS households with more than one member in the UAS, there is the possibility that household members provide conflicting information about their household’s assets and liabilities and household member’s income amounts. There is currently no information reconciliation process to handle households with multiple persons responding to a UAS survey. To see how responses of UAS respondents in the same household compare, users can compare records with the same *survhhid* for a particular survey. Detailed information about *survhhid* and other standard UAS identification variables can be found in the [UAS standard variables page](#). *Survhhid*, and other survey information variables such as *uasmembers* (i.e. the number of other household members who are also UAS panel members) are included in the UAS Component Data File.

Checking/savings Account Variables

Attention should be given to response differences between the RAND HRS data and the UAS HRS Wave 1 data for the checking/savings account variable, *h12achck*. In prior RAND HRS waves (Waves 10, 11, 12), about 23% of respondents reported that they did not own a checking or savings account, whereas this rate is about 42% for the current UAS HRS Wave 1.

We are currently investigating reasons for this discrepancy, such as the wording and timing of the question as well as the length of the survey overall. We have implemented a change in HRS Wave 2 that so far has considerably reduced the percentage of respondents that report not owning an account (19%). Please use caution when using the checking/savings account variables

h12achck and h12afchck, and variables that use those amounts in their calculations, such as total wealth variables (h12atota, h12atotw, h12atotn, h12atotf, h12atotb).

Missing Data and Imputation

The UAS HRS follows the core HRS practice of using follow-up brackets in cases where respondents do not provide exact answers to income and wealth questions and certain medical expense questions. For example, if a respondent reports owning a house but does not report a value, the survey asks a follow-up question such as if the respondent's house is worth more, less, or equal to \$250,000. If the respondent says the value is less, the survey then asks if the value is more, less, or equal to \$100,000. If the respondent answered more than \$250,000, the survey then asks if the value is more, less, or equal to \$500,000, etc. This is done for a pre-set range of bracket values that depends on the income or wealth variable being asking about. If the respondent answers the follow-up bracket questions until the narrowest pre-set range, it is referred to as a complete bracket. If the respondent does not answer until the final set of brackets, that is referred to as an incomplete bracket. If the respondent owns or receives an amount type, yet gives no amount or bracket range information, that is referred to as "no value/no bracket".

The UAS imputation process for income, wealth, and medical expense measures with missing data is simpler than what is followed by the RAND HRS. (Detailed information about the RAND HRS imputations is available in Section 3 of the [RAND HRS Data Documentation](#).)

After an imputation for a respondent's specific income amount, asset value, or medical expenditure is completed, we "freeze" that imputation so that future releases of the Comprehensive Data File have the same value for that amount. We do not re-impute the same case for the same income source, asset or medical expenditure. We also review potential reported outlier values and correct them when it is necessary. Please see [Section 3.1.4](#) for more information about the outlier correction process.

The income and wealth imputations performed for the UAS Comprehensive Data File use sample probabilities and random number draws for income and assets that require "ownership/whether receive" imputations and bracket imputations, and use a hot deck draw for amount imputations. A forthcoming document will describe the imputation procedures in greater detail.

The values of the imputation flag variables in the UAS Comprehensive Data File have the same meaning as the values in the RAND HRS data file. However, the UAS Comprehensive Data File imputation flags have additional values that correspond to different types of outlier corrections (98 and 99). Tables 3 and 4 list the possible values for the two main types of imputed variables, component variables and summary variables. Component variables are amounts that cannot be broken down further, such as wages/salary and the value of a respondent's home. Summary variables are comprised of component variables, such as total household income and total mortgage amount. Please refer to [Section 3.1.4](#) of this document for information about the additional imputation flag values.

Table 3. Imputation Flag Values for Component Variables

Imputation Flag Value	Value Description	Imputation Needed
0	Respondent not in the survey	None
1	Continuous reported value	None
2	Complete bracket	Amount
3	Incomplete bracket	Bracket, Amount
5	No value/bracket	Bracket, Amount
6	Does not own/receive	None
7	Don't know whether owns/receives	Ownership, Bracket, Amount
9	No financial respondent	Ownership, Bracket, Amount
98	Outlier: Reported monthly amount set to annual amount	None
99	Outlier: Reported amount set to missing	Bracket, Amount

Table 4. Imputation Flag Values for Summary Variables

Imputation Flag Value	Value Description	Imputation Needed
0	Respondent not in the survey	None
1	No imputations	None
2	Some imputation	Varies
6	No asset/income	None
9	No financial respondent	Ownership, Bracket, Amount

[Appendix A](#) contains a complete list of all HRS-related variables in the file. Wealth variables can be found in Table A.1, income variables are in Table A.2, health variables are in Table A.4, and health insurance variables are in Table A.5.

3.1.4 Outlier Identification and Correction

Starting with the February 2018 Comprehensive file release, very large and possibly inaccurately reported values on income and wealth amounts, and health amounts related to medical expenses are identified during the file creation process. The reason for doing so is twofold:

1. A large or inaccurately reported value can strongly influence conclusions drawn from using that observation, as well as influence any summary variable that takes the outlier amount into account.
2. During the imputation process, outlier values can serve as donors to other observations that would then inherit the large value, therefore exacerbating the issue of highly influential values with questionable reporting accuracy.

Reported values for specific income, wealth, and medical expense variables are flagged if they exceed a certain threshold.

Members of the UAS team then evaluate the accuracy of each flagged case based upon many other reported values the respondent has provided. A determination is then made to:

1. Keep the reported value in the data as reported.
2. Set the reported value to missing and perform the necessary imputations to determine a new value.
3. In the case of some income variables that pertain to monthly amounts, set the reported monthly amount to the annual amount.

To account for cases that receive an outlier correction, the existing imputation flag variables in the UAS Comprehensive File have been updated with a few new values. For income and wealth variables, a value of 99 indicates the reported amount was set to missing and then imputed to a new value. For income variables where a monthly reported amount was determined to likely be an annual amount, the imputation flag has a value of 98.

For health, there are two out-of-pocket medical expenditure variables (*r12oopmd* and *r12oopmdo*) which are computed as sums of several medical expenditure components. If at least one of the components was determined to be an outlier and set to missing and imputed, the corresponding imputation flag for that summary variable is set to 99.

Before each new release of the UAS Comprehensive File, the data will be inspected for any new potential outliers and processed according to the determination made for each case.

3.1.5 Health Variables

Harmonized health-related variables are included in the file and are reported at the individual respondent level. Unlike the RAND HRS, there are no spousal health variables in the Comprehensive file. This is because there are no health questions about a spouse/partner asked in the HRS questionnaire, and the UAS HRS is only administered to respondents that are panel members.

The health variables found in the UAS Comprehensive Data File cover a wide range of health topics such as:

- Current health conditions (arthritis, diabetes, high blood pressure, etc.).
- Characteristics of the respondent (height, weight, BMI, mood, whether smokes or drinks).
- Information about doctor visits, medical expenses, and any nursing home care.
- Whether the respondent has difficulty performing physical tasks such as bathing, walking, eating, and many others.
- Cognitive skills such as self-reported memory changes, and ability to name the calendar date.

A full list of the health variables included in the Comprehensive File are in [Table A.4](#).

3.1.6 Health Insurance Variables

The harmonized health insurance variables contain information on the existence and source of any health insurance coverage for each respondent. Similar to the health variables, there are no spousal health insurance variables on the Comprehensive file.

The topics of the health insurance variables include:

- Whether the respondent is covered by health insurance by his/her employer or a spouse's employer.
- Whether the respondent is covered by a government health insurance plan, such as Medicare, Medicaid, or the Veterans' Administration.
- Whether the respondent is covered by health insurance after retirement.
- The number of health insurance plans the respondent has and who is covered by each plan (up to the first 3 plans).
- Whether the respondent has long term care insurance, and if so, the type of care.
- Whether the respondent has life insurance.

A full list of the health insurance variables included in the Comprehensive File are in [Table A.5](#) of Appendix A.

3.1.7 Employment History Variables

Harmonized employment history variables relate to employment at the time of the survey as well as previous jobs respondents have held.

These items include:

- Whether the respondent is currently working or is retired, disabled, unemployed, or not in the labor force.
- For respondents who are working, information is available pertaining to whether they work full time or part time, whether the respondent has a second job, hours worked per

week, whether self-employed, whether the job is physically demanding or stressful, the number of employees at the business, the tenure at the job, whether the respondent is in a labor union, and the hourly and weekly wage the respondent receives.

- Several variables are included that relate to previous employment such as the longest tenure at a previous job, the number of jobs that lasted five or more years, and for respondents who were not working at the time the of the survey, the month and year that they were last working.

The wage rate variables are reported in the Comprehensive file in nominal dollars. Wage rate variables are coded as missing for individuals who are out of the labor force or who did not provide sufficient information to calculate an hourly or weekly wage. For respondents who are unemployed but in the labor force, wages are computed from the most recent job if wage information was reported. If this information is from a different year, the amount is adjusted to the current survey year using the Consumer Price Index. If previous wage information is not available, wage is imputed using a regression model with several key demographic predictors. The imputation summary variables for hourly and weekly wage, *r12wgfhr* and *r12wgfwk*, represents the situation related to wages for each respondent. Table 5 displays the values and their meanings for the wage summary variables.

Table 5. Imputation Flag Values for Summary Variables for Hourly and Weekly Wage

Imputation Flag Value	Value Description	Imputation Needed
1	Not unemployed, wage not missing	No
2	Unemployed, in labor force, previous job wage information present	Yes (from previous job, adjusted)
3	Unemployed, in labor force, no previous job wage information	Yes (predicted wage from regression)
6	No labor force information, no wage information	No
8	Not in labor force, no wage information	No
9	In labor force, whether unemployed information missing	No

Note: These are the possible values for the wage summary variables *r12wgfhr* and *r12wgfwk*

A full list of the Employment History variables included in the Comprehensive File is provided in [Table A.6](#) of Appendix A.

3.2 Non-HRS UAS Survey Data

To view the UAS codebook for each non-HRS UAS survey in the UAS Comprehensive File, which contains background information about each survey, survey response statistics, and a paper

version of the questionnaire, please open the [UAS All Surveys page](#). Then choose the UAS survey you are interested in and select “Survey codebook” under the Metadata heading.

Demographic Information

For respondents who have not taken any of the UAS HRS surveys (UAS 20-25), demographic information is chosen from the My Household survey closest in time to the most recently completed non-HRS survey. For example, if a respondent completed UAS 1 and UAS 16, and UAS 16 is the more recent completed survey, then My Household survey demographic information is used nearest in time to that survey. If demographic information is missing from that My Household survey, then My Household survey information nearest to UAS 1 is used. This is a similar process to what is done for the UAS HRS demographic variables, except that the completed non-HRS UAS surveys are used instead.

For these respondents, there are no religion or veteran status values, since these variables are not in the My Household survey and these respondents did not take HRS survey UAS 20.

3.2.1 UAS 1 – Financial Literacy; Personality; Understanding Probabilities; Numeracy

Variables from UAS 1 each have the prefix “p” in the variable name. In order to only select respondents who answered UAS 1, set the indicator variable `inuas1` to 1.

3.2.2 UAS 2 - Satisfaction with Life Domains; Well-being yesterday; Neighborhood quality; Income comparisons

Variables from UAS 2 each have the prefix “w” in the variable name. In order to only select respondents who answered UAS 2, set the indicator variable `inuas2` to 1.

3.2.3 UAS 16 – What Do People Know About Social Security

Variables from UAS 16 each have the prefix “k” in the variable name. In order to only select respondents who answered UAS 16, set the indicator variable `inuas16` to 1.

3.2.4 UAS 18 - Financial Services and Decision-Making

Variables from UAS 18 each have the prefix “f” in the variable name. In order to only select respondents who answered UAS 18, set the indicator variable `inuas18` to 1.

3.2.5 UAS 26 - Ways People Get Information on Retirement and Social Security

Variables from UAS 26 each have the prefix “i” in the variable name. In order to only select respondents who answered UAS 26, set the indicator variable `inuas26` to 1.

3.2.6 UAS 38 - Subjective numeracy and Consumer Financial Well-Being

Variables from UAS 38 each have the prefix “c” in the variable name. In order to only select respondents who answered UAS 38, set the indicator variable `inuas38` to 1.

3.2.7 UAS 42 - Cognitive measures 1 - Numbers

Variables from UAS 42 each have the prefix “n” in the variable name. In order to only select respondents who answered UAS 42, set the indicator variable inuas42 to 1.

3.2.8 UAS 43 - Cognitive measures 2 - Picture Vocabulary

Variables from UAS 43 each have the prefix “v” in the variable name. In order to only select respondents who answered UAS 43, set the indicator variable inuas43 to 1.

3.2.9 UAS 44 - Cognitive measures 3- Verbal Analogies

Variables from UAS 44 each have the prefix “a” in the variable name. In order to only select respondents who answered UAS 44, set the indicator variable inuas44 to 1.

3.2.10 Non-HRS Derived Variables

Occasionally, variables that are derived from two or more non-HRS UAS surveys are added to the Comprehensive file. These variables are referred to as “non-HRS derived variables” and are denoted with the prefix “j” in the variable name.

The first of these variables to be included in the UAS Comprehensive File is the retirement preparedness index, j12rpi. This variable is derived from raw variables found in UAS 16, UAS 24, and UAS 26. The index is a weighted sum of the following variables: an indicator for having a defined benefit plan (weight \approx 0.16); an indicator for being entitled to IRA assets (weight \approx 0.54), an indicator for owning an IRA (weight \approx 0.52), an indicator for owning enough IRA funds², (weight \approx 0.52), and indicator for having made no early withdrawals from the IRA (0.24); having made no early cash withdrawals (weight \approx 0.003), the percentage of stock held in IRAs (weight \approx 0.25), and an indicator of whether the percentage of IRAs held as stock is appropriate for the age of the beneficiary (weight \approx 0.16). The weights for these variables were derived using Principal Component Analysis as described in Chard, Rogofsky and Yoong (2017).

3.3 Sample Weights

The UAS Comprehensive Data File includes a weight variable that allows the sample to be representative of the reference population along several demographic dimensions. These dimensions include gender, race/ethnicity, age, education, household size, and household income as well as census region and urban/rural characteristics of the area of residence. A complete description of the UAS weighting procedure can be found [here](#).

Demographic variables used to generate the sample weights are taken from the most recent My Household survey at the time the Comprehensive file was created.

² See Chard, Rogofsky and Yoong (2017) for an explanation of this variable.

The data set contains the weight variable (where the wave WV=12):

- *rWVfinal_weight*: Relative final post-stratification weights ensuring representativeness of the survey sample with respect to the U.S. population 18 years of age or older. These sample weights are non-zero for respondents belonging to the nationally representative core sample and zero for respondents belonging to special purpose samples, such as the Native American and LA County sub-samples.

REFERENCES

Bugliari, D. et al. (2016) RAND HRS Data Documentation, Version P. Santa Monica, CA: RAND Corporation.

Chard, Richard, David Rogofsky, and Joanne Yoong (2017). Wealthy or Wise: How Knowledge Influences Retirement Savings Behavior. *Journal of Behavioral and Social Sciences* 4(3): 164–18.

APPENDIX A. UAS HRS WAVE 1 VARIABLES

Table A.1 Wealth Variables included in the Comprehensive Data File from UAS HRS Wave 1

Variable Name	Variable Label
h12arles	w12 uas24 net value of real estate that is not primary residence
h12afrles	w12 uas24 net value of real estate that is not primary residence-imp flag
h12atran	w12 uas24 net value of vehicles
h12afrtran	w12 uas24 net value of vehicles-imp flag
h12absns	w12 uas24 net value of businesses
h12afbsns	w12 uas24 net value of businesses-imp flag
h12aira	w12 uas24 net value of ira, keogh accounts
h12afira	w12 uas24 net value of ira, keogh accounts-imp flag
h12astck	w12 uas24 net value of stocks, mutual funds, and investment trusts
h12afstck	w12 uas24 net value of stocks, mutual funds, and investment trusts-imp flag
h12achck	w12 uas24 value of checking, savings, or money market accounts
h12afchck	w12 uas24 value of checking, savings, or money market accounts-imp flag
h12acd	w12 uas24 value of cd, government savings bonds, and t-bills
h12afcd	w12 uas24 value of cd, government savings bonds, and t-bills-imp flag
h12abond	w12 uas24 net value of bonds and bond funds
h12afbond	w12 uas24 net value of bonds and bond funds-imp flag
h12aothr	w12 uas24 net value of all other savings
h12afothr	w12 uas24 net value of all other savings-imp flag
h12adebt	w12 uas24 value of other debt[not yet asked about]
h12afdebt	w12 uas24 value of other debt-imp flag
h12ahous	w12 uas21 value of primary residence
h12afhous	w12 uas21 value of primary residence-imp flag
h12amort	w12 uas21 value of all mortgages/land contracts on primary residence
h12afmort	w12 uas21 value of all mortgages/land contracts on primary res-imp flag
h12ahmln	w12 uas21 value of other home loans on primary residence
h12afhmln	w12 uas21 value of other home loans on primary residence-imp flag

h12atoth	w12 uas21 net value of primary residence
h12ahoub	w12 uas21 value of secondary residence
h12afhoub	w12 uas21 value of secondary residence-imp flag
h12amrtb	w12 uas21 value of all mortgages/land contracts on secondary residence
h12afmrtb	w12 uas21 value of all mortgages/land contracts on secondary res-imp flag
h12anethb	w12 uas21 net value of secondary residence
h12atotf	w12 uas24 net value of non-housing financial wealth
h12atota	w12 uas21/uas24 total wealth--excluding secondary residence
h12atotb	w12 uas21/uas24 total wealth--including secondary residence
h12atotw	w12 uas21/uas24 total wealth--excluding iras
h12atotn	w12 uas24 total non-housing wealth

Table A.2 Income Variables included in the Comprehensive Data File from UAS HRS Wave 1

Variable Name	Variable Label
r12iearn	w12 uas24 earnings
r12ifearn	w12 uas24 earnings-imp flag
s12iearn	w12 uas24 earnings spouse
s12ifearn	w12 uas24 earnings spouse
h12icap	w12 uas24 household capital income
h12ifcap	w12 uas24 household capital income-imp flag
r12ipena	w12 uas24 income from employer pension and annuity
r12ifpena	w12 uas24 income from employer pension and annuity-imp flag
s12ipena	w12 uas24 income from employer pension and annuity spouse
s12ifpena	w12 uas24 income from employer pension and annuity spouse-imp flag
r12ipen	w12 uas24 income from employer pension
r12ifpen	w12 uas24 income from employer pension-imp flag
s12ipen	w12 uas24 income from employer pension spouse
s12ifpen	w12 uas24 income from employer pension spouse-imp flag
r12iann	w12 uas24 income from employer annuity
r12ifann	w12 uas24 income from employer annuity-imp flag
s12iann	w12 uas24 income from employer annuity spouse
s12ifann	w12 uas24 income from employer annuity spouse-imp flag
r12issdi	w12 uas24 income from social sec disability and SSI
r12ifssdi	w12 uas24 income from social sec disability and SSI-imp flag
s12issdi	w12 uas24 income from social sec disability and SSI spouse
s12ifssdi	w12 uas24 individual income from SSDI and SSI spouse-imp flag
r12isdi	w12 uas24 income from social security disability
r12ifsdi	w12 uas24 income from social security disability-imp flag
s12isdi	w12 uas24 income from social security disability spouse
s12ifsdi	w12 uas24 income from social security disability spouse-imp flag
r12issi	w12 uas24 income from social security SSI

s12issi	w12 uas24 income from social security SSI spouse
h12ifssi	w12 uas24 household income from SSI-imp flag
r12isret	w12 uas24 income from social security retirement
r12ifsret	w12 uas24 income from social security retirement-imp flag
s12isret	w12 uas24 income from social security retirement spouse
s12ifsret	w12 uas24 income from social security retirement spouse-imp flag
r12iunwc	w12 uas24 unemployment and workers compensation
r12ifunwc	w12 uas24 unemployment and workers compensation-imp flag
s12iunwc	w12 uas24 unemployment and workers compensation spouse
s12ifunwc	w12 uas24 unemployment and workers compensation spouse-imp flag
r12iunem	w12 uas24 unemployment
r12ifunem	w12 uas24 unemployment-imp flag
s12iunem	w12 uas24 unemployment spouse
s12ifunem	w12 uas24 unemployment spouse-imp flag
r12iwcmp	w12 uas24 workers compensation
r12ifwcmp	w12 uas24 workers compensation-imp flag
s12iwcmp	w12 uas24 workers compensation spouse
s12ifwcmp	w12 uas24 workers compensation spouse-imp flag
r12igxfr	w12 uas24 income from other government transfers
r12ifgxfr	w12 uas24 income from other government transfers-imp flag
s12igxfr	w12 uas24 income from other government transfers spouse
s12ifgxfr	w12 uas24 income from other government transfers spouse-imp flag
h12iothr	w12 uas24 all other household income
h12ifothr	w12 uas24 all other household income-imp flag
h12itot	w12 uas24 total household income (respondent & spouse)
h12iftot	w12 uas24 total household income (respondent & spouse)-imp flag

Table A.3 Demographic and Survey Information Variables included in the Comprehensive Data File from UAS HRS Wave 1 and non-HRS Surveys

Variable Name	Variable Label
Demographic Variables:	
rabyear	w12 respondent birth year
r12mstat	w12 respondent marital status
r12agey_b	w12 respondent age
s12agey_b	w12 respondent's spouse age
ragender	w12 respondent gender
rarace	w12 respondent race
r12educ	w12 respondent highest level of education achieved
rarelig	w12 uas20 respondent religion
ravetrn	w12 uas20 respondent veteran
r12final_weight	w12 Relative post-stratification weight (all)
rahispanic	w12 uas20 respondent hispanic origin
rabornus	w12 born in the US
racountryborn	w12 country respondent born
racountryborn_oth	w12 specified country resp born
r12tabletprovide	w12 whether tablet provided
raimmstat	w12 immigrant status
r12livewpartner	w12 whether resp living with partner
raprimresp	w12 whether primary resp or added member
r12samplotype	w12 sample type
rastateborn	w12 state born - FIPS coding
r12stateres	w12 state residing - FIPS coding
r12uasmembers	w12 number of other hh members
UAS Survey Info Variables:	
uasid	Individual identifier
uashhid	Original household identifier
inhrs12	w12 indicates Respondent completed at least 1 UAS HRS survey (UAS20-25)

in_all	w12 indicates Respondent completed surveys from all studies in data set
inuas20	w12 indicates Respondent completed UAS20 HRS survey
inuas21	w12 indicates Respondent completed UAS21 HRS survey
inuas22	w12 indicates Respondent completed UAS22 HRS survey
inuas23	w12 indicates Respondent completed UAS23 HRS survey
inuas24	w12 indicates Respondent completed UAS24 HRS survey
inuas25	w12 indicates Respondent completed UAS25 HRS survey
inuas1	w12 indicates Respondent completed UAS1 survey
inuas2	w12 indicates Respondent completed UAS2 survey
inuas16	w12 indicates Respondent completed UAS16 survey
inuas18	w12 indicates Respondent completed UAS18 survey
inuas26	w12 indicates Respondent completed UAS26 survey
inuas38	w12 indicates Respondent completed UAS38 survey
inuas42	w12 indicates Respondent completed UAS 42 survey
inuas43	w12 indicates Respondent completed UAS 43 survey
inuas44	w12 indicates Respondents completed UAS 44 survey

Table A.4 Health Variables included in the Comprehensive Data File from UAS HRS Wave 1

Variable Name	Variable Label
r12adla	w12 uas21 some diff-adls /0-5
r12adlwa	w12 uas21 some diff-adlswallace /0-3
r12alzhe	w12 uas20 r reports Alzheimer this wv
r12alzhee	w12 uas20 r ever reported Alzheimer
r12arms	w12 uas21 r diff-reach/extnd arms up
r12armsa	w12 uas21 r some diff-rch/xtnd arms up
r12arthr	w12 uas20 r reports arthritis this wv
r12arthre	w12 uas20 r ever had arthritis
r12back	w12 uas20 r had back problems
r12bath	w12 uas21 r diff-bathing or showering
r12batha	w12 uas21 r some diff-bathing, shower
r12bathh	w12 uas21 r gets help-bathing, showering
r12bed	w12 uas21 r diff-get in/out of bed
r12beda	w12 uas21 r some diff-get in/out bed
r12bede	w12 uas21 r use eqp-get in/out of bed
r12bedh	w12 uas21 r gets help-get in/out of bed
r12bmi	w12 uas20 body mass index=kg/m2
r12cancr	w12 uas20 r reports cancer this wv
r12cancre	w12 uas20 r ever had cancer
r12cesd	w12 uas20 cesd score
r12cesdm	w12 uas20 missings in cesd score
r12chair	w12 uas21 r diff-get up fr chair
r12chaira	w12 uas21 r some diff-get up fr chair
r12cholst	w12 uas20 prev cholesterol
r12clim1	w12 uas21 r diff-climb one flt stair
r12clim1a	w12 uas21 r some diff-clmb 1 flt stair
r12clims	w12 uas21 r diff-climb sev flt stair

r12climsa	w12 uas21 r some diff-clmb sev flt str
r12conde	w12 uas20 sum of conditions ever had
r12condem	w12 uas20 # missings in sum cond ever
r12demen	w12 uas20 r reports dementia this wv
r12demene	w12 uas20 r ever had dementia
r12dentst	w12 uas23 dental visit, prv 2 yrs
r12depres	w12 uas20 cesd felt depressed
r12diab	w12 uas20 r reports diabetes this wv
r12diabe	w12 uas20 r ever had diabetes
r12dime	w12 uas21 r diff-pick up a dime
r12dimea	w12 uas21 r some diff-pick up a dime
r12doctim	w12 uas23 # doctor vists, prv 2 yrs
r12doctor	w12 uas23 doctor visit, prv 2 yrs
r12dress	w12 uas21 r diff-dressing
r12dressa	w12 uas21 r some diff-dressing
r12dressh	w12 uas21 r gets help-dressing
r12drink	w12 uas20 r ever drinks any alcohol
r12drinkd	w12 uas20 r # days/week drinks
r12drinkn	w12 uas20 r # drinks/day when drinks
r12drugs	w12 uas23 reg take rx, prv 2 yrs
r12eat	w12 uas21 r diff-eating
r12eata	w12 uas21 r some diff-eating
r12eath	w12 uas21 r gets help-eating
r12effort	w12 uas20 cesd everything an effort
r12enlife	w12 uas20 cesd enjoyed life
r12finea	w12 uas21 dime/eat/dress /0-3
r12flone	w12 uas20 cesd felt lonely
r12flusht	w12 uas20 prev flu shot
r12fsad	w12 uas20 cesd felt sad
r12going	w12 uas20 cesd could not get going

r12grossa	w12 uas21 walk1/r,clim1,bed,bath/0-5
r12heart	w12 uas20 r reports heart prob this wv
r12hearte	w12 uas20 r ever had heart problems
r12height	w12 uas20 height in meters
r12hibp	w12 uas20 r reports high bp this wv
r12hibpe	w12 uas20 r ever had high blood pressure
r12hlthlm	w12 uas22 hlth problems limit work
r12homcar	w12 uas23 home hlth care, prv 2 yrs
r12hosp	w12 uas23 hospital stay, prv 2 yrs
r12hsnit	w12 uas23 # nights in hosp, prv 2 yrs
r12hsptim	w12 uas23 # hospital stays, prv 2 yrs
r12iadla	w12 uas21 some diff-iadls /0-3
r12iadlza	w12 uas21 some diff-iadls /0-5
r12jog	W12 uas21 R Diff-Jog one mile
r12joga	w12 uas21 r some diff-jog one mile
r12lgmusa	w12 uas21 some diff-large muscle /0-4
r12lift	w12 uas21 r diff-lift/carry 10lbs
r12lifta	w12 uas21 r some diff-lift/carry 10lbs
r12ltactx	w12 uas20 r freq light phys activ {finer scale}
r12lung	w12 uas20 r reports lung disease this wv
r12lunge	w12 uas20 r ever had lung disease
r12mammog	w12 uas20 prev mammogram
r12map	w12 uas21 r diff-use a map
r12mapa	w12 uas21 r some diff-use a map
r12mdactx	w12 uas20 r freq moderate phys activ {finer scale}
r12meals	w12 uas21 r diff-preparing hot meals
r12mealsa	w12 uas21 r some diff-prepare hot meal
r12meds	w12 uas21 r diff-take medications
r12medsa	w12 uas21 r some diff-take medications
r12mobila	w12 uas21 some diff-mobility /0-5

r12money	w12 uas21 r diff-managing money
r12moneya	w12 uas21 r some diff-managing money
r12nhmday	W12 uas23 days in NH from move/Prvlvw
r12nhmliv	w12 uas23 live in nurs home at iview
r12nhmmvm	w12 uas23 month moved to nurs home
r12nhmmvy	w12 uas23 year moved to nurs home
r12nrshom	w12 uas23 nurs home stay, prv 2 yrs
r12nrsnit	w12 uas23 # nights in nurs home, prv 2 yrs
r12nrstim	w12 uas23 # nurs home stays, prv 2 yrs
r12oopmd	w12 uas23 out of pkt med exp, prv 2 yrs
r12oopmdf	w12 uas23 out of pkt imputed
r12oopmdo	w12 uas23 out of pkt med exp w oth, prv 2 yrs
r12oopmdof	w12 uas23 out of pkt w oth imputed
r12outpt	w12 uas23 outpatient surgry, prv 2 yrs
r12papsm	w12 uas20 prev pap smear
r12phone	w12 uas21 r diff-use telephone
r12phonea	w12 uas21 r some diff-use telephone
r12prost	w12 uas20 prev prostate
r12psych	w12 uas20 r reports psych prob this wv
r12psyche	w12 uas20 r ever had psych problems
r12push	w12 uas21 r diff-push/pull large obj
r12pusha	w12 uas21 r some diff-push/pull lg obj
r12shlt	w12 uas20 self-report of health
r12shop	w12 uas21 r diff-shop for groceries
r12shopa	w12 uas21 r some diff-shop for grocery
r12sit	w12 uas21 r diff-sit for 2 hours
r12sita	w12 uas21 r some diff-sit for 2 hours
r12sleepr	w12 uas20 cesd sleep was restless
r12smoken	w12 uas20 r smokes now
r12smokev	w12 uas20 r smoke ever

r12spcfac	w12 uas23 spec hlth facilty, prv 2 yrs
r12stoop	w12 uas21 r diff-stoop/kneel/crouch
r12stoopa	w12 uas21 r some diff-stoop/kneel/crch
r12strok	w12 uas20 r reports stroke this wv
r12stroke	w12 uas20 r ever had a stroke
r12toilt	w12 uas21 r diff-using the toilet
r12toilta	w12 uas21 r some diff-using the toilet
r12toilth	w12 uas21 r gets help-using the toilet
r12vgactx	w12 uas20 r freq vigorous phys activ {finer scale}
r12walk1	w12 uas21 r diff-walk one block
r12walk1a	w12 uas21 r some diff-walk one block
r12walkr	w12 uas21 r diff-walk across room
r12walkra	w12 uas21 r some diff-walk across room
r12walkre	w12 uas21 r eqp-walk across room
r12walkrh	w12 uas21 r gets help-walk across room
r12walks	w12 uas21 r diff-walk sev blocks
r12walksa	w12 uas21 r some diff-walk sev blocks
r12weight	w12 uas20 weight in kilograms
r12whappy	w12 uas20 cesd was happy
r12slfmem	w12 uas20 self rated memory
r12pstmem	w12 uas20 memory compared to past
r12dy	w12 uas20 cognition date naming-day of month
r12mo	w12 uas20 cognition date naming-month
r12yr	w12 uas20 cognition date naming-year
r12wk	w12 uas20 cognition date naming-day of week

Table A.5 Health Insurance Variables included in the Comprehensive Data File from UAS HRS Wave 1

Variable Name	Variable Label
r12covr	w12 uas23 r covered by r empl plan
r12covrt	w12 uas23 r plan covers retirees
r12covs	w12 uas23 r covered by s empl plan
r12govmd	w12 uas23 r has gov plan-medicaid
r12govmr	w12 uas23 r has gov plan-medicare
r12govva	w12 uas23 r has gov plan-champus/va
r12hecov1	w12 uas23 who is covered in r empl plan #1
r12hecov2	w12 uas23 who is covered in r empl plan #2
r12hecov3	w12 uas23 who is covered in r empl plan #3
r12henum	w12 uas23 number of health insurance plans
r12hertr1	w12 uas23 r coverage by r in retirement #1
r12hertr2	w12 uas23 r coverage by r in retirement #2
r12hertr3	w12 uas23 r coverage by r in retirement #3
r12herts1	w12 uas23 sp coverage by r in retirement #1
r12herts2	w12 uas23 sp coverage by r in retirement #2
r12herts3	w12 uas23 sp coverage by r in retirement #3
r12hesrc1	w12 uas23 source of r empl plan #1
r12hesrc2	w12 uas23 source of r empl plan #2
r12hesrc3	w12 uas23 source of r empl plan #3
r12higov	w12 uas23 r is covered by gov plan
r12hiltc	w12 uas23 r has long term care ins
r12hiothp	w12 uas23 r has other ins
r12lifein	w12 uas25 r has life insurance
r12tyltc	w12 uas23 r type of long term care ins
r12heret	w12 uas23 r covered in retirement /summary

Table A.6 Employment History Variables included in the Comprehensive Data File from UAS HRS Wave 1

Variable Name	Variable Label
r12work	w12 uas22 r working for pay
r12work2	w12 uas22 works at 2nd job
r12slfemp	w12 uas22 whether self-employed
r12lbrf	w12 uas22 r labor force status
r12lbrfh	w12 uas22 labor force status, no week restriction
r12lbrfy	w12 uas22 labor force status year round flag
r12inlbrf	w12 uas22 r is in the labor force
r12retemp	w12 uas22 r gives retired in empstat
r12unemp	w12 uas22 r is unemployed
r12jhours	w12 uas22 hours worked/week main job
r12jhour2	w12 uas22 hours worked/week 2nd job
r12jweeks	w12 uas22 weeks worked/year main job
r12jweek2	w12 uas22 weeks worked/year 2nd job
r12wgihr	w12 uas22 imputed wage rate-hrly
r12wgiwk	w12 uas22 imputed wage rate-wkly
r12wgfhr	w12 uas22 impute flag wage rate-hrly
r12wgfwk	w12 uas22 impute flag wage rate-wkly
r12jphys	w12 uas22 cur job req lots phys effort
r12jlift	w12 uas22 cur job req lift heavy loads
r12jstoop	w12 uas22 cur job req stoop/kneel/crouch
r12jsight	w12 uas22 cur job req good eyesight
r12jstres	w12 uas22 cur job involves much stress
r12jcten	w12 uas22 current job tenure
r12union	w12 uas22 r is covered by a union
r12fsize	w12 uas22 size of firm or business
r12jlten	w12 uas22 longest job tenure
r12jlmis	w12 uas22 longest job # jobs date=miss

r12jjobs	w12 uas22 status of r job history
r12jnjob	w12 uas22 # jobs reported
r12jmiss	w12 uas22 # jobs with missing dates
r12jnjob5	w12 uas22 # 5+ year-jobs reported
r12jyears	w12 uas22 r years worked/self-rpt+jobh
r12jyearm	w12 uas22 r years worked/missing flag
r12jlastm	w12 uas22 month last worked/not working
r12jlasty	w12 uas22 year last worked/not working

APPENDIX B. UAS NON-HRS WAVE 1 VARIABLES

Table B.1 UAS 1 Variables included in the Comprehensive Data File

Variable Name	Variable Label
p12lip001	number of times dice even
p12lip002	number of people winning lottery
p12lip003	percent of tickets win car
p12lip008	how many people disease chance 10%
p12lip009	chance of getting disease
p12lip012a	amount
p12lip012b	total
p12lip015	cost of ball
p12lip017	how long to cover half of lake
p12lip004	time to drink one barrel
p12lip005	how many students in class
p12lip006	how much made
p12lip007	stocks ahead
p12admc1	probability eat pizza next year
p12admc2	probability flu next year
p12admc3	probability car accident next year
p12admc4	probability cavity filled next year
p12admc5	probability die next year
p12admc6	probability stolen from next year
p12admc7	probability move to other state next year
p12admc8	probability die in terrorist attach next year
p12admc9	probability break into home next year
p12admc10	probability stay in same state next year
p12admc11	probability dentist visit next year
p12admc12	probability driving accident free next year
p12admc13	probability car accident next 5 years

p12admc14	probability cavity filled next 5 years
p12admc15	probability die next 5 years
p12admc16	probability stolen from next 5 years
p12admc17	probability move to other state next 5 years
p12admc18	probability die in terrorist attach next 5 years
p12admc19	probability break into home next 5 years
p12admc20	probability stay in same state next 5 years
p12admc21	probability dentist visit next 5 years
p12admc22	probability driving accident free next 5 years
p12bif001	talkative
p12bif002	finds fault with others
p12bif003	does thorough job
p12bif004	is depressed
p12bif005	is original
p12bif006	is reserved
p12bif007	is helpful
p12bif008	can be careless
p12bif009	is relaxed
p12bif010	is curious
p12bif011	is full of energy
p12bif012	starts quarrels
p12bif013	reliable worker
p12bif014	can be tense
p12bif015	is ingenious
p12bif016	generates enthousiasm
p12bif017	has forgiving nature
p12bif018	tends to be disorganized
p12bif019	worries a lot
p12bif020	active imagination
p12bif021	tends to be quiet

p12bif022	generally trusting
p12cs_001	HOW PLEASANT INTERVIEW
p12bif023	tends to be lazy
p12bif024	emotionally stable
p12bif025	is inventive
p12bif026	assertive personality
p12bif027	can be cold and aloof
p12bif028	perseveres until finished
p12bif029	can be moody
p12bif030	values artistic experiences
p12bif031	is sometimes shy
p12bif032	is kind to everyone
p12bif033	does things efficiently
p12bif034	remains calm in tense situations
p12bif035	prefers work that is routine
p12bif036	is outgoing
p12bif037	is sometimes rude
p12bif038	makes plans and follows through
p12bif039	gets nervous easily
p12bif040	likes to reflect
p12bif041	has few artistic interests
p12bif042	likes to cooperate with others
p12bif043	is easily distracted
p12bif044	is sophisticated in art, music, or literature
p12l001	\$100 2%
p12l002	\$100 20%
p12l003	\$100 20%
p12l004	inheritance
p12l005	doubled
p12d001	stock market

p12d002	mutual fund
p12p001	interest rates change
p12p003	riskier
p12p004	highest return
p12p005	highest fluctuations
p12p006	different assets
p12p007	housing prices
p12cog1	
p12cog2	
p12cog3	
p12cog4	
p12cog5	
p12cog6	
p12cog7	
p12cog8	
p12uas1cog	uas1cog: IRT-based cognitive score
p12p002	safer
p12p002a	reason for choice
p12p001_randomizer	randomizer P00 questions
p12p002_randomizer	randomizer P002 question
p12p003_randomizer	randomizer P003 question
p12finlitscore	Financial Literacy Score
p12extroversion	Extroversion Score (maximum of 40)
p12agreeableness	Agreeableness Score (maximum of 45)
p12conscientiousness	Conscientiousness Score (maximum of 45)
p12neuroticism	Neuroticism Score (maximum of 40)
p12openness	Openness Score (maximum of 50)
p12base_weight	Base Weight
p12final_weight	relative post-stratification weight
p12imputation_flag	whether any weighting variable is imputed

Table B.2 UAS 2 Variables included in the Comprehensive Data File

Variable Name	Variable Label
w12os001	HOW SATISFIED WITH LIFE
w12os002	HOW HAPPY ARE YOU
w12os003	HOW SATISFIED WITH INCOME
w12os004	HOW SATISFIED WITH HEALTH
w12os006	HOW SATISFIED WITH FAMILY LIFE
w12osrand	RANDOM ORDER OS001 OS002
w12os007	HOW SATISFIED WITH NUMBER OF FRIENDS
w12os005	HOW SATISFIED WITH JOB/DAILY ACTIVITIES
w12hw001	time woke up yesterday
w12hw002	time go to sleep yesterday
w12hw004	YESTERDAY FEEL HAPPY
w12hw005	YESTERDAY FEEL ENTHUSIASTIC
w12hw006	YESTERDAY FEEL CONTENT
w12hw007	YESTERDAY FEEL ANGRY
w12hw008	YESTERDAY FEEL FRUSTRATED
w12hw009	YESTERDAY FEEL TIRED
w12hw010	YESTERDAY FEEL SAD
w12hw011	YESTERDAY FEEL STRESSED
w12hw012	YESTERDAY FEEL LONELY
w12hw013	YESTERDAY FEEL WORRIED
w12hw014	YESTERDAY FEEL BORED
w12hw015	YESTERDAY FEEL PAIN
w12hwsectionorder_10_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_11_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_12_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_1_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_2_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_3_	ORDER OF QUESTIONS HW004 - HW015

w12hwsectionorder_4_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_5_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_6_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_7_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_8_	ORDER OF QUESTIONS HW004 - HW015
w12hwsectionorder_9_	ORDER OF QUESTIONS HW004 - HW015
w12hd001	RATE NEIGHBORHOOD
w12hd002	GROCERY OR DRUG STORE WITHIN 15 MINUTES
w12hd003	HOW DO YOU TYPICALLY GO TO GROCERY STORE
w12hd004	ANY WATER WITHIN HALF A BLOCK FROM HOME
w12hd005	ANY OPEN SPACE WITHIN HALF A BLOCK FROM HOME
w12hd006	ANY RAILROADS WITHIN HALF A BLOCK FROM HOME
w12hd007	ANY PARKING LOTS WITHIN HALF A BLOCK FROM HOME
w12hd008s1	OTHER STRUCTURE TYPES WITHIN BLOCK OF YOUR HOME
w12hd008s2	OTHER STRUCTURE TYPES WITHIN BLOCK OF YOUR HOME
w12hd008s3	OTHER STRUCTURE TYPES WITHIN BLOCK OF YOUR HOME
w12hd008s4	OTHER STRUCTURE TYPES WITHIN BLOCK OF YOUR HOME
w12hd008s5	OTHER STRUCTURE TYPES WITHIN BLOCK OF YOUR HOME
w12hd008	OTHER STRUCTURE TYPES WITHIN BLOCK OF YOUR HOME
w12hd009	ANY BUSINESSES WITHIN HALF A BLOCK FROM HOME
w12hd010	ANY FACTORIES WITHIN HALF A BLOCK FROM HOME
w12hd011	ANY BUILDINGS WITH METAL BARS ON THEIR WINDOWS WITHIN HALF A BLOCK FROM HOME
w12hd012	ANY BUILDINGS VANDALIZED WITHIN HALF A BLOCK FROM HOME
w12hd013	ANY TRASH WITHIN HALF A BLOCK FROM HOME
w12hd014	CONDITION OF STREETS WITHIN HALF A BLOCK
w12hd015	SATISFYING POLICE PROTECTION IN AREA
w12hd016	PEOPLE IN NEIGHBORHOOD WILLING TO HELP
w12hd017	LIVE IN CLOSE KNIT NEIGHBORHOOD
w12hd018	PEOPLE IN NEIGHBORHOOD GET ALONG

w12hd019	PEOPLE IN NEIGHBORHOOD SHARE SAME VALUES
w12hd020	PEOPLE IN NEIGHBORHOOD CAN BE TRUSTED
w12hd021	HOW MANY FRIENDS WHO LIVE IN NEIGHBORHOOD
w12hd022	PAST MONTH TALKED WITH ANY NEIGHBOR FOR 10 MINUTES OR MORE
w12ir001	AVG YEARLY INCOME IN ZIP
w12ir002	RANK INCOME IN COMPARISON WITH OTHER PEOPLE RESIDisabilityNG IN ZIP
w12ir003	HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE RESIDisabilityNG IN ZIP
w12ir004	AVG YEARLY INCOME IN COUNTY
w12ir005	RANK INCOME IN COMPARISON WITH OTHER PEOPLE RESIDisabilityNG IN COUNTY
w12ir006	HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE RESIDisabilityNG IN COUNTY
w12ir007	CURRENTLY WORKING FOR PAY
w12ir009	AVG YEARLY HH INCOME FOR PEOPLE IN YOUR OCCUPATION
w12ir010	AVG YEARLY HH INCOME FOR PEOPLE IN CIRCLE
w12ir011	RANK INCOME IN COMPARISON WITH OTHER PEOPLE IN OCCUPATION IN US
w12ir012	RANK INCOME IN COMPARISON WITH OTHER PEOPLE IN OCCUPATION IN CIRCLE
w12ir013	HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE IN YOUR OCCUPATION IN THE US
w12ir014	EVER WORKED FOR PAY
w12ir015_year	WHEN LAST WORK FOR PAY YEAR
w12ir015_yearsago	WHEN LAST WORK FOR PAY YEAR AGO
w12ir017	LAST JOB AVG YEARLY HH INCOME FOR PEOPLE IN YOUR OCCUPATION
w12ir018	LAST JOB AVG YEARLY HH INCOME FOR PEOPLE IN CIRCLE
w12ir019	LAST JOB RANK INCOME IN COMPARISON WITH OTHER PEOPLE IN OCCUPATION IN US
w12ir020	LAST JOB RANK INCOME IN COMPARISON WITH OTHER PEOPLE IN OCCUPATION IN CIRCLE

w12ir021	LAST JOB HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE IN YOUR OCCUPATION IN THE
w12ir022	AVG YEARLY INCOME S YOUR AGE US
w12ir023	RANK INCOME IN COMPARISON WITH S YOUR AGE IN US
w12ir024	AVG INCOME IN COMPARISON WITH CIRCLE YOUR AGE
w12ir025	LAST JOB HOW MUCH COMPARE YOUR INCOME OTHER S YOUR AGE IN US
w12ir026	AVG YEARLY INCOME S YOUR EDUCATION US
w12ir027	RANK INCOME IN COMPARISON WITH S YOUR EDUCATION IN US
w12ir028	AVG INCOME IN COMPARISON WITH CIRCLE YOUR EDUCATION
w12ir029	LAST JOB HOW MUCH COMPARE YOUR INCOME OTHER S YOUR EDUCATION IN US
w12ir008_result	JOB TITLE
w12ir016_result	LAST JOB TITLE
w12ir013a	HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE IN YOUR OCCUPATION IN YOUR CIRCLE
w12ir024a	RANK INCOME IN COMPARISON WITH S YOUR AGE IN CIRCLE
w12ir025b	LAST JOB HOW MUCH COMPARE YOUR INCOME OTHER S YOUR AGE IN CIRCLE
w12ir027a	RANK INCOME IN COMPARISON WITH S YOUR EDUCATION IN CIRCLE
w12ir029a	LAST JOB HOW MUCH COMPARE YOUR INCOME OTHER S YOUR EDUCATION IN CIRCLE
w12ir021a	LAST JOB HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE IN YOUR OCCUPATION IN CIRC
w12ir018_others	LAST JOB HAD PEOPLE WITH SAME OCCUPATION IN CIRCLE
w12ir010_others	PEOPLE WITH SAME OCCUPATION IN CIRCLE
w12ir028_others	ANY PEOPLE SAME EDUCATION AS YOU
w12cs_001	HOW PLEASANT INTERVIEW
w12base_weight	Base Weight
w12final_weight	relative post-stratification weight
w12imputation_flag	whether any weighting variable is imputed

Table B.3 UAS 16 Variables included in the Comprehensive Data File

Variable Name	Variable Label
k12problemselected	
k12cs_001	HOW PLEASANT INTERVIEW
k12s4	R marital status in current interview
k12s7a	currently receive Soc Sec benefits
k12s6a	replacement by Soc Sec
k12s7b	Sp currently receive Soc Sec benefits
k12s8a	current employment status
k12s8c	retired work status
k12s8b	Sp employment status
k12s9c	Sp retired work status
k12d1	Health
k12d2	breaks in employment
k12bg002	currently covered by health insurance
k12bg003s1	current health insurance
k12bg003s2	current health insurance
k12bg003s3	current health insurance
k12bg003s4	current health insurance
k12bg003s5	current health insurance
k12bg003s6	current health insurance
k12bg003s7	current health insurance
k12bg003s8	current health insurance
k12bg003s9	current health insurance
k12bg003s10	current health insurance
k12bg003s11	current health insurance
k12bg003s12	current health insurance
k12bg003	current health insurance
k12np_01	Early Eligibility Age
k12np_02	FRA

k12np_03	work retirement age
k12np_04	testing understanding of DRC definition
k12np_05	what age first eligible for delayed retirement credits
k12np_06	test understanding of DRC maximize credits
k12np_05_age	what age first eligible for delayed retirement credits
k12sm_01	statement action
k12sm_02s1	statement action
k12sm_02s2	statement action
k12sm_02s3	statement action
k12sm_02s4	statement action
k12sm_02s5	statement action
k12sm_02s6	statement action
k12sm_02	statement action
k12sm_03_a	keep statement
k12sm_03_f	changed intended claiming age
k12q1	how well prepared financially for retirement
k12q2a	How inflation will affect your retirement
k12q2b	How much you will need to have saved to retire comfortably
k12q2c	How the Soc Sec system works
k12q2d	How long you might live in retirement
k12q3	what you believe Soc Sec should provide to Americans like you during ret
k12q4a	How Soc Sec retirement benefits are calculated
k12q4b	The eligibility age for full Soc Sec retirement benefits
k12q4c	how SS benefits are affected if work and claim
k12q4d	How much your monthly Soc Sec retirement benefits will be
k12q4e	How your benefits change if you claim Soc Sec benefits sooner or later
k12q5	How confident are you that the Soc Sec system will be able to pay your p
k12q6a	How confident are you that Soc Sec retirement benefits will be there for
k12q6b	percent chance live to 90
k12q7b	retirement benefits you are currently receiving from Soc Sec

k12q7a	Do you expect your future Soc Sec benefits to be enough to ensure a good
k12q8s1	Steps
k12q8s2	Steps
k12q8s3	Steps
k12q8s4	Steps
k12q8s5	Steps
k12q8s6	Steps
k12q8s7	Steps
k12q8s8	Steps
k12q8	Steps
k12q8_other	steps other
k12q9	how a workers Soc Sec benefits are calculated
k12q10a	benefits if their Sp qualifies for Soci
k12q10b	Soc Sec benefits are not affected by the age at which someone starts cla
k12q10c	Soc Sec benefits are adjusted for inflation.
k12q10d	Soc Sec benefits have to be claimed as soon as someone retires.
k12q10e	Retired people who continue to earn income from working or investments may have
k12q12	automatically deducted
k12q11	true false confidence
k12q13	disabled benefits
k12q17	age retire
k12q17_age	age retire
k12flq17	
k12q18b	age Sp retire
k12q18_age	age Sp retire
k12q19a	what age claim SS retirement benefits
k12q19_age	age clain SS
k12q19b	age claim SS retirement benefits

k12q19c	age Sp plan claim SS retirement benefits
k12q19c_age	age Sp claim SS
k12q19d	age Sp claim SS retirement benefits
k12q20a	money per month
k12q20a_followup	money per month brackets
k12q21a	waited two more years money per month
k12q21a_followup	a waited two more years money per month brackets
k12q22a	Sp money per month
k12q22a_followup	Sp money per month brackets
k12q22d	draw other savings if not receiving benefits until age 70
k12q2e	How to invest your retirement money
k12q2f	How to manage your spending in retirement
k12q4spa	How much your Sps monthly Soc Sec retirement benefits will be
k12q4spb	How your decision about when to claim Soc Sec retirement benefits can af
k12q4spc	How your Sps decision about when to claim Soc Sec benefits may affec
k12q10f	Soc Sec is paid for by a tax placed on both workers and employers.
k12q10g	Workers who pay Soc Sec taxes are entitled to Soc Sec disability
k12q10h	If a worker who pays Soc Sec taxes dies, any of his/her children under a
k12q10i	If a worker who pays Soc Sec taxes dies, his/her Sp may claim Social
k12q26_1s1	what topics should be taught if SS would educate only one
k12q26_1s2	what topics should be taught if SS would educate only one
k12q26_1s3	what topics should be taught if SS would educate only one
k12q26_1s4	what topics should be taught if SS would educate only one
k12q26_1s5	what topics should be taught if SS would educate only one
k12q26_1s6	what topics should be taught if SS would educate only one
k12q26_1s7	what topics should be taught if SS would educate only one
k12q26_1s8	what topics should be taught if SS would educate only one
k12q26_1s9	what topics should be taught if SS would educate only one
k12q26_1_other	what topics should be taught if SS would educate only one other

k12q29	ever visited the Soc Sec website
k12q29_calc	ever used the Retirement Estimator calculator on Soc Sec website
k12q29_calc_whys1	calculator main reason used
k12q29_calc_whys2	calculator main reason used
k12q29_calc_whys3	calculator main reason used
k12q29_calc_whys5	calculator main reason used
k12q29_calc_whys6	calculator main reason used
k12q29_calc_why	calculator main reason used
k12q29b	calculator how much receive
k12q29c	calculator benefits
k12q29d	calculator affect age
k12q29e	Use of calculator
k12q30_intro	ever received Soc Sec statement in the mail
k12q30	statement how carefully read
k12q31	statement helpful
k12q32	statement insert
k12q32b	insert informative
k12q33	how prefer to receive statement
k12q34	apply for SS benefits prefer
k12q35_2a	Provide written advice and materials
k12q35_2c	Develop webinars or online videos
k12q35_2d	Provide worksheets on the website or via mail
k12q35_2e	Provide more information about solvency of the Soc Sec system
k12q35_2f	Deducted for Medicare premiums
k12q35_2g	Provide a calculator and worksheet for taxes
k12q35_2h	Develop public service announcements on planning
k12q29_acct	ever created a my Soc Sec account
k12q25e_other	what other SS help
k12q25f_other	Other
k12np_06_age	test understanding of DRC maximize credits

k12q9_correct	Correct response to q9
k12q10a_correct	Correct response to q10a
k12q10b_correct	Correct response to q10b
k12q10c_correct	Correct response to q10c
k12q10d_correct	Correct response to q10d
k12q10e_correct	Correct response to q10e
k12q10f_correct	Correct response to q10f
k12q10g_correct	Correct response to q10g
k12q10h_correct	Correct response to q10h
k12q10i_correct	Correct response to q10i
k12q12_correct	Correct response to q12
k12np_01_correct	Correct response to np_01
k12np_02_correct	Correct response to np_02
k12np_03_correct	Correct response to np_03
k12np_04_correct	Correct response to np_04
k12np_05_correct	Correct response to np_05
k12np_06_correct	Correct response to np_06
k12fra	Full retirement age
k12s11	
k12ks_ssret_basic	Index of Social Security Knowledge (basic)
k12ks_ssret_ages	Index of Social Security Knowledge (key ages)
k12ks_ssret_comp	Index of Social Security Knowledge (complete)
k12base_weight	Base Weight
k12imputation_flag	Whether any weighting variable is imputed
k12final_weight	Relative Post-Stratification Weight
j12rpi	Retirement Preparedness Index—uses data from UAS 16, 24, and 26

Table B.4 UAS 18 Variables included in the Comprehensive Data File

Variable Name	Variable Label
f12cs_001	HOW PLEASANT INTERVIEW
f12intro_1	financial decisions
f12intro_2	own or rent home
f12intro_3	year purchase home
f12intro_4s1	info home
f12intro_4s2	info home
f12intro_4s3	info home
f12intro_4s4	info home
f12intro_4s5	info home
f12intro_4	info home
f12intro_5	understanding of mortgage
f12intro_5aa	balance higher
f12intro_5ab	pay-off mortgage
f12b9	have checking or savings
f12b10s1	ways you do banking
f12b10s2	ways you do banking
f12b10s3	ways you do banking
f12b10s4	ways you do banking
f12b10s5	ways you do banking
f12b10s6	ways you do banking
f12b10s7	ways you do banking
f12b10	ways you do banking
f12b10_other	other way you do banking
f12b11s1	why not bank online
f12b11s2	why not bank online
f12b11s3	why not bank online
f12b11s4	why not bank online
f12b11s5	why not bank online

f12b11s6	why not bank online
f12b11s7	why not bank online
f12b11s8	why not bank online
f12b11	why not bank online
f12b11_other	other reasons why not bank online
f12b12s1	how pay bills
f12b12s2	how pay bills
f12b12s3	how pay bills
f12b12s4	how pay bills
f12b12s5	how pay bills
f12b12s6	how pay bills
f12b12s7	how pay bills
f12b12s8	how pay bills
f12b12s9	how pay bills
f12b12s10	how pay bills
f12b12	how pay bills
f12b13	use autobill pay
f12b14s1	why not use auto bill pay
f12b14s2	why not use auto bill pay
f12b14s3	why not use auto bill pay
f12b14s4	why not use auto bill pay
f12b14s5	why not use auto bill pay
f12b14s6	why not use auto bill pay
f12b14s7	why not use auto bill pay
f12b14s8	why not use auto bill pay
f12b14s9	why not use auto bill pay
f12b14s10	why not use auto bill pay
f12b14	why not use auto bill pay
f12b14as1	receive federal govt benefits
f12b14as2	receive federal govt benefits

f12b14as3	receive federal govt benefits
f12b14as4	receive federal govt benefits
f12b14as5	receive federal govt benefits
f12b14as7	receive federal govt benefits
f12b14as8	receive federal govt benefits
f12b14as9	receive federal govt benefits
f12b14as10	receive federal govt benefits
f12b14a	receive federal govt benefits
f12b15	Reverse mortgage info
f12b16s1	decide about reverse mortgage
f12b16s2	decide about reverse mortgage
f12b16s3	decide about reverse mortgage
f12b16s4	decide about reverse mortgage
f12b16s5	decide about reverse mortgage
f12b16s6	decide about reverse mortgage
f12b16	decide about reverse mortgage
f12b16_other	other decide about reverse mortgage
f12b16_havemortgages1	decide about reverse mortgage
f12b16_havemortgages2	decide about reverse mortgage
f12b16_havemortgages3	decide about reverse mortgage
f12b16_havemortgages4	decide about reverse mortgage
f12b16_havemortgages5	decide about reverse mortgage
f12b16_havemortgages6	decide about reverse mortgage
f12b16_havemortgage	decide about reverse mortgage
f12b17a	reverse mortgage lump sum vs. monthly income
f12b17b	year of reverse mortgage
f12b17c	value of reverse mortgage
f12b17	purpose of reverse mortgage
f12b19	credit cards past 3 yrs
f12b20	amount pay on credit cards

f12b21	balance on credit card for medical expense past 3 yr
f12b22	cash advance past 3 yrs
f12b23	credit card debt compared to 3 yrs ago
f12b23b	cost of credit card debt
f12b23b_dks1	dont know cost of credit card debt
f12b23b_dk	dont know cost of credit card debt
f12b24	your payday loan experience
f12b26s1	purpose of payday loan
f12b26s2	purpose of payday loan
f12b26s3	purpose of payday loan
f12b26s4	purpose of payday loan
f12b26s5	purpose of payday loan
f12b26s6	purpose of payday loan
f12b26s7	purpose of payday loan
f12b26s8	purpose of payday loan
f12b26s9	purpose of payday loan
f12b26s10	purpose of payday loan
f12b26	purpose of payday loan
f12b26_other	other reason needed loan
f12b27	taken out loan to pay back loan
f12b28	how long to pay back loan
f12b29s1	rate borrowing experience
f12b29s2	rate borrowing experience
f12b29s3	rate borrowing experience
f12b29s4	rate borrowing experience
f12b29s5	rate borrowing experience
f12b29	rate borrowing experience
f12b30s1	why not get payday loan
f12b30s2	why not get payday loan
f12b30s3	why not get payday loan

f12b30s4	why not get payday loan
f12b30s5	why not get payday loan
f12b30	why not get payday loan
f12new1s1	have student loan
f12new1s2	have student loan
f12new1s3	have student loan
f12new1s4	have student loan
f12new1s5	have student loan
f12new1s6	have student loan
f12new1	have student loan
f12new1_a	public or private student loan
f12new1_b	for profit
f12new1_c	kind of degree
f12new1_d	successful student loan
f12new1_e	useful student loan
f12new1_f	borrowed from home equity
f12new2	currently owed on own education loan
f12new3	currently owed for Sp education
f12b32s1	who helped household last yr
f12b32s2	who helped household last yr
f12b32s3	who helped household last yr
f12b32s4	who helped household last yr
f12b32s5	who helped household last yr
f12b32s6	who helped household last yr
f12b32	who helped household last yr
f12b32_other	other person who helped
f12b32a	how professional paid
f12b32b	how satisfied with advice
f12b33s1	who helped with bills last yr
f12b33s2	who helped with bills last yr

f12b33s3	who helped with bills last yr
f12b33s4	who helped with bills last yr
f12b33s5	who helped with bills last yr
f12b33s6	who helped with bills last yr
f12b33s7	who helped with bills last yr
f12b33s8	who helped with bills last yr
f12b33	who helped with bills last yr
f12b33_other	other person helped with bills
f12b34s1	who managed investments past yr
f12b34s2	who managed investments past yr
f12b34s3	who managed investments past yr
f12b34s4	who managed investments past yr
f12b34s5	who managed investments past yr
f12b34s6	who managed investments past yr
f12b34	who managed investments past yr
f12b34_other	other person managed investments
f12b35	paid medical expense more than 1k past 3 yrs
f12b47	taken advantage of in financial ways
f12b48s1	taken advantage of in other financial ways
f12b48s2	taken advantage of in other financial ways
f12b48s3	taken advantage of in other financial ways
f12b48s4	taken advantage of in other financial ways
f12b48s5	taken advantage of in other financial ways
f12b48s6	taken advantage of in other financial ways
f12b48s7	taken advantage of in other financial ways
f12b48s8	taken advantage of in other financial ways
f12b48	taken advantage of in other financial ways
f12b48_other	other way taken advantage of
f12b48a	report fraud
f12b48bs1	person who helped with fraud

f12b48bs2	person who helped with fraud
f12b48bs3	person who helped with fraud
f12b48bs4	person who helped with fraud
f12b48bs5	person who helped with fraud
f12b48bs6	person who helped with fraud
f12b48bs7	person who helped with fraud
f12b48bs8	person who helped with fraud
f12b48bs9	person who helped with fraud
f12b48b	person who helped with fraud
f12b48b_other	other person who helped with fraud
f12b49	regretted major financial transaction past 3 yrs
f12b49as1	why regret transaction
f12b49as2	why regret transaction
f12b49as3	why regret transaction
f12b49as4	why regret transaction
f12b49as5	why regret transaction
f12b49as6	why regret transaction
f12b49a	why regret transaction
f12b49a_other	other reason regret transaction
f12b52	confidence in financial decisions
f12b53	person authorized to make financial decisions for you
f12b54	who named as agent
f12b54_other	other person named
f12intro_5acs1	when pay-off
f12intro_5acs2	when pay-off
f12intro_5acs3	when pay-off
f12intro_5ac	when pay-off
f12intro_5ac_age	age when pay-off
f12intro_5a	reset of mortgage
f12intro_6	refinanced mortgage past 3 yrs

f12intro_7s1	
f12intro_7s2	
f12intro_7s3	
f12intro_7s4	
f12intro_7s9	
f12intro_7s10	
f12intro_7s11	
f12intro_7s12	
f12intro_7s8	
f12intro_7	
f12intro_7_other	other reason not refinanced mortgage past 3 yrs
f12intro_8s1	who you asked for refinancing advice
f12intro_8s2	who you asked for refinancing advice
f12intro_8s3	who you asked for refinancing advice
f12intro_8s4	who you asked for refinancing advice
f12intro_8s5	who you asked for refinancing advice
f12intro_8	who you asked for refinancing advice
f12intro_8_other	other person asked for advice
f12intro_8as1	specifics of the mortgage refinance
f12intro_8as2	specifics of the mortgage refinance
f12intro_8as3	specifics of the mortgage refinance
f12intro_8a	specifics of the mortgage refinance
f12intro_8a_other	other specifics of the mortgage refinance
f12b31a_a	\$500 pay for unexpected expense
f12b31a_b	\$1000 pay for unexpected expense
f12b31a_c	\$5000 pay for unexpected expense
f12b31a_d	\$1000 pay for unexpected expense
f12b31_as1	\$500 pay for unexpected expense
f12b31_as2	\$500 pay for unexpected expense
f12b31_as3	\$500 pay for unexpected expense

f12b31_as4	\$500 pay for unexpected expense
f12b31_as5	\$500 pay for unexpected expense
f12b31_as6	\$500 pay for unexpected expense
f12b31_as7	\$500 pay for unexpected expense
f12b31_as8	\$500 pay for unexpected expense
f12b31_as9	\$500 pay for unexpected expense
f12b31_as10	\$500 pay for unexpected expense
f12b31_as11	\$500 pay for unexpected expense
f12b31_as12	\$500 pay for unexpected expense
f12b31_as13	\$500 pay for unexpected expense
f12b31_a	\$500 pay for unexpected expense
f12b31_bs1	\$1000 pay for unexpected expense
f12b31_bs2	\$1000 pay for unexpected expense
f12b31_bs3	\$1000 pay for unexpected expense
f12b31_bs4	\$1000 pay for unexpected expense
f12b31_bs5	\$1000 pay for unexpected expense
f12b31_bs6	\$1000 pay for unexpected expense
f12b31_bs7	\$1000 pay for unexpected expense
f12b31_bs8	\$1000 pay for unexpected expense
f12b31_bs9	\$1000 pay for unexpected expense
f12b31_bs10	\$1000 pay for unexpected expense
f12b31_bs11	\$1000 pay for unexpected expense
f12b31_bs12	\$1000 pay for unexpected expense
f12b31_bs13	\$1000 pay for unexpected expense
f12b31_b	\$1000 pay for unexpected expense
f12b31_cs1	\$5000 pay for unexpected expense
f12b31_cs2	\$5000 pay for unexpected expense
f12b31_cs3	\$5000 pay for unexpected expense
f12b31_cs4	\$5000 pay for unexpected expense
f12b31_cs5	\$5000 pay for unexpected expense

f12b31_cs6	\$5000 pay for unexpected expense
f12b31_cs7	\$5000 pay for unexpected expense
f12b31_cs8	\$5000 pay for unexpected expense
f12b31_cs9	\$5000 pay for unexpected expense
f12b31_cs10	\$5000 pay for unexpected expense
f12b31_cs11	\$5000 pay for unexpected expense
f12b31_cs12	\$5000 pay for unexpected expense
f12b31_cs13	\$5000 pay for unexpected expense
f12b31_c	\$5000 pay for unexpected expense
f12b31_ds1	\$1000 pay for unexpected expense
f12b31_ds2	\$1000 pay for unexpected expense
f12b31_ds3	\$1000 pay for unexpected expense
f12b31_ds4	\$1000 pay for unexpected expense
f12b31_ds5	\$1000 pay for unexpected expense
f12b31_ds6	\$1000 pay for unexpected expense
f12b31_ds7	\$1000 pay for unexpected expense
f12b31_ds8	\$1000 pay for unexpected expense
f12b31_ds9	\$1000 pay for unexpected expense
f12b31_ds10	\$1000 pay for unexpected expense
f12b31_ds11	\$1000 pay for unexpected expense
f12b31_ds12	\$1000 pay for unexpected expense
f12b31_ds13	\$1000 pay for unexpected expense
f12b31_d	\$1000 pay for unexpected expense
f12b14a_other	other federal govt benefits
f12b14a2	receive employer provided pensions
f12b14bs1	how receive benefit paymts
f12b14bs2	how receive benefit paymts
f12b14bs3	how receive benefit paymts
f12b14bs4	how receive benefit paymts
f12b14bs5	how receive benefit paymts

f12b14b	how receive benefit paymts
f12b14b_other	other how receive benefit paymts
f12b17_other	other purpose of reverse mortgage
f12b18s1	why not get reverse mortgage
f12b18s2	why not get reverse mortgage
f12b18s3	why not get reverse mortgage
f12b18s4	why not get reverse mortgage
f12b18s5	why not get reverse mortgage
f12b18s6	why not get reverse mortgage
f12b18s7	why not get reverse mortgage
f12b18s8	why not get reverse mortgage
f12b18s9	why not get reverse mortgage
f12b18s10	why not get reverse mortgage
f12b18s11	why not get reverse mortgage
f12b18s12	why not get reverse mortgage
f12b18	why not get reverse mortgage
f12b18_other	other reason not get reverse mortgage
f12b18b	satisfaction with reverse mortgage
f12new4	currently owed for child education
f12new5	currently owed for grandchild education
f12new6	when start paying on own education loans
f12new7	when start paying on Sp education loans
f12new8	when start paying on child education loans
f12new9	when start paying on grandchild education loans
f12new10	currently owed for others education
f12new11	when start paying on other education loans
f12b35a	How much medical bill
f12b35b	reason not covered
f12b35c	Preparedness to cover expense
f12b36s1	Advisors for medical expense

f12b36s2	Advisors for medical expense
f12b36s3	Advisors for medical expense
f12b36s4	Advisors for medical expense
f12b36s5	Advisors for medical expense
f12b36s6	Advisors for medical expense
f12b36	Advisors for medical expense
f12b36_other	other person consulted about med expense
f12b37s1	financial stress past 3 yrs
f12b37s2	financial stress past 3 yrs
f12b37s3	financial stress past 3 yrs
f12b37s4	financial stress past 3 yrs
f12b37s5	financial stress past 3 yrs
f12b37s6	financial stress past 3 yrs
f12b37s7	financial stress past 3 yrs
f12b37s8	financial stress past 3 yrs
f12b37s9	financial stress past 3 yrs
f12b37s10	financial stress past 3 yrs
f12b37s11	financial stress past 3 yrs
f12b37s12	financial stress past 3 yrs
f12b37s13	financial stress past 3 yrs
f12b37s14	financial stress past 3 yrs
f12b37	financial stress past 3 yrs
f12b37_other	other financial stress
f12b37bs1	cope with shock
f12b37bs2	cope with shock
f12b37bs3	cope with shock
f12b37bs4	cope with shock
f12b37bs5	cope with shock
f12b37bs6	cope with shock
f12b37bs7	cope with shock

f12b37bs8	cope with shock
f12b37bs9	cope with shock
f12b37bs10	cope with shock
f12b37b	cope with shock
f12b37c	success response to shock
f12b37d	lasting effect of shock
f12b38s1	Advisors during financial stress
f12b38s2	Advisors during financial stress
f12b38s3	Advisors during financial stress
f12b38s4	Advisors during financial stress
f12b38s5	Advisors during financial stress
f12b38s6	Advisors during financial stress
f12b38s7	Advisors during financial stress
f12b38s8	Advisors during financial stress
f12b38s9	Advisors during financial stress
f12b38s10	Advisors during financial stress
f12b38	Advisors during financial stress
f12b38_other	other person consulted about bankruptcy foreclosure
f12b38b	useful advice
f12b39	retire past 3 yrs or plan to
f12b40s1	Advisors for retirement
f12b40s2	Advisors for retirement
f12b40s3	Advisors for retirement
f12b40s4	Advisors for retirement
f12b40s5	Advisors for retirement
f12b40s6	Advisors for retirement
f12b40s7	Advisors for retirement
f12b40s8	Advisors for retirement
f12b40s9	Advisors for retirement
f12b40s10	Advisors for retirement

f12b40s11	Advisors for retirement
f12b40	Advisors for retirement
f12b40_other	other person consulted about retirement
f12b40a	enough money
f12b40bs1	make ends meet
f12b40bs2	make ends meet
f12b40bs3	make ends meet
f12b40bs4	make ends meet
f12b40bs5	make ends meet
f12b40bs6	make ends meet
f12b40bs7	make ends meet
f12b40b	make ends meet
f12b40b_other	other make ends meet
f12b37b_other	other cope with shock
f12b40b2	spending planning horizon
f12b40b2_other	other spending planning horizon
f12b40c	retirement planning horizon
f12b40ds1	planning horizon
f12b40ds2	planning horizon
f12b40ds3	planning horizon
f12b40ds4	planning horizon
f12b40ds5	planning horizon
f12b40ds6	planning horizon
f12b40d	planning horizon
f12b40e	effect of losing job on expected retirement
f12b41	receive more or less money mgmt help than 3 yrs ago
f12b42	receive more or less help with bills than 3 yrs ago
f12b42a	assistance with health care needs
f12b42b	made plans for long term care
f12b42cs1	plans for long term care

f12b42cs2	plans for long term care
f12b42cs3	plans for long term care
f12b42cs4	plans for long term care
f12b42cs5	plans for long term care
f12b42cs6	plans for long term care
f12b42cs7	plans for long term care
f12b42cs8	plans for long term care
f12b42c	plans for long term care
f12b42c_other	other plans for long term care
f12b35b_other	other why not covered
f12b49b	why regretted open answer
f12b50	not understood major financial transaction past 3 yrs
f12b51s1	part of transaction not understood
f12b51s2	part of transaction not understood
f12b51s3	part of transaction not understood
f12b51s4	part of transaction not understood
f12b51	part of transaction not understood
f12b51_other	other part not understood
f12base_weight	Base Weight
f12imputation_flag	Whether any weighting variable is imputed
f12final_weight	Relative Post-Stratification Weight

Table B.5 UAS 26 Variables included in the Comprehensive Data File

Variable Name	Variable Label
i12b001	have children
i12b002	any twins
i12b003	twins below 6 years old
i12b004	number of children before twins
i12ch001	Retired
i12ch002	ever tried figure out how much to save for retirement
i12ch003	tried develop retirement plan
i12ch004_intros1	ever sought information about retirement planning
i12ch004_intros2	ever sought information about retirement planning
i12ch004_intros3	ever sought information about retirement planning
i12ch004_intros4	ever sought information about retirement planning
i12ch004_intros5	ever sought information about retirement planning
i12ch004_intros6	ever sought information about retirement planning
i12ch004_intros7	ever sought information about retirement planning
i12ch004_intros8	ever sought information about retirement planning
i12ch004_intros9	ever sought information about retirement planning
i12ch004_intros10	ever sought information about retirement planning
i12ch004_intros11	ever sought information about retirement planning
i12ch004_intros12	ever sought information about retirement planning
i12ch004_intros13	ever sought information about retirement planning
i12ch004_intros14	ever sought information about retirement planning
i12ch004_intro	ever sought information about retirement planning
i12dy001	a difficult task means it is important
i12dy002	a difficult task feels important
i12dy003	struggling to complete task reminds me it is important
i12dy004	if a task is difficult it is important to do well
i12dy005	tasks that feel difficult are important
i12dy006	if a task is diffult it means it is important

i12dy007	if feel stuck on task my effort is better spent elsewhere
i12dy008	if a task feels difficult it may not be possible for me
i12dy009	if a task feels too diffult I should move on
i12cs_001	HOW PLEASANT INTERVIEW
i12ch005a	Accurate Family, friends and/or colleagues
i12ch005b	Accurate Employer
i12ch005c	Accurate Television and/or radio
i12ch005d	Accurate Soc Sec Administration website
i12ch005e	Accurate Soc Sec Administration office
i12ch005f	Accurate Soc Sec Administration mailed information
i12ch005g	Accurate Soc Sec Administration phone line
i12ch005h	Accurate Websites of other government agencies (e.g. Department of Labor, Consum
i12ch005i	Accurate Offices of other government agencies (e.g. Department of Labor, Consume
i12ch005j	Accurate Financial advisors/planner, accountant, insurance agent, banks and/or b
i12ch005k	Accurate Websites of nonprofit organizations e.g. AARP
i12ch005l	Accurate Offices of nonprofit organizations e.g. AARP
i12ch005m	Accurate Community organizations such as churches, libraries and community cente
i12ch006a	Understand Family, friends and/or colleagues
i12ch006b	Understand Employer
i12ch006c	Understand Television, radio, newspaper and other media
i12ch006d	Understand Soc Sec Administration website
i12ch006e	Understand Soc Sec Administration office
i12ch006f	Understand Soc Sec Administration mailed information
i12ch006g	Understand Soc Sec Administration phone line
i12ch006h	Understand Websites of other government agencies (e.g. Department of Labor, Cons
i12ch006i	Understand Offices of other government agencies (e.g. Department of Labor, Consu

i12ch006j	Understand Financial advisors/planner, accountant, insurance agent, banks and/or
i12ch006k	Understand Websites of nonprofit organizations e.g. AARP
i12ch006l	Understand Offices of nonprofit organizations e.g. AARP
i12ch006m	Understand Community organizations such as churches, libraries and community cen
i12ch007a	Access Family, friends and/or colleagues
i12ch007b	Access Employer
i12ch007c	Access Television, radio, newspaper and other media
i12ch007d	Access Soc Sec Administration website
i12ch007e	Access Soc Sec Administration office
i12ch007f	Access Soc Sec Administration mailed information
i12ch007g	Access Soc Sec Administration phone line
i12ch007h	Access Websites of other government agencies (e.g. Department of Labor, Consumer
i12ch007i	Access Offices of other government agencies (e.g. Department of Labor, Consumer
i12ch007j	Access Financial advisors/planner, accountant, insurance agent, banks and/or bro
i12ch007k	Access Websites of nonprofit organizations e.g. AARP
i12ch007l	Access Offices of nonprofit organizations e.g. AARP
i12ch007m	Access Community organizations such as churches, libraries and community centers
i12ch011_intros1	
i12ch011_intros2	
i12ch011_intros3	
i12ch011_intros4	
i12ch011_intros5	
i12ch011_intros6	
i12ch011_intros7	
i12ch011_intros8	
i12ch011_intros9	

i12ch011_intros10	
i12ch011_intros11	
i12ch011_intros12	
i12ch011_intros13	
i12ch011_intros14	
i12ch011_intro	
i12ch008	ever visited any websites to get information
i12ch008s1	ever visited any websites to get information
i12ch008s2	ever visited any websites to get information
i12ch008s3	ever visited any websites to get information
i12ch008s4	ever visited any websites to get information
i12ch008s5	ever visited any websites to get information
i12ch008s6	ever visited any websites to get information
i12ch008s7	ever visited any websites to get information
i12ch008s8	ever visited any websites to get information
i12ch008s9	ever visited any websites to get information
i12ch008s10	ever visited any websites to get information
i12ch009a	I currently have enough information to plan for my retirement
i12ch009b	I am not interested in learning about retirement planning
i12ch009c	I dont know what the best source is for information about planning for retiremen
i12ch009d	D.I am comfortable performing online transactions regarding my bank account/s an
i12ch009e	I am comfortable going online to seek information about retirement planning
i12ch009f	I am comfortable going online to seek information about government services in g
i12ch012_intros1	ever sought information about SS survivor benefits
i12ch012_intros2	ever sought information about SS survivor benefits
i12ch012_intros3	ever sought information about SS survivor benefits
i12ch012_intros4	ever sought information about SS survivor benefits

i12ch012_intros5	ever sought information about SS survivor benefits
i12ch012_intros6	ever sought information about SS survivor benefits
i12ch012_intros7	ever sought information about SS survivor benefits
i12ch012_intros8	ever sought information about SS survivor benefits
i12ch012_intros9	ever sought information about SS survivor benefits
i12ch012_intros10	ever sought information about SS survivor benefits
i12ch012_intros11	ever sought information about SS survivor benefits
i12ch012_intros12	ever sought information about SS survivor benefits
i12ch012_intros13	ever sought information about SS survivor benefits
i12ch012_intros14	ever sought information about SS survivor benefits
i12ch012_intro	ever sought information about SS survivor benefits
i12ch013_intros1	ever sought information about SS disability benefits
i12ch013_intros2	ever sought information about SS disability benefits
i12ch013_intros3	ever sought information about SS disability benefits
i12ch013_intros4	ever sought information about SS disability benefits
i12ch013_intros5	ever sought information about SS disability benefits
i12ch013_intros6	ever sought information about SS disability benefits
i12ch013_intros7	ever sought information about SS disability benefits
i12ch013_intros8	ever sought information about SS disability benefits
i12ch013_intros9	ever sought information about SS disability benefits
i12ch013_intros10	ever sought information about SS disability benefits
i12ch013_intros11	ever sought information about SS disability benefits
i12ch013_intros12	ever sought information about SS disability benefits
i12ch013_intros13	ever sought information about SS disability benefits
i12ch013_intros14	ever sought information about SS disability benefits
i12ch013_intro	ever sought information about SS disability benefits
i12dy010	when working on a task that feels hard it means it is not for me
i12dy011	finding a task difficult tells me I cannot complete it
i12dy012	if a task feels difficult it may not be possible for me
i12dy015_order_10_	question order

i12dy015_order_11_	question order
i12dy015_order_12_	question order
i12dy015_order_1_	question order
i12dy015_order_2_	question order
i12dy015_order_3_	question order
i12dy015_order_4_	question order
i12dy015_order_5_	question order
i12dy015_order_6_	question order
i12dy015_order_7_	question order
i12dy015_order_8_	question order
i12dy015_order_9_	question order
i12ch015_intros1	any of following activities on SSA site
i12ch015_intros2	any of following activities on SSA site
i12ch015_intros3	any of following activities on SSA site
i12ch015_intros4	any of following activities on SSA site
i12ch015_intros5	any of following activities on SSA site
i12ch015_intros6	any of following activities on SSA site
i12ch015_intros7	any of following activities on SSA site
i12ch015_intros8	any of following activities on SSA site
i12ch015_intros9	any of following activities on SSA site
i12ch015_intros10	any of following activities on SSA site
i12ch015_intros11	any of following activities on SSA site
i12ch015_intros12	any of following activities on SSA site
i12ch015_intros13	any of following activities on SSA site
i12ch015_intros14	any of following activities on SSA site
i12ch015_intros15	any of following activities on SSA site
i12ch015_intro	any of following activities on SSA site
i12ch014_intros1	used any of the following sources to get info from ssa
i12ch014_intros2	used any of the following sources to get info from ssa
i12ch014_intros3	used any of the following sources to get info from ssa

i12ch014_intros4	used any of the following sources to get info from ssa
i12ch014_intro	used any of the following sources to get info from ssa
i12ch016a	Information mailed by the Soc Sec Administration to my home
i12ch016b	Public service announcements in the print media
i12ch016c	Public service announcements in the television or radio
i12ch016d	Public service announcements via social media
i12ch016e	Information posted in community spaces
i12ch016f	Information provided by a Soc Sec Administration representative in perso
i12ch016g	Information provided at my place of work
i12ch016h	Web-based tutorials by the Soc Sec Administration (such as on YouTube)
i12ch016i	A Soc Sec Administration smartphone application (app)
i12ch017a	have enough information about Soc Sec retirement eligibility and benefit
i12ch022_intros1	done any with my Soc Sec account
i12ch022_intros2	done any with my Soc Sec account
i12ch022_intros3	done any with my Soc Sec account
i12ch022_intros4	done any with my Soc Sec account
i12ch022_intros5	done any with my Soc Sec account
i12ch022_intros6	done any with my Soc Sec account
i12ch022_intros7	done any with my Soc Sec account
i12ch022_intros8	done any with my Soc Sec account
i12ch022_intro	done any with my Soc Sec account
i12ch017b	receive more information from Soc Sec about benefits and planning for re
i12ch017c	trust more Soc Sec than other government sources
i12ch017d	trust Soc Sec more than private or non-government sources
i12ch017e	can easily find information about Soc Sec retirement eligibility and ben
i12ch017f	Information provided in person by a Soc Sec representative is more relev
i12ch017g	always open and carefully read all mail received from Soc Sec Administra
i12ch017h	comfortable performing online transactions related to Soc Sec benefits
i12ch018	heard about my Soc Sec

i12ch019s1	how heard about my Soc Sec
i12ch019s2	how heard about my Soc Sec
i12ch019s3	how heard about my Soc Sec
i12ch019s4	how heard about my Soc Sec
i12ch019s5	how heard about my Soc Sec
i12ch019s6	how heard about my Soc Sec
i12ch019s7	how heard about my Soc Sec
i12ch019s8	how heard about my Soc Sec
i12ch019s10	how heard about my Soc Sec
i12ch019s11	how heard about my Soc Sec
i12ch019s12	how heard about my Soc Sec
i12ch019s13	how heard about my Soc Sec
i12ch019s14	how heard about my Soc Sec
i12ch019s15	how heard about my Soc Sec
i12ch019s16	how heard about my Soc Sec
i12ch019	how heard about my Soc Sec
i12ch020	set up a my Soc Sec account
i12ch021	Why not set up my Soc Sec
i12ch023a	confident in the security of personal information
i12ch023b	My Soc Sec account is easy to use
i12ch023c	personal information on my Soc Sec account is timely and accurate
i12ch023d	Transactions made on my Soc Sec account are reliable
i12ch023e	My Soc Sec account allows to perform most of the transactions needed
i12ch024	willing to set up a my Soc Sec Account
i12ch025	why not set up my Soc Sec
i12ch026_intros1	Which of the following services do you think you would be likely to use
i12ch026_intros2	Which of the following services do you think you would be likely to use
i12ch026_intros3	Which of the following services do you think you would be likely to use
i12ch026_intros4	Which of the following services do you think you would be likely to use
i12ch026_intros5	Which of the following services do you think you would be likely to use

i12ch026_intros6	Which of the following services do you think you would be likely to use
i12ch026_intros7	Which of the following services do you think you would be likely to use
i12ch026_intros8	Which of the following services do you think you would be likely to use
i12ch026_intro	Which of the following services do you think you would be likely to use
i12ch027	heard about retirement estimator
i12ch028s1	how heard estimator
i12ch028s2	how heard estimator
i12ch028s3	how heard estimator
i12ch028s4	how heard estimator
i12ch028s5	how heard estimator
i12ch028s6	how heard estimator
i12ch028s7	how heard estimator
i12ch028s8	how heard estimator
i12ch028s9	how heard estimator
i12ch028s10	how heard estimator
i12ch028s11	how heard estimator
i12ch028s12	how heard estimator
i12ch028s13	how heard estimator
i12ch028s14	how heard estimator
i12ch028s15	how heard estimator
i12ch028	how heard estimator
i12ch029	ever used estimator
i12ch030	why not used retirement estimator
i12ch031a	calculator confident in the security of personal information
i12ch031b	The Retirement Estimator is easy to use
i12ch031c	estimates Retirement Estimator accurate
i12ch031d	possible actual benefits will vary from the Retirement Estimator
i12ch031e	confident in acting on the estimates given Retirement Estimator
i12ch031f	need additional information besides Retirement Estimator
i12ch032	willing to use the Retirement Estimator

i12ch033	Why not use retirement estimator
i12ch037	age eligible for retirement without reduction
i12ch038_intros1	ever attended in the following activities
i12ch038_intros2	ever attended in the following activities
i12ch038_intros3	ever attended in the following activities
i12ch038_intros4	ever attended in the following activities
i12ch038_intro	ever attended in the following activities
i12ch039s1	kind of information sought
i12ch039s2	kind of information sought
i12ch039s3	kind of information sought
i12ch039s4	kind of information sought
i12ch039s5	kind of information sought
i12ch039s6	kind of information sought
i12ch039s7	kind of information sought
i12ch039s8	kind of information sought
i12ch039s9	kind of information sought
i12ch039	kind of information sought
i12ch040a	Bring it to a financial planner
i12ch040b	Call the SSA and speak to a live person
i12ch040c	Share information with family and friends
i12ch040d	Look for another source to confirm and/or clarify
i12ch040_intros1	after visiting SSA website did any of the following
i12ch040_intros2	after visiting SSA website did any of the following
i12ch040_intros3	after visiting SSA website did any of the following
i12ch040_intros4	after visiting SSA website did any of the following
i12ch040_intros5	after visiting SSA website did any of the following
i12ch040_intro	after visiting SSA website did any of the following
i12ch041a	retirement planning Family, friends and/or colleagues
i12ch041b	retirement planning Employer
i12ch041c	retirement planning Television and/or radio

i12ch041d	retirement planning Soc Sec Administration website
i12ch041e	retirement planning Soc Sec Administration office
i12ch041f	retirement planning Soc Sec Administration mailed information
i12ch041g	retirement planning Soc Sec Administration phone line
i12ch041h	retirement planning websites other agencies
i12ch041i	retirement planning offices other agencies
i12ch041j	retirement planning Financial advisors/planner, accountant, insurance agent, ban
i12ch041k	retirement planning Websites of nonprofit organizations e.g. AARP
i12ch041l	retirement planning Offices of nonprofit organizations e.g. AARP
i12ch041m	retirement planning other
i12base_weight	Base Weight
i12imputation_flag	Whether any weighting variable is imputed
i12final_weight	Relative Post-Stratification Weight

Table B.6 UAS 38 Variables included in the Comprehensive Data File

Variable Name	Variable Label
c12c001	handle unexpected expense
c12c002	securing financial future
c12c003	never have things I want
c12c004	enjoy life managing money
c12c005	just getting by financially
c12c006	concerned money wont last
c12s001	good with fractions
c12s002	good with percentages
c12s003	good at tip
c12s004	shirt 25% off
c12s005	tables and graphs helpful
c12s006	chance in words vs numbers
c12s007	weather forecast
c12s008	numerical info useful
c12total	total of the 8 SNS questions
c12part1sub	Part 1 subtotal of CFPB score
c12part2sub	Part 2 subtotal of CFPB score
c12totalrespvalue	Total response value of CFPB questions
c12part1score_1_	score for each Part 1 response
c12part1score_2_	score for each Part 1 response
c12part1score_3_	score for each Part 1 response
c12part1score_4_	score for each Part 1 response
c12part1score_5_	score for each Part 1 response
c12part1score_6_	score for each Part 1 response
c12part2score_1_	score for each Part 2 response
c12part2score_2_	score for each Part 2 response
c12part2score_3_	score for each Part 2 response
c12part2score_4_	score for each Part 2 response

c12cnt	counter
c12wellbeingscoreold	CFPB score, table calculation method
c12wellbeingscore	CFPB score
c12cs_001	HOW PLEASANT INTERVIEW
c12c007	gift causes strain
c12c008	money left over
c12c009	behind with finances
c12c010	finances control life
c12c011	Age
c12c012	how survey taken
c12c013	confident make financial decisions
c12avgsnsscore	Numeracy average score

Table B.7 UAS 42 Variables included in the Comprehensive Data File

Variable Name	Variable Label
n12problemselected	
n12nsa11_score	NSA11_SCORE SCORE
n12nsa12_score	NSA12_SCORE SCORE
n12nsa13_score	NSA13_SCORE SCORE
n12nsa21_score	NSA21_SCORE SCORE
n12nsa22_score	NSA22_SCORE SCORE
n12nsa23_score	NSA23_SCORE SCORE
n12nsa31_score	NSA31_SCORE SCORE
n12nsa32_score	NSA32_SCORE SCORE
n12nsa33_score	NSA33_SCORE SCORE
n12nsa41_score	NSA41_SCORE SCORE
n12nsa42_score	NSA42_SCORE SCORE
n12nsa43_score	NSA43_SCORE SCORE
n12nsa51_score	NSA51_SCORE SCORE
n12nsa52_score	NSA52_SCORE SCORE
n12nsa53_score	NSA53_SCORE SCORE
n12nsa_score	TOTAL SCORE
n12cs_001	HOW PLEASANT INTERVIEW
n12uas42cog	uas42cog: IRT-based number series score

Table B.8 UAS 43 Variables included in the Comprehensive Data File

Variable Name	Variable Label
v12problemselected	
v12pva11_score	PVA11_SCORE SCORE
v12pva12_score	PVA12_SCORE SCORE
v12pva13_score	PVA13_SCORE SCORE
v12pva21_score	PVA21_SCORE SCORE
v12pva22_score	PVA22_SCORE SCORE
v12pva23_score	PVA23_SCORE SCORE
v12pva31_score	PVA31_SCORE SCORE
v12pva32_score	PVA32_SCORE SCORE
v12pva33_score	PVA33_SCORE SCORE
v12pva41_score	PVA41_SCORE SCORE
v12pva42_score	PVA42_SCORE SCORE
v12pva43_score	PVA43_SCORE SCORE
v12pva51_score	PVA51_SCORE SCORE
v12pva52_score	PVA52_SCORE SCORE
v12pva53_score	PVA53_SCORE SCORE
v12pva_score	TOTAL SCORE
v12cs_001	HOW PLEASANT INTERVIEW
v12uas43cog	uas43cog: IRT-based picture vocabulary score

Table B.9 UAS 44 Variables included in the Comprehensive Data File

Variable Name	Variable Label
a12problemselected	
a12vea11_score	VEA11_SCORE SCORE
a12vea12_score	VEA12_SCORE SCORE
a12vea13_score	VEA13_SCORE SCORE
a12vea21_score	VEA21_SCORE SCORE
a12vea22_score	VEA22_SCORE SCORE
a12vea23_score	VEA23_SCORE SCORE
a12vea31_score	VEA31_SCORE SCORE
a12vea32_score	VEA32_SCORE SCORE
a12vea33_score	VEA33_SCORE SCORE
a12vea41_score	VEA41_SCORE SCORE
a12vea42_score	VEA42_SCORE SCORE
a12vea43_score	VEA43_SCORE SCORE
a12vea51_score	VEA51_SCORE SCORE
a12vea52_score	VEA52_SCORE SCORE
a12vea53_score	VEA53_SCORE SCORE
a12vea_score	TOTAL SCORE
a12cs_001	HOW PLEASANT INTERVIEW
a12uas44cog	uas44cog: IRT-based verbal analogies score