

UnderStandingAmericaStudy

UAS COMPREHENSIVE FILE DATA DESCRIPTION



USC Dornsife Center for Economic and Social Research

June 2020

Michael Moldoff

Andrew Becker

Contents

1. Introduction	3
2. Overview of the UAS Comprehensive File	5
What's New	5
2.1 UAS Input Files	5
2.2 Survey Participation Indicators	6
2.3 UAS Comprehensive File Structure	7
2.4 Obtaining UAS Data	8
2.5 Merging with other UAS Data Sets	8
3. UAS Comprehensive File Description	9
3.1 UAS HRS Survey Data	9
3.1.1 Variable Naming Structure and Survey Indicator Variables	10
3.1.2 UAS HRS Demographic Variables	11
3.1.3 Income and Wealth Variables and Imputation	13
3.1.4 Outlier Identification and Correction	16
3.1.5 Health Variables	17
3.1.6 Health Insurance Variables	17
3.1.7 Employment History Variables	18
3.1.8 Retirement Variables	19
3.1.9 Pension Variables	20
3.1.10 Family Structure Variables	21
3.1.11 Social Security Variables	21
3.2 Non-HRS UAS Survey Data	22
3.2.1 Topic P (UAS 1, UAS 121) – Financial Literacy; Personality; Understanding Probabilities; Numeracy	25
3.2.2 Topic W (UAS 2, UAS 121) - Satisfaction with Life Domains; Well-being yesterday; Neighborhood quality; Income comparisons	26
3.2.3 Topic K (UAS 16, UAS 94) – What Do People Know About Social Security	26
3.2.4 Topic F (UAS 18, UAS 119) - Financial Services and Decision-Making	26
3.2.5 Topic I (UAS 16, UAS 26, UAS 113) - Ways People Get Information on Retirement and Social Security	26
3.2.6 Topic C (UAS 38, UAS 177) - Subjective numeracy and Consumer Financial Well-Being	27
3.2.7 Topic N (UAS 42, UAS 83) - Cognitive measures 1 - Numbers	27
3.2.8 Topic V (UAS 43, UAS 84) - Cognitive measures 2 - Picture Vocabulary	27

3.2.9 Topic A (UAS 44, UAS 85) - Cognitive measures 3- Verbal Analogies.....	28
3.2.10 Non-HRS Derived Variables	28
3.2.11 Financial Health Scores	28
3.2.12 Elder Index Variables	29
3.3 Sample Weights.....	30
References.....	31
Appendix A. UAS HRS Variables.....	32
Table A.1 UAS HRS Wealth Variables included in the Comprehensive File	32
Table A.2 UAS HRS Income Variables included in the Comprehensive File	35
Table A.3 Demographic and Survey Information Variables included in the Comprehensive File from UAS HRS and non-HRS Surveys	39
Demographic Variables:	39
UAS Survey Info Variables:	40
Table A.4 UAS HRS Health Variables included in the Comprehensive File	45
Table A.5 UAS HRS Health Insurance Variables included in the Comprehensive File	57
Table A.6 UAS HRS Employment History Variables included in the Comprehensive File	59
Table A.7 UAS HRS Retirement Variables included in the Comprehensive File	61
Table A.8 UAS HRS Pension Variables included in the Comprehensive File	64
Table A.9 UAS HRS Family Structure Variables included in the Comprehensive File.....	66
Table A.10 UAS HRS Social Security Variables included in the Comprehensive File	67
Appendix B. UAS non-HRS Variables by Topic Letter	69
Table B.1 Topic P Variables included in the Comprehensive File.....	69
Table B.2 Topic W Variables included in the Comprehensive File	78
Table B.3 Topic K Variables included in the Comprehensive File.....	83
Table B.4 Topic F Variables included in the Comprehensive File	94
Table B.5 Topic I Variables included in the Comprehensive File	128
Table B.6 Topic C Variables included in the Comprehensive File.....	150
Table B.7 Topic N Variables included in the Comprehensive File	153
Table B.8 Topic V Variables included in the Comprehensive File	153
Table B.9 Topic A Variables included in the Comprehensive File	153
Table B.10 Financial Health Network Assessment Variables in the Comprehensive File	154
Table B.11 Elder Index Quintile Variables in the Comprehensive File	154
Appendix C. Elder Index Median Values By Household Type and Quintile	155

1. INTRODUCTION

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

The UAS Comprehensive File (known simply as 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 United States Postal Service delivery sequence files. UAS respondents are people age 18 and older who answer surveys, on average, once or twice monthly via an online interface that is technologically powerful yet friendly for the participants and quick to deliver results. The Comprehensive File includes most sections of the core Health and Retirement Study (HRS)¹ questionnaire, administered to respondents in the UAS every two years in a total of six consecutive surveys for each data collection wave. The Comprehensive File also contains data on nine topics from other core UAS surveys, most of which are 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 fielding of the HRS instrument in the UAS, based on the 2014 (Wave 12) core HRS questionnaires, as well as the second fielding of the HRS instrument based on the 2016 (Wave 13) core HRS questionnaires. The harmonized variables are similar in both 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 Comprehensive File data if users have worked with the RAND HRS data previously.

The current release of the Comprehensive File includes a wide array of measures from the HRS questionnaire: demographics, wealth assets, income, pensions, retirement, government benefits, family structure, and health-related matters, plus other relevant financial cognition and decision-making variables elicited in other core UAS surveys. The latter are referred to in this document as “non-HRS data” and are organized into nine topic areas. The non-HRS variables retain their names from the UAS surveys in which they originated, but are preceded by a prefix denoting the topic area and wave as described in more detail later in this document.

Accompanying the Comprehensive File is the UAS Component File, which contains the component variables that are used to calculate several income and wealth summary variables in Waves 12 and 13 of the UAS HRS. For example, the Component File contains the individual amounts (e.g., income from wages, second job, tips, and/or professional practice) that together comprise the value of the Comprehensive File's summary item “total earnings.” Both data files, and the Component File Data Description can be found [here](#). Beginning in June 2020, many of

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

the My Household² survey demographic variables collected from each UAS survey (both UAS HRS and core non-HRS surveys), as well as UAS survey start and completion dates are included in the Component File for all observations in the Comprehensive File.

Future releases of the Comprehensive File will include more sections from Wave 13 of the core HRS (e.g., Pensions and Social Security benefits). Also, the file will include harmonized data from additional waves of the HRS and non-HRS UAS surveys currently in the field.

The Comprehensive File can be linked with any UAS survey 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@mymaillists.usc.edu.

² The My Household survey is administered quarterly to all UAS respondents. It collects background information about the respondent and household, and asks about key demographic measures.

2. OVERVIEW OF THE UAS COMPREHENSIVE FILE

What's New

- Variables indicating the date when each core UAS survey in the Comprehensive File was started by each respondent and when each survey was completed are now included. Please see [Section 3.1.2](#) for more information on the variable naming structure of each of these timestamp variables.
- Non-HRS variable labels were modified to indicate UAS survey number source to improve clarity, as well as to facilitate the use of the timestamp variable information.
- A labor status variable associated with the My Household survey was added for each wave (*rWVlaborstatus*, where *WV* indicates wave number).
- To enhance research related to older adults and their economic security, the Gerontology Institute at University of Massachusetts Boston (UMB) has created versions of the Elder Index™ to include in the UAS data system. These indices are included in the Comprehensive File. Details about each index are found in [Section 3.2.12](#).
- New data is included from respondents who took a UAS survey associated with the Comprehensive File since the previous file was created.

2.1 UAS Input Files

The UAS Comprehensive File consists of survey responses from many different studies and UAS surveys. These include the UAS HRS, which is divided into six UAS surveys for each wave to limit respondent burden in each separate survey. The section letters in Table 1 (e.g., UAS 20 Sections A-D) refer to the HRS questionnaire's core sections.

The Comprehensive File also includes studies on nine topic areas, listed in Table 1 below and described in more detail in [Section 3.2](#). Each of the nine topics is indexed with a single letter, and together comprise what is termed core "non-HRS" data.

The My Household survey is administered quarterly to all respondents. To provide background information about the respondent and household, the survey asks about key demographics, including age, ethnicity, education, marital status, work status, state of residence, and family structure. For detailed information about how the Comprehensive File uses My Household demographic data, please see [Section 3.1.2](#) and [Section 3.2](#).

Table 1 summarizes the core UAS studies that are included in the Comprehensive File.

Table 1. Core UAS Surveys in the Comprehensive File

UAS Study	UAS Surveys
UAS HRS	UAS 20 Sections A-D (Wave 12) UAS 21 Sections E-H (Wave 12) UAS 22 Sections J-M (Wave 12) UAS 23 Sections N-P (Wave 12) UAS 24 Sections Q-R (Wave 12) UAS 25 Sections S-W (Wave 12) UAS 95 Sections A-D (Wave 13) UAS 96 Sections E-H (Wave 13) UAS 97 Sections J-M (Wave 13) UAS 98 Sections N-P (Wave 13) UAS 99 Sections Q-R (Wave 13) UAS 100 Sections S-W (Wave 13)
Topic P: Financial Literacy; Personality; Understanding Probabilities; Numeracy	UAS 1 (Wave 12), UAS 121 (Wave 13)
Topic W: Satisfaction with life domains; well-being yesterday; neighborhood quality; comparison of incomes with others	UAS 2 (Wave 12) UAS 121 (Wave 13)
Topic K: What do people know about Social Security	UAS 16 (Wave 12) UAS 94 (Wave 13)
Topic F: Financial Services and Decision Making	UAS 18 (Wave 12) UAS 119 (Wave 13)
Topic I: Ways people get information on retirement and Social Security	UAS 26 & UAS 16 (Wave 12) UAS 113 (Wave 13)
Topic C: Subjective numeracy and Consumer Financial Well-being	UAS 38 (Wave 12) UAS 177 (Wave 13)
Topic N: Cognitive measures 1 – Numbers	UAS 42 (Wave 12) UAS 83 (Wave 13)
Topic V: Cognitive measures 2 – Picture Vocabulary	UAS 43 (Wave 12) UAS 84 (Wave 13)
Topic A: Cognitive measures 3 – Verbal Analogies	UAS 44 (Wave 12) UAS 85 (Wave 13)
My Household	Taken quarterly

2.2 Survey Participation Indicators

Not every panel member participated in all 11 studies (i.e., My Household, UAS HRS, and the nine topics). Study participation is represented in the Comprehensive File with a set of participation indicator variables. A variable called *in_all* is included to indicate whether a respondent participated in at least one wave of all 11 studies. In addition, several variables indicate whether a respondent participated in each of the available waves for each study. These

are *inhrs12* and *inhrs13* for the two waves of HRS data, and 18 variables indicating participation in the available waves for the nine non-HRS topics. These 18 indicator variables have the naming structure:

in_tWV

where *t* indexes the particular topic (e.g., *f* for Topic F: Financial Services and Decision Making), and *WV* is the wave number, 12 or 13). The variable *inhrs12* indicates a respondent has completed at least the first (UAS 20) of the Wave 12 UAS HRS surveys, and the variable *inhrs13* indicates a respondent has completed at least the first (UAS 95) of the Wave 13 UAS HRS surveys.

UAS survey-specific indicator variables also are present in the Comprehensive File. Each indicates whether a respondent has completed an individual UAS survey. For the UAS HRS, there are 12 such variables corresponding to the six Wave 12 UAS HRS surveys (UAS 20 through UAS 25) and six Wave 13 UAS HRS surveys (UAS 95 through UAS 100). They have the naming structure:

inuasXX

where *XX* is 20 through 25 for Wave 12, and 95 through 100 for Wave 13. Similar indicator variables exist in the file for each core non-HRS survey and the My Household survey. In the current version of the Comprehensive File, they are:

inuas1 inuas2 inuas16
inuas18 inuas26 inuas38
inuas42 inuas43 inuas44
inuas83 inuas84 inuas85
inuas94 inuas113 inuas119
inuas121 inuas177 inmyhh

All data used to create the Comprehensive File were downloaded from the UAS Survey Data Page on May 30, 2020. Because some surveys are still in the field, response numbers have most likely changed since the Comprehensive File's creation. All future releases of the Comprehensive File will include updated versions of each UAS survey data set.

2.3 UAS Comprehensive File Structure

The Comprehensive File is available for download in STATA or CSV format from the [UAS website](#). 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 first must obtain permission from the UAS by [registering on the UAS site](#) to download the public release files. Registering with UAS is considered agreeing to the “conditions of use” governing access and usage 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*. This variable, assigned to a respondent at recruitment into the UAS panel, stays fixed for each survey taken. For more information about 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 Comprehensive File. Please see the [UAS Component File Data Description](#) to learn which standard variables the Component File includes.

3. UAS COMPREHENSIVE FILE DESCRIPTION

The Comprehensive File contains My Household survey demographic variables, harmonized UAS HRS variables, raw data from nine other core UAS studies, non-HRS derived variables, financial health scores, Elder Index™ quintiles, and sample weights.

My Household demographic variables are included in the file for both Wave 12 and Wave 13.

The construction of UAS HRS derived variables for Wave 12 has been completed and are included in the Comprehensive File. Derived variables from UAS HRS Wave 13 related to income and wealth, health, health insurance, and retirement are also included in the file. Future releases of the Comprehensive File will have additional UAS HRS Wave 13 content.

Both Wave 12 and Wave 13 data is included for the nine core non-HRS studies.

3.1 UAS HRS Survey Data

This release of the Comprehensive File contains harmonized variables from all six surveys that make up Wave 12 and Wave 13 respectively of the UAS HRS. The following is a description of the content of each UAS HRS survey, as well as examples of the harmonized variables derived from each survey.

UAS 20, UAS 95

- Content description: respondent background information, household information, marital history, health history, cognitive abilities
- Examples: veteran status, religion, number of times married/divorced/widowed, health as related to physical conditions such as diabetes and heart disease, cognitive abilities, self-rated memory

UAS 21, UAS 96

- Content description: family structure, physical limitations, housing-related assets, living arrangements
- Examples: value of primary residence, whether assistance needed to eat or manage money, family-related variables (such as the number of siblings and children the respondent has), number of people living in household, information about each parent (current age or age at death)

UAS 22, UAS 97

- Content description: job status, job history, pensions, retirement, Social Security

- Examples: whether respondent has any health-related work limitations, currently working for pay, longest employment tenure, number of pension plans respondents have at current job and pensions from which they currently receive income, retirement status, whether receiving any Social Security benefits

UAS 23, UAS 98

- Content description: health insurance, healthcare usage, probabilities of events
- Examples: number of doctor visits, medical expenditures, nursing home stays, whether respondent has health insurance coverage, probability of certain work and life events occurring (such as working and living until a certain age)

UAS 24, UAS 99

- Content description: Income and non-housing wealth assets
- Examples: income from wages, annuities, pensions, government programs for the respondent and spouse, value of non-housing wealth assets such as stocks, bonds, and IRAs

UAS 25, UAS 100

- Content description: Life insurance
- Example: whether the respondent has a life insurance policy

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

3.1.1 Variable Naming Structure and Survey Indicator Variables

The naming structure for UAS HRS-derived variables in the Comprehensive File is consistent with the structure of the RAND HRS data file (Bugliari, D. et al., 2016).

The harmonized UAS HRS variables in the Comprehensive 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 two characters correspond to the wave number of the HRS version from which the UAS HRS questionnaire was derived.

For example, the second wave of harmonized UAS HRS variables has a “13” in the prefix, corresponding to core HRS Wave 13 (2016 HRS questionnaires); the variable *h13ahous* is the Wave 13 household-level variable pertaining to net value of primary residence.

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

For each UAS HRS wave, there are two timestamp variables included in the Comprehensive File that pertain to the UAS HRS survey sequence in its entirety (up to 6 surveys per wave). These variables are *rWViwbeg*, which indicates the date when the respondent began the first survey in the UAS HRS sequence (UAS 20 for Wave 12, UAS 95 for Wave 13), and the variable *rWViwend*, which indicates the date of the most recently completed UAS HRS survey by each respondent (where *WV* indicates the UAS HRS wave number). If a respondent did not take any UAS HRS surveys in a wave, the *rWViwbeg* and *rWViwend* variables are assigned a special missing code to indicate such.

Starting in June 2020, survey begin and end timestamp variables for each UAS HRS survey, as well as for each core non-HRS survey, are included in the Comprehensive File. The naming convention of these survey-specific timestamp variables is similar to the UAS HRS-derived variables in the Comprehensive file except for one major difference. Each contains in their prefix an underscore followed by the letters “uas” and a numeric identifier that corresponds to the UAS survey from which they originated. For example, Table 2 shows the timestamp variables for each Wave 12 UAS HRS survey numbered 20 through 25, respectively:

Table 2. Variable naming structure of UAS survey-specific timestamps*

UAS Survey Number	Timestamp variable for survey start	Timestamp variable for survey completion
20	r12_uas20iwbeg	r12_uas20iwend
21	r12_uas21iwbeg	r12_uas21iwend
22	r12_uas22iwbeg	r12_uas22iwend
23	r12_uas23iwbeg	r12_uas23iwend
24	r12_uas24iwbeg	r12_uas24iwend
25	r12_uas25iwbeg	r12_uas25iwend

* Table 2 shows timestamp variables only for Wave 12 UAS HRS surveys as an example

Begin and end timestamp variables for each core UAS survey in the Comprehensive File are also included in the Component File.

The full list of survey indicator and timestamp variables can be found in [Table A.3](#) of Appendix A.

3.1.2 UAS HRS Demographic Variables

Many of the basic demographic variables in the Comprehensive File correspond to information from My Household survey responses. These variables are: respondent birth year, age at beginning of wave, age at time of last completed survey of wave, race, Hispanic ethnicity, gender, marital status, and highest education level achieved. Beginning with the March 2018 Comprehensive File release, 11 more variables were added: whether the respondent was born in the United States, the country where the respondent was born, the specified country the respondent was born if other, whether the respondent is a first/second/third generation immigrant, whether a tablet was provided to the respondent for completing the surveys,

whether the respondent is living with a partner, whether the respondent is a primary respondent or an added member, sample type, US state where born, US state where residing, and the number of other household members who are also UAS panel members.

Beginning with the March 2020 file, a US citizenship variable was added for each wave, and in the June 2020 file, a labor force status variable was added for each wave.

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

For example, if a respondent completed UAS HRS surveys 20, 21, and 22, demographic information is used from the My Household survey taken closest to completing UAS 22. If that information for a particular demographic variable is missing, then information from the My Household survey completed closest to UAS 21 is used; if necessary, then UAS 20. This is done because the HRS surveys are taken sequentially so the My Household survey completed nearest to UAS 22 would contain the most recent information. The exceptions are the variables *rWViwbeg* and *rWVagey_b*, which take the values of the earliest survey completed in a wave.

For information about how demographic information is extracted from the My Household surveys for individuals who do not complete at least one HRS survey, please see [Section 3.2 Demographic Information](#).

In addition, the Comprehensive File contains demographic variables for Wave 12 that are derived from the UAS HRS surveys themselves (UAS 20) rather than from the My Household survey³. These include those relating to religion (*rarelig*), veteran status (*ravetrn*), and spousal age (*sWVagey_b*), all of which are not part of the My Household survey. Similarly, the marital history demographic variables are derived from UAS HRS surveys. These are:

- The total number of times the respondent has been married (*r12mrct*), as well as the number of times divorced (*r12mdiv*) or widowed (*r12mwid*) and the number of ended marriages where the respondent did not report what caused the marriage to end (*r12mend*).
- Whether the respondent has never been married (*r12mnev*).
- For respondents that have been married at least once, the length in years of the current marriage (*r12mcurln*), the length in years of the longest marriage (*r12mlen*), and the number of marriages for which the length is unknown (*r12mlenm*).

A demographic variable with the prefix *ra* is reserved for a variable that is generally constant over time, such as birth year (*rabyear*). If there are any changes to the value of this type of variable, whether it occurs in the same wave or in a subsequent wave, then the value of the *ra*

³ A future release will contain these variables for Wave 13.

prefixed variable is updated. Demographic variables with the prefix *r12* or *r13* indicate the possibility that values of the variables may change. Due to the wide range of UAS respondents' age (18 and older), the education variables *r12educ* and *r13educ* are considered variables that may possibly change (for example, the value of *r13educ* will be different from *r12educ* for respondents who gain education in between the two waves).

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

Survey-specific demographic variables (e.g., *r12_1mstat* through *r12_6mstat*) can be found in the Component File.

3.1.3 Income and Wealth Variables and Imputation

Household and Individual Level Variables

The Comprehensive 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. Income-related variables are reported at the individual level, while wealth variables are reported at the household level. Income and wealth variables are included in the Comprehensive File from UAS HRS Wave 12 and Wave 13. Please see [Table A.1](#) in Appendix A for a full list of all wealth variables included in the Comprehensive File, and [Table A.2](#) for a full list of all income-related variables.

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 households with more than one member participating in the UAS, it is possible for people to provide conflicting information about their household's assets and liabilities, and household members' income amounts. Currently, no information reconciliation process exists for handling households with multiple persons responding to a UAS survey. To compare answers of UAS respondents in the same household, users can examine 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](#). Included in the Component File are *survhhid* and other variables such as *uasmembers* (i.e., the number of other household members who are also UAS panel members).

Checking/Savings Account Variables

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

We are investigating reasons for this discrepancy, such as the wording and timing of the question as well as the survey's overall length. We have implemented a change in the UAS HRS Wave 13 survey that, so far, has considerably reduced the percentage of respondents who report not owning an account (19%). Please take care when with checking/savings account variables *h12achck* and *h12afchck*, and others using 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 questions regarding income, wealth, and certain medical expenses. 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 house is worth more, less, or equal to \$250,000. If the respondent says the value is less, then the survey then asks if the value is more, less, or equal to \$100,000. But if the respondent answered more than \$250,000, then asked is whether the value is more, less, or equal to \$500,000, etc. This is done for a pre-set range of bracket values dependent upon the income or wealth variable being asked. 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 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 is completed for a respondent's specific income amount, asset value, or medical expenditure, we "freeze" that imputation so future releases of the Comprehensive 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, correcting them when necessary. Please see [Section 3.1.4](#) for more information about the process for outlier corrections.

The income and wealth imputations performed for the Comprehensive 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 Comprehensive File have the same meaning as the values in the RAND HRS data file. However, the Comprehensive File imputation flags have additional values corresponding 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](#) 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

3.1.4 Outlier Identification and Correction

Starting with the February 2018 Comprehensive File release, identified during the file creation process were very large and possibly inaccurately reported values on income and wealth amounts, and amounts related to medical expenses. In December 2018, this process was extended to include employment history variables related to wage rate. The reason for identifying large outlier values was twofold:

1. A large or inaccurately reported value can strongly influence conclusions drawn from using that observation, as well as influence any summary variable taking 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.

If reported values for specific income, wealth, medical expense, and wage rate variables exceed a certain threshold, they are flagged. Then, the UAS team evaluates 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 imputations necessary to determine a new value. (Income, wealth, and medical expense items only are imputed; wage rate values are simply set to missing and flagged as outliers.)
3. In the case of some income variables pertaining to monthly amounts, the reported monthly amount is set to the annual amount.

The exception to these steps is that wage rate cases set to missing are not imputed. Similar to the RAND HRS, only those respondents who are in the labor force and unemployed may receive a wage rate imputation value. For respondents who are employed and have a missing reported wage rate, the wage rate variable values remain missing.

To account for cases receiving an outlier correction, the Comprehensive File's existing imputation flag variables 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, two out-of-pocket medical expenditure variables (*r12oopmd* and *r12oopmdo*) 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 then imputed, the corresponding imputation flag for that summary variable is set to 99.

For wage rate, if the reported wage amount was identified as an outlier and set to missing, the imputation summary flag variables *r12wgfwk* and *r12wgfhr* have a value of 99.

Before each new release of the Comprehensive File, the data is inspected for 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 for Waves 12 and 13. They are reported at the individual respondent level. Unlike the RAND HRS, the Comprehensive File has no spousal health variables. This is because no health questions about a spouse/partner are asked in the HRS questionnaire, and the UAS HRS is administered only to respondents who are panel members.

Health variables found in the Comprehensive File cover a wide range of matters such as:

- Current health conditions (arthritis, diabetes, high blood pressure, etc.).
- Characteristics of the respondent (height, weight, BMI, mood, 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, and eating.
- 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](#) of Appendix A.

3.1.6 Health Insurance Variables

The harmonized health insurance variables contain information for Waves 12 and 13 on the existence and source of any coverage for each respondent. Similar to the health variables, the Comprehensive File has no spousal health insurance variables.

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 three 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 to respondents' previous jobs.

These items include:

- Whether the respondent is currently working, retired, disabled, unemployed, or not in the labor force.
- For employed respondents, 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, number of employees at the business, tenure at the job, whether the respondent is in a labor union, and the hourly and weekly wage paid to the respondent.
- Several variables 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 they were last working.
- Current occupation type and longest tenured job occupation type, if available. Any reported occupation code data is assigned to one of 23 occupation groups. These occupation groups are based on classifications in the 2010 U.S. Census.

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 are employed but did not provide sufficient information to calculate an hourly or weekly wage. This includes those respondents who reported a value that was identified as incorrectly reported during the outlier process. For respondents who are unemployed but in the labor force, wages are computed from the most recent job (if wage information was reported for that job). 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*, represent 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, not unemployed, wage information missing	No
99	Outlier: Reported wage amount set to 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.

3.1.8 Retirement Variables

The harmonized retirement variables are included for Waves 12 and 13. They relate to respondents who have completely retired and those who have not. Some variables are specific to each group, while others are asked of all respondents.

For respondents who have completely retired, the Comprehensive File contains information on:

- Satisfaction with retirement
- How retirement life compares to life before retirement
- The month and year of retirement

For respondents who are not completely retired (either partially retired or not at all), the following information is included:

- If working, what year the respondent plans to stop working
- Self-reported probability of how likely it is the respondent will be working at ages 62 and 65. Due to a misinterpretation of the HRS questionnaire that affected the UAS HRS online survey, these variables, *r12work62* and *r12work65*, have missing values for respondents who were working at the time of the interview. This issue has been corrected so that new instances of non-retired respondents taking the UAS HRS surveys will have the opportunity to respond to these questions. Please use caution when drawing conclusions

from variables *r12work62* and *r12work65*. This issue does not affect the corresponding round 13 variables *r13work62* and *r13work65*.

Other items included regardless of retirement status are: financial planning horizon length; the probability the respondent will leave behind a bequest; the probability the respondent will move to a nursing home in the next five years (only asked if the respondent's age is 66 or older); and the probability the respondent will live to 75 years old (only asked if respondent is younger than 66 years old).

A full list of the retirement variables included in the Comprehensive File are in [Table A.7](#) of Appendix A.

3.1.9 Pension Variables

The harmonized pension variables are available for respondents who are currently employed and have at least one pension plan at that job (variable *r12jcpen*), and/or those currently receiving income from at least one pension (variable *r12peninc*).

For those who are currently employed and have at least one pension plan at that job, the Comprehensive File includes information pertaining to the number of plans as well as the type, employer contribution, respondent contribution, and current pension account balance for a respondent's plans (up to a maximum of four). More specifically, variables related to pension plans at the respondent's current employment include:

- Whether each owned pension plan is a Defined Benefit (DB) plan, a Defined Contribution (DC) plan, or both (*r12ptyp1-4*).
- For each owned pension plan, the detailed pension plan account type for each owned pension plan. For example, 401(k), 403(b), employee stock ownership, 457 plan, defined benefit plan, and thrift savings plans to name a few (variables *r12ptypd1-4*).
- For each owned pension plan, whether the reported general plan type matches to the reported detailed pension plan. These variables are meant as a consistency check on how well respondents categorize their existing plans (*r12ptypf1-4*).
- For respondents reporting a pension plan with a defined contribution, the following information is included: the percentage of the respondent's pay contributed by the employer (*r12dcpct1-4*), the annual amount the respondent contributes (*r12dccont1-4*), the employer's annual contribution (*r12dcbene1-4*), and the current balance of each DC plan (*r12dcbal1-4*).

Respondents currently receiving pension income are asked from how many pensions they receive this income (*r12peni_n*) and what happens to the pension income after the respondent's death (*r12penic1-2*) for up to two pensions. Possible responses are the pension payments stop, they remain unchanged, or they continue but at a reduced level.

A full list of the pension variables included in the Comprehensive File are in [Table A.8](#) of Appendix A.

3.1.10 Family Structure Variables

The harmonized family structure variables relate to characteristics of the respondent's immediate family. These characteristics include:

- The number of people living in the household, including the respondent and spouse/partner, if present (*h12hhres*).
- The number of living brothers (*r12livbro*) and sisters (*r12livsis*) the respondent has, as well as the total number of living siblings (*r12livosib*).
- Whether each of the respondent's parents are alive (*r12dadliv*, *r12momliv*) and the total number of living parents (*r12livpar*), as well as the age of each parent (or age at death) at the time of the survey (*r12dadage*, *r12momage*). Also included are variables pertaining to the highest level of education the respondent's parents have achieved (*rafeduc*, *rameduc*).
- The number of children ever born to the respondent (*raevbrn*). Also included is the total number of living children, including step-children, of both the respondent and the respondent's spouse/partner--that is, a sum of all of the respondent's children (biological, adopted, and step) plus all of the spouse/partner's children (biological, adopted, and step) (*h12child*).

A full list of the family structure variables included in the Comprehensive File are in [Table A.9](#) of Appendix A.

3.1.11 Social Security Variables

The harmonized Social Security variables provide details about each respondent's previous and current utilization of both the Social Security Disability (SSDI) program and the Supplemental Security Income (SSI) program.

Episode Variables

Many of the variables in this section pertain to what is termed an "episode," which refers to respondent information in a given UAS HRS wave about the utilization or application status of either SSDI or SSI, respectively. Since SSDI and SSI use are currently only included in the Comprehensive File for Wave 12, there can be anywhere from zero to a maximum of two episodes per respondent: one for the most recent use of (or application status of) SSDI, and one for the most recent use of (or application status of) SSI. Future waves will capture any changes in use or application status of each program. These episode-level variables, each with a suffix of 1 or 2 to indicate the episode number, include:

- The program, SSDI or SSI, that is the focus of each episode (*ratype1-2*)

- The status of each episode (*radstat1-2*). Examples of status include: receiving benefits, stopped receiving benefits, applied, decision appealed, application rejected.
- The date (*radappd1-2*), month (*radappm1-2*), and year (*radappy1-2*) the respondent applied for SSDI or SSI.
- The date (*radendd1-2*), month (*radendm1-2*), and year (*radendy1-2*) SSDI or SSI payments ended.
- The date (*radread1-2*), month (*radream1-2*), and year (*radreay1-2*) the respondent re-applied or appealed for SSDI or SSI.
- The date (*radrecd1-2*), month (*radrecm1-2*), and year (*radrecy1-2*) the respondent first received an SSDI or SSI payment.

Other Social Security Variables

In addition to episode-level variables, the Social Security variables contain information about the total number of SSDI/SSI episodes for each respondent (*radnepi*), and whether the respondent (*rassrecv*) or the respondent's spouse (*sassrecv*) currently receive Social Security benefits from any source. There are also wave-specific variables pertaining to the status of any requested benefits from the SSDI and/or SSI programs (*r12dstat*), and for respondents that are receiving benefits in Wave 12, the amount received from SSDI last month (*r12dssamt*) and from SSI last month (*r12dsiamt*) are included.

A full list of the Social Security variables included in the Comprehensive File are in [Table A.10](#) of Appendix A.

3.2 Non-HRS UAS Survey Data

For the convenience of research and investigative purposes, the Comprehensive File contains data from other core UAS surveys integrated with UAS HRS data. This data is referred to as non-HRS data.

The names and labels for variables in these non-HRS studies are modified, but otherwise this non-HRS data should be considered raw data. Variable labels are modified to indicate topic, wave, and UAS survey number to improve clarity, conciseness, and informativeness. The variables names are also altered to indicate topic and wave, as well as to mark any cross-wave changes in question design. The first letter in each non-HRS variable name denotes the particular topic, while the next two numbers reference the wave. To maintain consistency with the naming structure used for the UAS HRS variables (described in [Section 3.1.1](#)) the number *12* is used to reference the first wave while *13* references the second. This variable naming structure is described [below](#) in more detail.

To view the UAS codebook for each non-HRS topic in the Comprehensive File, with 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 associated with the topic in which you are interested (e.g., UAS 1 for Wave 12 of Topic P) and select “Survey codebook” under the Metadata heading.

Demographic Information

Some of the demographic information in the Comprehensive File is taken from the My Household survey⁴. The My Household survey is administered quarterly and so it is potentially taken multiple times by respondents during a given wave period.

When possible, each wave's My Household demographic variables are derived from the My Household Survey taken closest in time to that wave's most recently completed UAS HRS survey (e.g., UAS 20-25 for Wave 12). However, for respondents who have not participated in any of a given wave's UAS HRS surveys, the values of My Household demographic variables are derived from the My Household survey taken closest in time to the most recently completed non-HRS survey in a given wave.

As an example, assume a respondent did not complete any Wave 12 UAS HRS surveys, but did complete several of the Wave 12 non-HRS surveys. Also assume that this respondent completed only UAS 1, UAS 2, and UAS 16 out of the Wave 12 non-HRS surveys, and took them in the following order: UAS 16, UAS 1, UAS 2. Here, UAS 2 is the most recently completed non-HRS survey, and so My Household demographic information is used nearest in time to that survey. If demographic information is missing from the My Household survey closest in time to UAS 2, then non-missing My Household survey information nearest to UAS 1 is used, since it was the next most recently completed survey. This is a similar process to what is used for deriving My Household UAS HRS demographic variables, with the difference being that the order in which the non-HRS surveys were completed is not assumed to sequentially follow UAS number (i.e., it is not assumed that a respondent completed UAS 16 after UAS 2 simply because 16 comes after 2 sequentially).

Beginning with the March 2020 Comprehensive File, this process of assigning values to demographic variables associated with respondents who completed only non-HRS surveys in a wave was extended to the age variables (*rWVagey_b* and *rWVagey_e*). The variable *rWVagey_b* represents the respondent age when the first survey of a wave was completed. The variable *rWVagey_e* represents the age of the respondent when he/she last completed a survey of a wave.

⁴ These are demographic variables derived from My Household survey data, as opposed to demographic variables that originate from the UAS HRS survey data.

Unlike respondents who completed an HRS survey in a wave, for respondents who only completed non-HRS surveys in a wave, the UAS survey completed first and the survey that was completed last in a wave can differ from respondent to respondent.

A number of demographic variables (such as religion and veteran status) are not derived from My Household, but instead from UAS HRS surveys. These HRS-based demographic variables only have values if the respondent completes the pertinent UAS HRS survey (e.g., UAS 20 for religion and veteran status).

Cross-Wave Variable Naming Structure

In general, non-HRS variable names in the Comprehensive File are based on the names used in the raw UAS surveys, with the only difference being the addition of a topic and wave prefix (e.g., *p12*). In this way, when the same question is asked across multiple waves, the only change in the variable name is the wave portion of this prefix. For example, item *q8* from the Topic K “What do People Know” survey is asked first in UAS 16 (Wave 12), and then asked again with no change in question text or answer choices in UAS 94 (Wave 13). In the Comprehensive File, Wave 12 for this item is found in the variable *k12q8*, where *k* indicates Topic K and *12* represents the wave number assigned to first wave surveys. Wave 13 for this item is found in the variable *k13q8*, where *k* indicates Topic K and *13* represents the wave number assigned to second wave surveys.

This naming convention covers most survey items. However, between waves sometimes there were changes in the question text or answer choices or both. Four naming conventions mark these cross-wave changes.

Sometimes, question items are completely new in the most recent wave but share a variable name with a question item from a previous wave. This includes instances where question content was changed so significantly that the item now measures a different construct. For these cases, the change in construct is marked by adding the word *new* plus the wave number for which the content change occurred (e.g., *13*) to the prefix. An example is the Topic K item *q6b* found in the UAS 16 (Wave 12) and UAS 94 (Wave 13). These variables, though they have the same name, result from entirely different questions. Thus, they are given the following variable names in the Comprehensive File:

- Wave 12: *k12q6b*
- Wave 13: *k13new13q6b*

Three other changes pertain to when the question item does NOT measure a completely different construct, but there was still a substantial cross-wave change in either in question text, response options, or both.

- ***When there is a cross-wave change in only response options, but question text is unchanged,*** this is marked by adding the suffix *_ans* plus the wave when the change in

response options occurred (e.g., 13) to the variable name. An example is the Topic K item q7b, which is found in UAS 16 (Wave 12) and UAS 94 (Wave 13):

- Wave 12: *k12q7b*
- Wave 13: *k13q7b_ans13*
- ***When there is a cross-wave change in question text (though still measuring the same construct), but no change to response options***, this is marked by adding the suffix *_que* plus the wave when the change in question text occurred (e.g., 13) to the variable name. An example is the Topic I item ch048b, which is found in UAS 16 (Wave 12) and UAS 113 (Wave 13):
 - Wave 12: *i12ch048b*
 - Wave 13: *i13ch048b_que13*
- ***When there is both a cross-wave change in response options and a cross-wave change in question text (though still measuring the same construct)***, this is marked by adding the suffix *_ch* plus the wave when the change in both question text and response options occurred (e.g., 13) to the variable name. An example is the Topic K item q6a, which is found in UAS 16 (Wave 12) and UAS 94 (Wave 13):
 - Wave 12: *k12q6a*
 - Wave 13: *k13q6a_ch13*

The following subsections describe the different non-HRS topics contained in the Comprehensive File.

3.2.1 Topic P (UAS 1, UAS 121) – Financial Literacy; Personality; Understanding Probabilities; Numeracy

Variables in Topic P (Financial Literacy; Personality; Understanding Probabilities; Numeracy) have the prefix p in the variable name. UAS 1 is the Wave 12 survey for Topic P, and variables in Wave 12 have the prefix p12. UAS 121 is the Wave 13 survey for Topic P (as well as the Wave 13 survey for Topic W – see below). Wave 13 variables in Topic P have the prefix p13. To select only respondents who answered Topic P, set one or both indicator variables in_p12 and in_p13 to 1.

The timestamp variables associated with Topic P are: *r12_uas1iwbeg*, *r12_uas1iwend*, *r13_uas121iwbeg*, *r13_uas121iwend*.

A full list of the Topic P variables included in the Comprehensive File is found in [Table B.1](#) of Appendix B.

3.2.2 Topic W (UAS 2, UAS 121) - Satisfaction with Life Domains; Well-being yesterday; Neighborhood quality; Income comparisons

Variables from in Topic W (Satisfaction with life domains; well-being yesterday; neighborhood quality; comparison of incomes with others) have the prefix *w* in the variable name. UAS 2 is the Wave 12 survey for Topic W, and variables in Wave 12 have the prefix *w12*. UAS 121 is the Wave 13 survey for Topic W (as well as the Wave 13 survey for Topic P – see above). Wave 13 variables in Topic W have the prefix *w13*. To select only respondents who answered Topic W, set one or both indicator variables *in_w12* and *in_w13* to 1.

The timestamp variables associated with Topic W are: *r12_uas2iwbeg*, *r12_uas2iwend*, *r13_uas121iwbeg*, *r13_uas121iwend*.

A full list of the Topic W variables included in the Comprehensive File is located in [Table B.2](#) of Appendix B.

3.2.3 Topic K (UAS 16, UAS 94) – What Do People Know About Social Security

Variables from Topic K (What do people know about Social Security) have the prefix *k* in the variable name. UAS 16 is the Wave 12 survey for Topic K (as well as the Wave 12 survey for a few variables in Section I – see below), and variables in Wave 12 have the prefix *k12*. UAS 94 is the wave 13 survey for Topic K. Wave 13 variables in Topic K have the prefix *k13*. To select only respondents who answered Topic K, set one or both indicator variables *in_k12* and *in_k13* to 1.

The timestamp variables associated with Topic K are: *r12_uas16iwbeg*, *r12_uas16iwend*, *r13_uas94iwbeg*, *r13_uas94iwend*.

A full list of the Topic K variables included in the Comprehensive File is located in [Table B.3](#).

3.2.4 Topic F (UAS 18, UAS 119) - Financial Services and Decision-Making

Variables from Topic F (Financial Services and Decision Making) have the prefix *f* in the variable name. UAS 16 is the Wave 12 survey for Topic F, and variables in Wave 12 have the prefix *f12*. UAS 119 is the Wave 13 survey for Topic F. Wave 13 variables in Topic F have the prefix *f13*. To select only respondents who answered Topic F, set one or both indicator variables *in_f12* and *in_f13* to 1.

The timestamp variables associated with Topic F are: *r12_uas18iwbeg*, *r12_uas18iwend*, *r13_uas119iwbeg*, *r13_uas119iwend*.

A full list of the Topic F variables included in the Comprehensive File is located in [Table B.4](#).

3.2.5 Topic I (UAS 16, UAS 26, UAS 113) - Ways People Get Information on Retirement and Social Security

Variables from Topic I (Ways people get information on retirement and Social Security) have the prefix *i* in the variable name. Thirteen variables from UAS 16 as well as all variables in UAS 26 together make up the Wave 12 survey items for Topic I. Variables from Wave 12 in Topic I have

the prefix *i12*. UAS 113 is the Wave 13 survey for Topic I, and Wave 13 variables in Topic I have the prefix *i13*. To select only respondents who answered Topic I, set one or both indicator variables *in_i12* and *in_i13* to 1.

The timestamp variables associated with Topic I are: *r12_uas16iwbeg*, *r12_uas16iwend*, *r12_uas26iwbeg*, *r12_uas26iwend*, *r13_uas121iwbeg*, *r13_uas121iwend*. There are 2 sets of Wave 12 timestamp variables because variables that comprise Topic I come from two surveys (UAS 16 and UAS 26).

A full list of the Topic I variables included in the Comprehensive File is located in [Table B.5](#).

3.2.6 Topic C (UAS 38, UAS 177) - Subjective numeracy and Consumer Financial Well-Being

Variables from Topic C (Subjective numeracy and Consumer Financial Well-Being) have the prefix *c* in the variable name. UAS 38 is the Wave 12 survey for Topic C, and variables in Wave 12 have the prefix *c12*. UAS 177 is the Wave 13 survey for Topic C, and Wave 13 variables in Topic C have the prefix *c13*. To select only respondents who answered Topic C, set one or both indicator variables *in_c12* and *in_c13* to 1.

The timestamp variables associated with Topic C are: *r12_uas38iwbeg*, *r12_uas38iwend*, *r13_uas177iwbeg*, *r13_uas177iwend*.

A full list of the Topic C variables included in the Comprehensive File is located in [Table B.6](#).

3.2.7 Topic N (UAS 42, UAS 83) - Cognitive measures 1 - Numbers

Variables from Topic N (Cognitive measures 1 – Numbers) have the prefix *n* in the variable name. UAS 42 is the Wave 12 survey for Topic N, and variables in Wave 12 have the prefix *n12*. UAS 83 is the Wave 13 survey for Topic N. Wave 13 variables in Topic N have the prefix *n13*. To select only respondents who answered Topic N, set one or both indicator variables *in_n12* and *in_n13* to 1.

The timestamp variables associated with Topic N are: *r12_uas42iwbeg*, *r12_uas42iwend*, *r13_uas83iwbeg*, *r13_uas83iwend*.

A full list of the Topic N variables included in the Comprehensive File is located in [Table B.7](#).

3.2.8 Topic V (UAS 43, UAS 84) - Cognitive measures 2 - Picture Vocabulary

Variables from Topic V (Cognitive measures 2 - Picture Vocabulary) have the prefix *v* in the variable name. UAS 43 is the Wave 12 survey for Topic V, and variables in Wave 12 have the prefix *v12*. UAS 84 is the Wave 13 survey for Topic V. Wave 13 variables in Topic V have the prefix *v13*. To select only respondents who answered Topic V, set one or both indicator variables *in_v12* and *in_v13* to 1.

The timestamp variables associated with Topic V are: *r12_uas43iwbeg*, *r12_uas43iwend*, *r13_uas84iwbeg*, *r13_uas84iwend*.

A full list of the Topic V variables included in the Comprehensive File is located in [Table B.8](#).

3.2.9 Topic A (UAS 44, UAS 85) - Cognitive measures 3- Verbal Analogies

Variables from Topic A (Cognitive measures 3- Verbal Analogies) have the prefix *a* in the variable name. UAS 44 is the Wave 12 survey for Topic A, and variables in Wave 12 have the prefix *a12*. UAS 85 is the Wave 13 survey for Topic A. Wave 13 variables in Topic A have the prefix *a13*. To select only respondents who answered Topic A, set one or both indicator variables *in_a12* and *in_a13* to 1.

The timestamp variables associated with Topic A are: *r12_uas44iwbeg*, *r12_uas44iwend*, *r13_uas85iwbeg*, *r13_uas85iwend*.

A full list of the Topic A variables included in the Comprehensive File is located in [Table B.9](#).

3.2.10 Non-HRS Derived Variables

Occasionally, variables 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 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 funds⁵ (weight \approx 0.52), and an 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).

Beginning in 2019, the retirement preparedness index for Wave 13, *j13rpi*, is included in the Comprehensive File. This variable is derived from raw data located in UAS 94, UAS 99, and UAS 113.

3.2.11 Financial Health Scores

UAS surveys 133 and 183 are the first two waves of the U.S. Financial Health Pulse research initiative designed and sponsored by the Financial Health Network. These two surveys were conducted in 2018 and 2019, respectively, to assess the financial health of American adults over time.

⁵ See Chard, Rogofsky and Yoong (2017) for an explanation of this variable.

Survey responses were aggregated to produce financial health sub-scores in the domains of spending, saving, borrowing, and planning, along with a total financial health score that takes all of these components into account. The methodology used to create these scores can be found here: <https://finhealthnetwork.org/score/score-methodology/>

The Comprehensive File includes the four sub-scores for spending, saving, borrowing, and planning, and the total financial health score. The list of these variables can be found in [Table B.10](#). The names of the financial health scores based on the U.S. Financial Health Pulse surveys begin with the prefix “qfhn” followed by a 12, for scores based on the 2018 survey, and a 13, for scores based on the 2019 survey.

Trends reports for the U.S. Financial Health Pulse surveys are available here:

[2018 survey \(UAS 133\)](#)

[2019 survey \(UAS 183\)](#)

3.2.12 Elder Index Variables

To enhance research related to older adults and their economic security, the Gerontology Institute at University of Massachusetts Boston (UMB) has created versions of the Elder Index™ to include in the UAS data system. The quintile values representing these indices are included in the UAS Comprehensive File.

The Elder Index™ is a measure of the basic cost of living for older adults in every county of the United States, based on the market cost of housing, food, transportation, health care and other necessities (Mutchler, Shih, Lyu, Bruce, & Gottlieb, 2015). The methodology used in creating the Elder Index™ is based on geographically specific costs that older adult households routinely face, building on a history of “family budget” research focusing on families with children (see Johnson, Rogers & Tan, 2001). The goal in developing the Elder Index™ was to offer a more realistic benchmark against which economic adequacy in later life may be evaluated. The Elder Index™ is used widely by state governments, NGOs, and in research; it was featured in a report from the Congressional Budget Office as a key indicator of adequacy in retirement (Congressional Budget Office, 2017).

The Elder Index™ measures the cost for an older single person or couple to remain independent without financial support from need-based programs. It measures basic living expenses for older adults who live independently in one- or two-person households. In the Comprehensive File, the variables associated with these household arrangements are listed in [Table B.11](#) of Appendix B.

The Elder Index™ measures living expenses for persons ages 65 and over because this is the age at which Medicare eligibility begins.

The Elder Index™ is calculated based on local costs of basic expenses, including shelter, medical care, food, transportation, and limited miscellaneous expenditures for clothing and household necessities. The embedded expenses reflect average market costs and do not take into account

any needs-based subsidies such as SNAP benefits, fuel assistance, or housing subsidies. The Elder Index™ is tabulated separately for older adults living alone, and in two-person households; based on housing tenure (owner with no mortgage, renter, owner with a mortgage); and on health status (excellent, good, poor). The data sources and methodology used to calculate the Elder Index™ is described in detail in Mutchler, Li & Xu (2016).

To preserve respondent confidentiality, for each measure included in the UAS Comprehensive File, the quintile of the specific Elder Index™ is provided instead of the calculated Elder index™ itself. To observe a reference level for these quintile values, please consult [Appendix C](#) of this document, which provides the median Elder Index™ value of each quintile by household type.

The 2019 Elder Index™ was produced by the Gerontology Institute at the University of Massachusetts Boston, and released in November, 2019. County and state-level values of the Elder Index™ are disseminated through <https://elderindex.org/>.

The 2019 Elder Index™ release included in the current UAS Comprehensive File was produced and made available with generous grant support from RRF Foundation for Aging, The National Council on Aging, The Henry and Marilyn Taub Foundation, The Silver Century Foundation, and Gary and Mary West Foundation. Additional support for the Elder Index™ is provided by the University of Massachusetts Boston.

3.3 Sample Weights

The Comprehensive File includes wave-specific weight variables that allow 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](#).

Values used to generate the sample weights are taken from the most recent My Household survey for each respondent, according to the rules described in [Section 3.1.2](#) and [Section 3.2](#).

The data set contains the weight variable (where *WV* is the specific wave, 12 or 13):

- *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 Los Angeles 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.

Congressional Budget Office. (2017). Measuring the adequacy of retirement income: a primer. *Report 53191*.

<https://www.cbo.gov/system/files/115th-congress-2017-2018/reports/53191-retirementadequacy.pdf>

Johnson, D.S., Rogers, J.M., & Tan, L. (2001). A century of family budgets in the United States. *Monthly Labor Review*, 124(5): 28-45.

Mutchler, J. E., Shih, Y. C., Lyu, J., Bruce, E. A., & Gottlieb, A. (2015). The elder economic security standard index™: A new indicator for evaluating economic security in later life. *Social Indicators Research*, 120(1), 97-116.

Mutchler, J., Li, Y., & Xu, P. (2016). *The National Elder Economic Security Standard™ Index: Methodology Overview*. Center for Social and Demographic Research on Aging Publications 16. Retrieved from

<http://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1015&context=demographyofaging>

APPENDIX A. UAS HRS VARIABLES

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

Variable Name	Variable Label
h12arles	w12 uas24 net value of real estate that is not primary residence
h13arles	w13 uas99 net value of real estate that is not primary residence
h12afrlen	w12 uas24 net value of real estate that is not primary residence-imp flag
h13afrlen	w13 uas99 net value of real estate that is not primary residence-imp flag
h12atran	w12 uas24 net value of vehicles
h13atran	w13 uas99 net value of vehicles
h12aftran	w12 uas24 net value of vehicles-imp flag
h13aftran	w13 uas99 net value of vehicles-imp flag
h12absns	w12 uas24 net value of businesses
h13absns	w13 uas99 net value of businesses
h12afbsns	w12 uas24 net value of businesses-imp flag
h13afbsns	w13 uas99 net value of businesses-imp flag
h12aira	w12 uas24 net value of ira, keogh accounts
h13aira	w13 uas99 net value of ira, keogh accounts
h12afira	w12 uas24 net value of ira, keogh accounts-imp flag
h13afira	w13 uas99 net value of ira, keogh accounts-imp flag
h12astck	w12 uas24 net value of stocks, mutual funds, and investment trusts
h13astck	w13 uas99 net value of stocks, mutual funds, and investment trusts
h12afstck	w12 uas24 net value of stocks, mutual funds, and investment trusts-imp flag
h13afstck	w13 uas99 net value of stocks, mutual funds, and investment trusts-imp flag
h12achck	w12 uas24 value of checking, savings, or money market accounts
h13achck	w13 uas99 value of checking, savings, or money market accounts
h12afchck	w12 uas24 value of checking, savings, or money market accounts-imp flag
h13afchck	w13 uas99 value of checking, savings, or money market accounts-imp flag
h12acd	w12 uas24 value of cd, government savings bonds, and t-bills
h13acd	w13 uas99 value of cd, government savings bonds, and t-bills

h12afcd	w12 uas24 value of cd, government savings bonds, and t-bills-imp flag
h13afcd	w13 uas99 value of cd, government savings bonds, and t-bills-imp flag
h12abond	w12 uas24 net value of bonds and bond funds
h13abond	w13 uas99 net value of bonds and bond funds
h12afbond	w12 uas24 net value of bonds and bond funds-imp flag
h13afbond	w13 uas99 net value of bonds and bond funds-imp flag
h12aothr	w12 uas24 net value of all other savings
h13aothr	w13 uas99 net value of all other savings
h12afothr	w12 uas24 net value of all other savings-imp flag
h13afothr	w13 uas99 net value of all other savings-imp flag
h12adebt	w12 uas24 value of other debt[not yet asked about]
h13adebt	w13 uas99 value of other debt[not yet asked about]
h12afdebt	w12 uas24 value of other debt-imp flag
h13afdebt	w13 uas99 value of other debt-imp flag
h12ahous	w12 uas21 value of primary residence
h13ahous	w13 uas96 value of primary residence
h12afhous	w12 uas21 value of primary residence-imp flag
h13afhous	w13 uas96 value of primary residence-imp flag
h12amort	w12 uas21 value of all mortgages/land contracts on primary residence
h13amort	w13 uas96 value of all mortgages/land contracts on primary residence
h12afmort	w12 uas21 value of all mortgages/land contracts on primary res-imp flag
h13afmort	w13 uas96 value of all mortgages/land contracts on primary res-imp flag
h12ahmln	w12 uas21 value of other home loans on primary residence
h13ahmln	w13 uas96 value of other home loans on primary residence
h12afhmln	w12 uas21 value of other home loans on primary residence-imp flag
h13afhmln	w13 uas96 value of other home loans on primary residence-imp flag
h12atoth	w12 uas21 net value of primary residence
h13atoth	w13 uas96 net value of primary residence
h12ahoub	w12 uas21 value of secondary residence
h13ahoub	w13 uas96 value of secondary residence

h12afhoub	w12 uas21 value of secondary residence-imp flag
h13afhoub	w13 uas96 value of secondary residence-imp flag
h12amrtb	w12 uas21 value of all mortgages/land contracts on secondary residence
h13amrtb	w13 uas96 value of all mortgages/land contracts on secondary residence
h12afmrtb	w12 uas21 value of all mortgages/land contracts on secondary res-imp flag
h13afmrtb	w13 uas96 value of all mortgages/land contracts on secondary res-imp flag
h12anethb	w12 uas21 net value of secondary residence
h13anethb	w13 uas96 net value of secondary residence
h12atotf	w12 uas24 net value of non-housing financial wealth
h13atotf	w13 uas99 net value of non-housing financial wealth
h12atota	w12 uas21/uas24 total wealth--excluding secondary residence
h13atota	w13 uas96/uas99 total wealth--excluding secondary residence
h12atotb	w12 uas21/uas24 total wealth--including secondary residence
h13atotb	w13 uas96/uas99 total wealth--including secondary residence
h12atotw	w12 uas21/uas24 total wealth--excluding iras
h13atotw	w13 uas96/uas99 total wealth--excluding iras
h12atotn	w12 uas24 total non-housing wealth
h13atotn	w13 uas99 total non-housing wealth

Table A.2 UAS HRS Income Variables included in the Comprehensive File

Variable Name	Variable Label
r12iearn	w12 uas24 earnings
r13iearn	w13 uas99 earnings
r12ifearn	w12 uas24 earnings-imp flag
r13ifearn	w13 uas99 earnings-imp flag
s12iearn	w12 uas24 earnings spouse
s13iearn	w13 uas99 earnings spouse
s12ifearn	w12 uas24 earnings spouse
s13ifearn	w13 uas99 earnings spouse
h12icap	w12 uas24 household capital income
h13icap	w13 uas99 household capital income
h12ifcap	w12 uas24 household capital income-imp flag
h13ifcap	w13 uas99 household capital income-imp flag
r12ipena	w12 uas24 income from employer pension and annuity
r13ipena	w13 uas99 income from employer pension and annuity
r12ifpena	w12 uas24 income from employer pension and annuity-imp flag
r13ifpena	w13 uas99 income from employer pension and annuity-imp flag
s12ipena	w12 uas24 income from employer pension and annuity spouse
s13ipena	w13 uas99 income from employer pension and annuity spouse
s12ifpena	w12 uas24 income from employer pension and annuity spouse-imp flag
s13ifpena	w13 uas99 income from employer pension and annuity spouse-imp flag
r12ipen	w12 uas24 income from employer pension
r13ipen	w13 uas99 income from employer pension
r12ifpen	w12 uas24 income from employer pension-imp flag
r13ifpen	w13 uas99 income from employer pension-imp flag
s12ipen	w12 uas24 income from employer pension spouse
s13ipen	w13 uas99 income from employer pension spouse
s12ifpen	w12 uas24 income from employer pension spouse-imp flag

s13ifpen	w13 uas99 income from employer pension spouse-imp flag
r12iann	w12 uas24 income from employer annuity
r13iann	w13 uas99 income from employer annuity
r12ifann	w12 uas24 income from employer annuity-imp flag
r13ifann	w13 uas99 income from employer annuity-imp flag
s12iann	w12 uas24 income from employer annuity spouse
s13iann	w13 uas99 income from employer annuity spouse
s12ifann	w12 uas24 income from employer annuity spouse-imp flag
s13ifann	w13 uas99 income from employer annuity spouse-imp flag
r12issdi	w12 uas24 income from social sec disability and SSI
r13issdi	w13 uas99 income from social sec disability and SSI
r12ifssdi	w12 uas24 income from social sec disability and SSI-imp flag
r13ifssdi	w13 uas99 income from social sec disability and SSI-imp flag
s12issdi	w12 uas24 income from social sec disability and SSI spouse
s13issdi	w13 uas99 income from social sec disability and SSI spouse
s12ifssdi	w12 uas24 individual income from SSDI and SSI spouse-imp flag
s13ifssdi	w13 uas99 individual income from SSDI and SSI spouse-imp flag
r12isdi	w12 uas24 income from social security disability
r13isdi	w13 uas99 income from social security disability
r12ifsd	w12 uas24 income from social security disability-imp flag
r13ifsd	w13 uas99 income from social security disability-imp flag
s12isdi	w12 uas24 income from social security disability spouse
s13isdi	w13 uas99 income from social security disability spouse
s12ifsd	w12 uas24 income from social security disability spouse-imp flag
s13ifsd	w13 uas99 income from social security disability spouse-imp flag
r12issi	w12 uas24 income from social security SSI
r13issi	w13 uas99 income from social security SSI
s12issi	w12 uas24 income from social security SSI spouse
s13issi	w13 uas99 income from social security SSI spouse
h12ifssi	w12 uas24 household income from SSI-imp flag

h13ifssi	w13 uas99 household income from SSI-imp flag
r12isret	w12 uas24 income from social security retirement
r13isret	w13 uas99 income from social security retirement
r12ifsret	w12 uas24 income from social security retirement-imp flag
r13ifsret	w13 uas99 income from social security retirement-imp flag
s12isret	w12 uas24 income from social security retirement spouse
s13isret	w13 uas99 income from social security retirement spouse
s12ifsret	w12 uas24 income from social security retirement spouse-imp flag
s13ifsret	w13 uas99 income from social security retirement spouse-imp flag
r12iunwc	w12 uas24 unemployment and workers compensation
r13iunwc	w13 uas99 unemployment and workers compensation
r12ifunwc	w12 uas24 unemployment and workers compensation-imp flag
r13ifunwc	w13 uas99 unemployment and workers compensation-imp flag
s12iunwc	w12 uas24 unemployment and workers compensation spouse
s13iunwc	w13 uas99 unemployment and workers compensation spouse
s12ifunwc	w12 uas24 unemployment and workers compensation spouse-imp flag
s13ifunwc	w13 uas99 unemployment and workers compensation spouse-imp flag
r12iunem	w12 uas24 unemployment
r13iunem	w13 uas99 unemployment
r12ifunem	w12 uas24 unemployment-imp flag
r13ifunem	w13 uas99 unemployment-imp flag
s12iunem	w12 uas24 unemployment spouse
s13iunem	w13 uas99 unemployment spouse
s12ifunem	w12 uas24 unemployment spouse-imp flag
s13ifunem	w13 uas99 unemployment spouse-imp flag
r12iwcmp	w12 uas24 workers compensation
r13iwcmp	w13 uas99 workers compensation
r12ifwcmp	w12 uas24 workers compensation-imp flag
r13ifwcmp	w13 uas99 workers compensation-imp flag
s12iwcmp	w12 uas24 workers compensation spouse

s13iwcmp	w13 uas99 workers compensation spouse
s12ifwcmp	w12 uas24 workers compensation spouse-imp flag
s13ifwcmp	w13 uas99 workers compensation spouse-imp flag
r12igxfr	w12 uas24 income from other government transfers
r13igxfr	w13 uas99 income from other government transfers
r12ifgxfr	w12 uas24 income from other government transfers-imp flag
r13ifgxfr	w13 uas99 income from other government transfers-imp flag
s12igxfr	w12 uas24 income from other government transfers spouse
s13igxfr	w13 uas99 income from other government transfers spouse
s12ifgxfr	w12 uas24 income from other government transfers spouse-imp flag
s13ifgxfr	w13 uas99 income from other government transfers spouse-imp flag
h12iothr	w12 uas24 all other household income
h13iothr	w13 uas99 all other household income
h12ifothr	w12 uas24 all other household income-imp flag
h13ifothr	w13 uas99 all other household income-imp flag
h12itot	w12 uas24 total household income (respondent & spouse)
h13itot	w13 uas99 total household income (respondent & spouse)
h12iftot	w12 uas24 total household income (respondent & spouse)-imp flag
h13iftot	w13 uas99 total household income (respondent & spouse)-imp flag

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

Variable Name	Variable Label
Demographic Variables:	
rabyear	Respondent birth year
r12mstat	w12 respondent marital status
r13mstat	w13 respondent marital status
r12agey_b	w12 respondent age at time of first survey in wave sequence
r13agey_b	w13 respondent age at time of first survey in wave sequence
r12agey_e	w12 respondent age at time of last completed survey in wave sequence
r13agey_e	w13 respondent age at time of last completed survey in wave sequence
s12agey_b	w12 respondent's spouse age (in years) at time of first HRS survey
s13agey_b	w13 respondent's spouse age (in years) at time of first HRS survey
ragender	Respondent gender
rarace	Respondent race
r12educ	w12 respondent highest level of education achieved
r13educ	w13 respondent highest level of education achieved
rarelig	Respondent religion
ravetrn	Respondent veteran
r12final_weight	w12 Relative post-stratification weight
r13final_weight	w13 Relative post-stratification weight
rahispanic	Respondent hispanic origin
rabornus	Born in the US
racountryborn	Country respondent born
racountryborn_oth	Specified country resp born
r12citizenus	w12 respondent US citizenship
r13citizenus	w13 respondent US citizenship
r12tabletprovide	w12 whether tablet provided
r13tabletprovide	w13 whether tablet provided
raimmstat	Respondent immigrant status

r12laborstatus	w12 respondent labor force status
r13laborstatus	w13 respondent labor force status
r12livewpartner	w12 whether resp living with partner
r13livewpartner	w13 whether resp living with partner
raprimresp	Whether primary resp or added member
rasampletype	Respondent sample type
rastateborn	State born - FIPS coding
r12stateres	w12 state residing - FIPS coding
r13stateres	w13 state residing - FIPS coding
r12uasmembers	w12 number of other hh members
r13uasmembers	w13 number of other hh members
h12cpl	w12 whether HH is a couple (married/partnered)--for HRS participants only
h13cpl	w13 whether HH is a couple (married/partnered)--for HRS participants only
r12mrct	w12 uas20 r # marriages
r12mnev	w12 uas20 r never married
r12mdiv	w12 uas20 r # times divorced
r12mwid	w12 uas20 r # times widowed
r12mend	w12 uas20 r # times did not report what caused the marriage to end
r12mcurln	w12 uas20 r length of current marriage in years
r12mlen	w12 uas20 r length of longest marriage in years
r12mlenm	w12 uas20 r # marriage lengths missing
UAS Survey Info Variables:	
uasid	Individual identifier
uashhid	Original household identifier
in_all	whether Respondent completed at least one wave for each of the 11 studies
inmyhh	whether Respondent completed My Household survey (should = 1 for all Respondents)
inhrs12	w12 indicates Respondent completed at least 1 UAS HRS survey (UAS20-25)
inhrs13	w13 indicates Respondent completed at least 1 UAS HRS survey (UAS95-100)
in_p12	w12 whether Respondent completed Comprehensive File Topic P

in_p13	w13 whether Respondent completed Comprehensive File Topic P
in_w12	w12 whether Respondent completed Comprehensive File Topic W
in_w13	w13 whether Respondent completed Comprehensive File Topic W
in_k12	w12 whether Respondent completed Comprehensive File Topic K
in_k13	w13 whether Respondent completed Comprehensive File Topic K
in_f12	w12 whether Respondent completed Comprehensive File Topic F
in_f13	w13 whether Respondent completed Comprehensive File Topic F
in_i12	w12 whether Respondent completed Comprehensive File Topic I
in_i13	w13 whether Respondent completed Comprehensive File Topic I
in_c12	w12 whether Respondent completed Comprehensive File Topic C
in_c13	w13 whether Respondent completed Comprehensive File Topic C
in_n12	w12 whether Respondent completed Comprehensive File Topic N
in_n13	w13 whether Respondent completed Comprehensive File Topic N
in_v12	w12 whether Respondent completed Comprehensive File Topic V
in_v13	w13 whether Respondent completed Comprehensive File Topic V
in_a12	w12 whether Respondent completed Comprehensive File Topic A
in_a13	w13 whether Respondent completed Comprehensive File Topic A
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
inuas95	w13 indicates Respondent completed UAS95 HRS survey
inuas96	w13 indicates Respondent completed UAS96 HRS survey
inuas97	w13 indicates Respondent completed UAS97 HRS survey
inuas98	w13 indicates Respondent completed UAS98 HRS survey
inuas99	w13 indicates Respondent completed UAS99 HRS survey
inuas100	w13 indicates Respondent completed UAS100 HRS survey
inuas1	w12 indicates Respondent completed UAS 1 survey

inuas2	w12 indicates Respondent completed UAS 2 survey
inuas16	w12 indicates Respondent completed UAS 16 survey
inuas18	w12 indicates Respondent completed UAS 18 survey
inuas26	w12 indicates Respondent completed UAS 26 survey
inuas38	w12 indicates Respondent completed UAS 38 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
inuas83	w13 indicates Respondent completed UAS 83 survey
inuas84	w13 indicates Respondent completed UAS 84 survey
inuas85	w13 indicates Respondent completed UAS 85 survey
inuas94	w13 indicates Respondent completed UAS 94 survey
inuas113	w13 indicates Respondent completed UAS 113 survey
inuas119	w13 indicates Respondent completed UAS 119 survey
inuas121	w13 indicates Respondent completed UAS 121 survey
inuas177	w13 indicates Respondent completed UAS 177 survey
r12iwbeg	w12 date when respondent first completed an HRS survey in wave
r13iwbeg	w13 date when respondent first completed an HRS survey in wave
r12iwend	w12 date when respondent last completed an HRS survey in wave
r13iwend	w13 date when respondent last completed an HRS survey in wave
r12_uas1iwbeg	w12 uas1 interview start date
r12_uas1iwend	w12 uas1 interview completion date
r12_uas2iwbeg	w12 uas2 interview start date
r12_uas2iwend	w12 uas2 interview completion date
r12_uas16iwbeg	w12 uas16 interview start date
r12_uas16iwend	w12 uas16 interview completion date
r12_uas18iwbeg	w12 uas18 interview start date
r12_uas18iwend	w12 uas18 interview completion date
r12_uas20iwbeg	w12 uas20 interview start date
r12_uas20iwend	w12 uas20 interview completion date

r12_uas21iwbeg	w12 uas21 interview start date
r12_uas21iwend	w12 uas21 interview completion date
r12_uas22iwbeg	w12 uas22 interview start date
r12_uas22iwend	w12 uas22 interview completion date
r12_uas23iwbeg	w12 uas23 interview start date
r12_uas23iwend	w12 uas23 interview completion date
r12_uas24iwbeg	w12 uas24 interview start date
r12_uas24iwend	w12 uas24 interview completion date
r12_uas25iwbeg	w12 uas25 interview start date
r12_uas25iwend	w12 uas25 interview completion date
r12_uas26iwbeg	w12 uas26 interview start date
r12_uas26iwend	w12 uas26 interview completion date
r12_uas38iwbeg	w12 uas38 interview start date
r12_uas38iwend	w12 uas38 interview completion date
r12_uas42iwbeg	w12 uas42 interview start date
r12_uas42iwend	w12 uas42 interview completion date
r12_uas43iwbeg	w12 uas43 interview start date
r12_uas43iwend	w12 uas43 interview completion date
r12_uas44iwbeg	w12 uas44 interview start date
r12_uas44iwend	w12 uas44 interview completion date
r13_uas83iwbeg	w13 uas83 interview start date
r13_uas83iwend	w13 uas83 interview completion date
r13_uas84iwbeg	w13 uas84 interview start date
r13_uas84iwend	w13 uas84 interview completion date
r13_uas85iwbeg	w13 uas85 interview start date
r13_uas85iwend	w13 uas85 interview completion date
r13_uas94iwbeg	w13 uas94 interview start date
r13_uas94iwend	w13 uas94 interview completion date
r13_uas95iwbeg	w13 uas95 interview start date
r13_uas95iwend	w13 uas95 interview completion date

r13_uas96iwbeg	w13 uas96 interview start date
r13_uas96iwend	w13 uas96 interview completion date
r13_uas97iwbeg	w13 uas97 interview start date
r13_uas97iwend	w13 uas97 interview completion date
r13_uas98iwbeg	w13 uas98 interview start date
r13_uas98iwend	w13 uas98 interview completion date
r13_uas99iwbeg	w13 uas99 interview start date
r13_uas99iwend	w13 uas99 interview completion date
r13_uas100iwbeg	w13 uas100 interview start date
r13_uas100iwend	w13 uas100 interview completion date
r13_uas113iwbeg	w13 uas113 interview start date
r13_uas113iwend	w13 uas113 interview completion date
r13_uas119iwbeg	w13 uas119 interview start date
r13_uas119iwend	w13 uas119 interview completion date
r13_uas121iwbeg	w13 uas121 interview start date
r13_uas121iwend	w13 uas121 interview completion date
r13_uas177iwbeg	w13 uas177 interview start date
r13_uas177iwend	w13 uas177 interview completion date

Table A.4 UAS HRS Health Variables included in the Comprehensive File

Variable Name	Variable Label
r12shlt	w12 uas20 self-report of health
r13shlt	w13 uas95 self-report of health
r13shltc	w13 uas95 change in self-reported hlth
r13hltc	w13 uas95 self-report of health change
r13hltcf	w13 uas95 flag self-report of hlth chg
r12depres	w12 uas20 cesd: felt depressed
r13depres	w13 uas95 cesd: felt depressed
r12effort	w12 uas20 cesd: everything an effort
r13effort	w13 uas95 cesd: everything an effort
r12sleepr	w12 uas20 cesd: sleep was restless
r13sleepr	w13 uas95 cesd: sleep was restless
r12whappy	w12 uas20 cesd: was happy
r13whappy	w13 uas95 cesd: was happy
r12flone	w12 uas20 cesd: felt lonely
r13flone	w13 uas95 cesd: felt lonely
r12enlife	w12 uas20 cesd: enjoyed life
r13enlife	w13 uas95 cesd: enjoyed life
r12fsad	w12 uas20 cesd: felt sad
r13fsad	w13 uas95 cesd: felt sad
r12going	w12 uas20 cesd: could not get going
r13going	w13 uas95 cesd: could not get going
r12cesd	w12 uas20 cesd score
r13cesd	w13 uas95 cesd score
r12cesdm	w12 uas20 missings in cesd score
r13cesdm	w13 uas95 missings in cesd score
r12vgactx	w12 uas20 r freq vigorous phys activ {finer scale}
r13vgactx	w13 uas95 r freq vigorous phys activ {finer scale}
r12mdactx	w12 uas20 r freq moderate phys activ {finer scale}

r13mdactx	w13 uas95 r freq moderate phys activ {finer scale}
r12ltactx	w12 uas20 r freq light phys activ {finer scale}
r13ltactx	w13 uas95 r freq light phys activ {finer scale}
r12flusht	w12 uas20 prev flu shot
r13flusht	w13 uas95 prev flu shot
r12cholst	w12 uas20 prev cholesterol
r13cholst	w13 uas95 prev cholesterol
r12mammog	w12 uas20 prev mammogram
r13mammog	w13 uas95 prev mammogram
r12papsm	w12 uas20 prev pap smear
r13papsm	w13 uas95 prev pap smear
r12prost	w12 uas20 prev prostate
r13prost	w13 uas95 prev prostate
r12hlthlm	w12 uas22 hlth problems limit work
r13hlthlm	w13 uas97 hlth problems limit work
r12bmi	w12 uas20 body mass index=kg/m2
r13bmi	w13 uas95 body mass index=kg/m2
r12height	w12 uas20 height in meters
r13height	w13 uas95 height in meters
r12weight	w12 uas20 weight in kilograms
r13weight	w13 uas95 weight in kilograms
r12back	w12 uas20 r had back problems
r13back	w13 uas95 r had back problems
r12drink	w12 uas20 r ever drinks any alcohol
r13drink	w13 uas95 r ever drinks any alcohol
r12drinkd	w12 uas20 r # days/week drinks
r13drinkd	w13 uas95 r # days/week drinks
r12drinkn	w12 uas20 r # drinks/day when drinks
r13drinkn	w13 uas95 r # drinks/day when drinks
r12smokev	w12 uas20 r smoke ever

r13smokev	w13 uas95 r smoke ever
r12smoken	w12 uas20 r smokes now
r13smoken	w13 uas95 r smokes now
r13sleepe	w13 uas95 r ever had sleep disorder
r12hibpq	w12 uas20 q-wording high bp
r13hibpq	w13 uas95 q-wording high bp
r12hibp	w12 uas20 r reports high bp
r13hibp	w13 uas95 r reports high bp
r12hibpe	w12 uas20 r ever had high blood pressure
r13hibpe	w13 uas95 r ever had high blood pressure
r13hibps	w13 uas95 r had hi bp since last iw
r12hibpf	w12 uas20 flag dispute chg hi bp
r13hibpf	w13 uas95 flag dispute chg hi bp
r12diabq	w12 uas20 q-wording diabetes
r13diabq	w13 uas95 q-wording diabetes
r12diab	w12 uas20 r reports diabetes
r13diab	w13 uas95 r reports diabetes
r12diabe	w12 uas20 r ever had diabetes
r13diabe	w13 uas95 r ever had diabetes
r13diabs	w13 uas95 r had diabetes since last iw
r12diabf	w12 uas20 flag dispute chg diabetes
r13diabf	w13 uas95 flag dispute chg diabetes
r12cancrq	w12 uas20 q-wording cancer
r13cancrq	w13 uas95 q-wording cancer
r12cancr	w12 uas20 r reports cancer
r13cancr	w13 uas95 r reports cancer
r12cancre	w12 uas20 r ever had cancer
r13cancre	w13 uas95 r ever had cancer
r13cancrs	w13 uas95 r had cancer since last iw
r12cancrf	w12 uas20 flag dispute chg cancer

r13cancrf	w13 uas95 flag dispute chg cancer
r12lungq	w12 uas20 q-wording lung disease
r13lungq	w13 uas95 q-wording lung disease
r12lung	w12 uas20 r reports lung disease
r13lung	w13 uas95 r reports lung disease
r12lunge	w12 uas20 r ever had lung disease
r13lunge	w13 uas95 r ever had lung disease
r13lungs	w13 uas95 r had lung dis since last iw
r12lungf	w12 uas20 flag dispute chg lung disease
r13lungf	w13 uas95 flag dispute chg lung disease
r12heartq	w12 uas20 q-wording heart prob
r13heartq	w13 uas95 q-wording heart prob
r12heart	w12 uas20 r reports heart prob
r13heart	w13 uas95 r reports heart prob
r12hearte	w12 uas20 r ever had heart problems
r13hearte	w13 uas95 r ever had heart problems
r13hearts	w13 uas95 r had heart prob since last iw
r12heartf	w12 uas20 flag dispute chg heart prob
r13heartf	w13 uas95 flag dispute chg heart prob
r12stroq	w12 uas20 q-wording stroke
r13stroq	w13 uas95 q-wording stroke
r12strok	w12 uas20 r reports stroke
r13strok	w13 uas95 r reports stroke
r12stroke	w12 uas20 r ever had stroke
r13stroke	w13 uas95 r ever had stroke
r13stroks	w13 uas95 r had stroke since last iw
r12strokf	w12 uas20 flag dispute chg stroke
r13strokf	w13 uas95 flag dispute chg stroke
r12psychq	w12 uas20 q-wording psych prob
r13psychq	w13 uas95 q-wording psych prob

r12psych	w12 uas20 r reports psych prob
r13psych	w13 uas95 r reports psych prob
r12psyche	w12 uas20 r ever had psych problems
r13psyche	w13 uas95 r ever had psych problems
r13psychs	w13 uas95 r had psych prob since last iw
r12psychf	w12 uas20 flag dispute chg psych probs
r13psychf	w13 uas95 flag dispute chg psych probs
r12arthrq	w12 uas20 q-wording arthritis
r13arthrq	w13 uas95 q-wording arthritis
r12arthr	w12 uas20 r reports arthritis
r13arthr	w13 uas95 r reports arthritis
r12arthre	w12 uas20 r ever had arthritis
r13arthre	w13 uas95 r ever had arthritis
r13arthrs	w13 uas95 r had arthritis since last iw
r12arthrf	w12 uas20 flag dispute chg arthritis
r13arthrf	w13 uas95 flag dispute chg arthritis
r12alzheq	w12 uas20 q-wording of alzheimer
r13alzheq	w13 uas95 q-wording of alzheimer
r12alzhe	w12 uas20 r reports alzheimer
r13alzhe	w13 uas95 r reports alzheimer
r12alzhee	w12 uas20 r ever reported alzheimer
r13alzhee	w13 uas95 r ever reported alzheimer
r13alzhes	w13 uas95 r had alzheimer onset since last iw
r12alzhef	w12 uas20 flag chg prev report of alzheimer
r13alzhef	w13 uas95 flag chg prev report of alzheimer
r12demenq	w12 uas20 q-wording of dementia
r13demenq	w13 uas95 q-wording of dementia
r12demen	w12 uas20 r reports dementia
r13demen	w13 uas95 r reports dementia
r12demene	w12 uas20 r ever reported dementia

r13demene	w13 uas95 r ever reported dementia
r13demens	w13 uas95 r had dementia onset since last iw
r12demenf	w12 uas20 flag chg prev report of dementia
r13demenf	w13 uas95 flag chg prev report of dementia
r12condem	w12 uas20 # missings in sum cond ever
r13condem	w13 uas95 # missings in sum cond ever
r13condsm	w13 uas95 # missings in sum cond since last iw
r12condef	w12 uas20 # chg from dispute/sum ever
r13condef	w13 uas95 # chg from dispute/sum ever
r13condsf	w13 uas95 # chg from dispute/sum since last iw
r13condsp	w13 uas95 flag prv iwv not wv-1/since last iw
r12conde	w12 uas20 sum of conditions ever had
r13conde	w13 uas95 sum of conditions ever had
r13conds	w13 uas95 sum of conditions since last iw
r12dress	w12 uas21 r diff-dressing
r13dress	w13 uas96 r diff-dressing
r12walkr	w12 uas21 r diff-walk across room
r13walkr	w13 uas96 r diff-walk across room
r12bath	w12 uas21 r diff-bathing or showerng
r13bath	w13 uas96 r diff-bathing or showerng
r12eat	w12 uas21 r diff-eating
r13eat	w13 uas96 r diff-eating
r12bed	w12 uas21 r diff-get in/out of bed
r13bed	w13 uas96 r diff-get in/out of bed
r12toilt	w12 uas21 r diff-using the toilet
r13toilt	w13 uas96 r diff-using the toilet
r12dressh	w12 uas21 r gets help-dressing
r13dressh	w13 uas96 r gets help-dressing
r12walkrh	w12 uas21 r gets help-walk across room
r13walkrh	w13 uas96 r gets help-walk across room

r12bathh	w12 uas21 r gets help-bathing, showerng
r13bathh	w13 uas96 r gets help-bathing, showerng
r12eath	w12 uas21 r gets help-eating
r13eath	w13 uas96 r gets help-eating
r12bedh	w12 uas21 r gets help-get in/out of bed
r13bedh	w13 uas96 r gets help-get in/out of bed
r12toilth	w12 uas21 r gets help-using the toilet
r13toilth	w13 uas96 r gets help-using the toilet
r12walkre	w12 uas21 r eqp-walk across room
r13walkre	w13 uas96 r eqp-walk across room
r12bede	w12 uas21 r use eqp-get in/out of bed
r13bede	w13 uas96 r use eqp-get in/out of bed
r12meals	w12 uas21 r diff-preparing hot meals
r13meals	w13 uas96 r diff-preparing hot meals
r12shop	w12 uas21 r diff-shop for groceries
r13shop	w13 uas96 r diff-shop for groceries
r12phone	w12 uas21 r diff-use telephone
r13phone	w13 uas96 r diff-use telephone
r12meds	w12 uas21 r diff-take medications
r13meds	w13 uas96 r diff-take medications
r12money	w12 uas21 r diff-managing money
r13money	w13 uas96 r diff-managing money
r12walks	w12 uas21 r diff-walk sev blocks
r13walks	w13 uas96 r diff-walk sev blocks
r12jog	w12 uas21 r diff-jog one mile
r13jog	w13 uas96 r diff-jog one mile
r12walk1	w12 uas21 r diff-walk one block
r13walk1	w13 uas96 r diff-walk one block
r12sit	w12 uas21 r diff-sit for 2 hours
r13sit	w13 uas96 r diff-sit for 2 hours

r12chair	w12 uas21 r diff-get up fr chair
r13chair	w13 uas96 r diff-get up fr chair
r12clims	w12 uas21 r diff-climb sev flt stair
r13clims	w13 uas96 r diff-climb sev flt stair
r12clim1	w12 uas21 r diff-climb one flt stair
r13clim1	w13 uas96 r diff-climb one flt stair
r12stoop	w12 uas21 r diff-stoop/kneel/crouch
r13stoop	w13 uas96 r diff-stoop/kneel/crouch
r12arms	w12 uas21 r diff-reach/extnd arms up
r13arms	w13 uas96 r diff-reach/extnd arms up
r12push	w12 uas21 r diff-push/pull large obj
r13push	w13 uas96 r diff-push/pull large obj
r12lift	w12 uas21 r diff-lift/carry 10lbs
r13lift	w13 uas96 r diff-lift/carry 10lbs
r12dime	w12 uas21 r diff-pick up a dime
r13dime	w13 uas96 r diff-pick up a dime
r12map	w12 uas21 r diff-use a map
r13map	w13 uas96 r diff-use a map
r12walksa	w12 uas21 r some diff-walk sev blocks
r13walksa	w13 uas96 r some diff-walk sev blocks
r12joga	w12 uas21 r some diff-jog one mile
r13joga	w13 uas96 r some diff-jog one mile
r12walk1a	w12 uas21 r some diff-walk one block
r13walk1a	w13 uas96 r some diff-walk one block
r12sita	w12 uas21 r some diff-sit for 2 hours
r13sita	w13 uas96 r some diff-sit for 2 hours
r12chaira	w12 uas21 r some diff-get up fr chair
r13chaira	w13 uas96 r some diff-get up fr chair
r12climsa	w12 uas21 r some diff-clmb sev flt str
r13climsa	w13 uas96 r some diff-clmb sev flt str

r12clim1a	w12 uas21 r some diff-clmb 1 flt stair
r13clim1a	w13 uas96 r some diff-clmb 1 flt stair
r12stooapa	w12 uas21 r some diff-stoop/kneel/crch
r13stooapa	w13 uas96 r some diff-stoop/kneel/crch
r12armsa	w12 uas21 r some diff-rch/xtnd arms up
r13armsa	w13 uas96 r some diff-rch/xtnd arms up
r12pusha	w12 uas21 r some diff-push/pull lg obj
r13pusha	w13 uas96 r some diff-push/pull lg obj
r12lifta	w12 uas21 r some diff-lift/carry 10lbs
r13lifta	w13 uas96 r some diff-lift/carry 10lbs
r12dimea	w12 uas21 r some diff-pick up a dime
r13dimea	w13 uas96 r some diff-pick up a dime
r12dressa	w12 uas21 r some diff-dressing
r13dressa	w13 uas96 r some diff-dressing
r12walkra	w12 uas21 r some diff-walk across room
r13walkra	w13 uas96 r some diff-walk across room
r12batha	w12 uas21 r some diff-bathing, shower
r13batha	w13 uas96 r some diff-bathing, shower
r12eata	w12 uas21 r some diff-eating
r13eata	w13 uas96 r some diff-eating
r12beda	w12 uas21 r some diff-get in/out bed
r13beda	w13 uas96 r some diff-get in/out bed
r12toilta	w12 uas21 r some diff-using the toilet
r13toilta	w13 uas96 r some diff-using the toilet
r12mapa	w12 uas21 r some diff-use a map
r13mapa	w13 uas96 r some diff-use a map
r12mealsa	w12 uas21 r some diff-prepare hot meal
r13mealsa	w13 uas96 r some diff-prepare hot meal
r12shopa	w12 uas21 r some diff-shop for grocery
r13shopa	w13 uas96 r some diff-shop for grocery

r12phonea	w12 uas21 r some diff-use telephone
r13phonea	w13 uas96 r some diff-use telephone
r12medsa	w12 uas21 r some diff-take medications
r13medsa	w13 uas96 r some diff-take medications
r12moneya	w12 uas21 r some diff-managing money
r13moneya	w13 uas96 r some diff-managing money
r12grossa	w12 uas21 walk1/r,clim1,bed,bath/0-5
r13grossa	w13 uas96 walk1/r,clim1,bed,bath/0-5
r13grossc	w13 uas96 chg:walk1/r,clim1,bed,bath/5
r13grossf	w13 uas96 chgf:walk1/r,clim1,bed,bath /0-5
r12mobila	w12 uas21 some diff-mobility /0-5
r13mobila	w13 uas96 some diff-mobility /0-5
r12lgmusa	w12 uas21 some diff-large muscle /0-4
r13lgmusa	w13 uas96 some diff-large muscle /0-4
r12iadlza	w12 uas21 some diff-iadls: w12 onwards /0-5
r13iadlza	w13 uas96 some diff-iadls: w12 onwards /0-5
r12finea	w12 uas21 dime/eat/dress /0-3
r13finea	w13 uas96 dime/eat/dress /0-3
r13finec	w13 uas96 chg:dime,eat,dress /0-3
r13finef	w13 uas96 chgf:dime,eat,dress /0-3
r12adlwa	w12 uas21 some diff-adls:wallace /0-3
r13adlwa	w13 uas96 some diff-adls:wallace /0-3
r12adla	w12 uas21 some diff-adls /0-5
r13adla	w13 uas96 some diff-adls /0-5
r13adlc	w13 uas96 change-adls /0-5
r13adlf	w13 uas96 chg flag-adls /0-5
r12iadla	w12 uas21 some diff-iadls: w12 onwards /0-3
r13iadla	w13 uas96 some diff-iadls: w12 onwards /0-3
r12hosp	w12 uas23 hospital stay, prv 2 yrs
r13hosp	w13 uas98 hospital stay, prv 2 yrs

r12nrshom	w12 uas23 nurs home stay, prv 2 yrs
r13nrshom	w13 uas98 nurs home stay, prv 2 yrs
r12doctor	w12 uas23 doctor visit, prv 2 yrs
r13doctor	w13 uas98 doctor visit, prv 2 yrs
r12outpt	w12 uas23 outpatient surgry, prv 2 yrs
r13outpt	w13 uas98 outpatient surgry, prv 2 yrs
r12dentst	w12 uas23 dental visit, prv 2 yrs
r13dentst	w13 uas98 dental visit, prv 2 yrs
r12drugs	w12 uas23 reg take rx drugs, prv 2 yrs
r13drugs	w13 uas98 reg take rx drugs, prv 2 yrs
r12homcar	w12 uas23 home hlth care, prv 2 yrs
r13homcar	w13 uas98 home hlth care, prv 2 yrs
r12spcfac	w12 uas23 spec hlth facilty, prv 2 yrs
r13spcfac	w13 uas98 spec hlth facilty, prv 2 yrs
r12hsptim	w12 uas23 # hospital stays, prv 2 yrs
r13hsptim	w13 uas98 # hospital stays, prv 2 yrs
r12nrstim	w12 uas23 # nurs home stays, prv 2 yrs
r13nrstim	w13 uas98 # nurs home stays, prv 2 yrs
r12hspnit	w12 uas23 # nights in hosp, prv 2 yrs
r13hspnit	w13 uas98 # nights in hosp, prv 2 yrs
r12doctim	w12 uas23 # doctor vists, prv 2 yrs
r13doctim	w13 uas98 # doctor vists, prv 2 yrs
r12oopmd	w12 uas23 out of pkt med exp, prv 2 yrs
r13oopmd	w13 uas98 out of pkt med exp, prv 2 yrs
r12oopmdf	w12 uas23 out of pkt imputed, prv 2 yrs
r13oopmdf	w13 uas98 out of pkt imputed, prv 2 yrs
r12oopmdo	w12 uas23 out of pkt med exp w oth, prv 2 yrs
r13oopmdo	w13 uas98 out of pkt med exp w oth, prv 2 yrs
r12oopmdof	w12 uas23 out of pkt w oth imputed, prv 2 yrs
r13oopmdof	w13 uas98 out of pkt w oth imputed, prv 2 yrs

r12nhmliv	w12 uas23 live in nurs home at iview
r13nhmliv	w13 uas98 live in nurs home at iview
r12nhmmvy	w12 uas23 year moved to nurs home
r13nhmmvy	w13 uas98 year moved to nurs home
r12nhmmvm	w12 uas23 month moved to nurs home
r13nhmmvm	w13 uas98 month moved to nurs home
r12nhmday	w12 uas23 days in nh from move/prvivw
r13nhmday	w13 uas98 days in nh from move/prvivw
r12nrsnit	w12 uas23 # nights in nurs home, prv 2 yrs
r13nrsnit	w13 uas98 # nights in nurs home, prv 2 yrs
r12dy	w12 uas20 cognition date naming-day of month
r13dy	w13 uas95 cognition date naming-day of month
r12mo	w12 uas20 cognition date naming-month
r13mo	w13 uas95 cognition date naming-month
r12yr	w12 uas20 cognition date naming-year
r13yr	w13 uas95 cognition date naming-year
r12wk	w12 uas20 cognition date naming-day of week
r13wk	w13 uas95 cognition date naming-day of week
r12slfmem	w12 uas20 self rated memory
r13slfmem	w13 uas95 self rated memory
r12pstmem	w12 uas20 memory compared to past
r13pstmem	w13 uas95 memory compared to past

Table A.5 UAS HRS Health Insurance Variables included in the Comprehensive File

Variable Name	Variable Label
r12covr	w12 uas23 r covered by r empl plan
r13covr	w13 uas98 r covered by r empl plan
r12covrt	w12 uas23 r plan covers retirees
r13covrt	w13 uas98 r plan covers retirees
r12covs	w12 uas23 r covered by s empl plan
r13covs	w13 uas98 r covered by s empl plan
r12govmd	w12 uas23 r has gov plan-medicaid
r13govmd	w13 uas98 r has gov plan-medicaid
r12govmr	w12 uas23 r has gov plan-medicare
r13govmr	w13 uas98 r has gov plan-medicare
r12govva	w12 uas23 r has gov plan-champus/va
r13govva	w13 uas98 r has gov plan-champus/va
r12hecov1	w12 uas23 who is covered in r empl plan #1
r13hecov1	w13 uas98 who is covered in r empl plan #1
r12hecov2	w12 uas23 who is covered in r empl plan #2
r13hecov2	w13 uas98 who is covered in r empl plan #2
r12hecov3	w12 uas23 who is covered in r empl plan #3
r13hecov3	w13 uas98 who is covered in r empl plan #3
r12henum	w12 uas23 number of health insurance plans
r13henum	w13 uas98 number of health insurance plans
r12hertr1	w12 uas23 r coverage by r in retirement #1
r13hertr1	w13 uas98 r coverage by r in retirement #1
r12hertr2	w12 uas23 r coverage by r in retirement #2
r13hertr2	w13 uas98 r coverage by r in retirement #2
r12hertr3	w12 uas23 r coverage by r in retirement #3
r13hertr3	w13 uas98 r coverage by r in retirement #3
r12herts1	w12 uas23 sp coverage by r in retirement #1
r13herts1	w13 uas98 sp coverage by r in retirement #1

r12herts2	w12 uas23 sp coverage by r in retirement #2
r13herts2	w13 uas98 sp coverage by r in retirement #2
r12herts3	w12 uas23 sp coverage by r in retirement #3
r13herts3	w13 uas98 sp coverage by r in retirement #3
r12hesrc1	w12 uas23 source of r empl plan #1
r13hesrc1	w13 uas98 source of r empl plan #1
r12hesrc2	w12 uas23 source of r empl plan #2
r13hesrc2	w13 uas98 source of r empl plan #2
r12hesrc3	w12 uas23 source of r empl plan #3
r13hesrc3	w13 uas98 source of r empl plan #3
r12higov	w12 uas23 r is covered by gov plan
r13higov	w13 uas98 r is covered by gov plan
r12hiltc	w12 uas23 r has long term care ins
r13hiltc	w13 uas98 r has long term care ins
r12hiothp	w12 uas23 r has other ins
r13hiothp	w13 uas98 r has other ins
r12lifein	w12 uas25 r has life insurance
r13lifein	w12 uas25 r has life insurance
r12tyltc	w13 uas98 r type of long term care ins
r13tyltc	w13 uas98 r type of long term care ins
r12heret	w12 uas23 r covered in retirement /summary
r13heret	w13 uas98 r covered in retirement /summary

Table A.6 UAS HRS Employment History Variables included in the Comprehensive File

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
r13lbrf	w13 uas97 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
r12jcoccc	w12 uas22 r current job cccupation (2018 census code)
r12jloccc	w12 uas22 r job with longest reported tenure occupation (2018 census code)

Table A.7 UAS HRS Retirement Variables included in the Comprehensive File

Variable Name	Variable Label
r12sayret	w12 uas22 r considers self retired
r13sayret	w13 uas97 r considers self retired
r12retmon	w12 uas22 month retired if say retired
r13retmon	w13 uas97 month retired if say retired
r12retyr	w12 uas22 year retired if say retired
r13retyr	w13 uas97 year retired if say retired
r12retdtwv	w12 uas22 wave retirement date reported
r13retdtwv	w13 uas97 wave retirement date reported
r12retsat	w12 uas22 ret satisfying
r13retsat	w13 uas97 ret satisfying
r12ryrcmp	w12 uas22 ret yrs compared to before
r13ryrcmp	w13 uas97 ret yrs compared to before
r12liv75	w12 uas23 r probability to live 75+
r13liv75	w13 uas98 r probability to live 75+
r12liv75p	w12 uas23 lftab prob live 75+/r curage
r13liv75p	w13 uas98 lftab prob live 75+/r curage
r13liv75c	w13 uas98 chg live 75+: r/lftab ratio
r13liv75f	w13 uas98 flag liv75c, # prv iw
r12liv10a	w12 uas23 age used in live 80-100/85 q
r13liv10a	w13 uas98 age used in live 80-100/85 q
r12liv10	w12 uas23 r probability to live 80-100
r13liv10	w13 uas98 r probability to live 80-100
r12liv10p	w12 uas23 lftab prob live 80-100/r curage
r13liv10p	w13 uas98 lftab prob live 80-100/r curage
r13liv8xc	w13 uas98 chg live 80-100: r/lftab ratio
r13liv8xf	w13 uas98 flag liv8xc, # prv iw
r12ans3pq	w12 uas23 r answered the first three probability questions
r13ans3pq	w13 uas98 r answered the first three probability questions

r12pnhm5y	w12 uas23 r prob moving to nhm in 5 yrs
r13pnhm5y	w13 uas98 r prob moving to nhm in 5 yrs
r12finpln	w12 uas23 r financial planning horizon
r13finpln	w13 uas98 r financial planning horizon
r12beq10k	w12 uas23 r prob leave bequest 10k+
r13beq10k	w13 uas98 r prob leave bequest 10k+
r12beq100	w12 uas23 r prob leave bequest 100k+
r13beq100	w13 uas98 r prob leave bequest 100k+
r12beq500	w12 uas23 r prob leave bequest 500k+
r13beq500	w13 uas98 r prob leave bequest 500k+
r12beqany	w12 uas23 r prob leave bequest any
r13beqany	w13 uas98 r prob leave bequest any
r12work62	w12 uas23 r prob working ft after 62
r13work62	w13 uas98 r prob working ft after 62
r12work65	w12 uas23 r prob working ft after 65
r13work65	w13 uas98 r prob working ft after 65
r12work62f	w12 uas23 logical skip flag: p62
r13work62f	w13 uas98 logical skip flag: p62
r12work65f	w12 uas23 logical skip flag: p65
r13work65f	w13 uas98 logical skip flag: p65
r12work70	w12 uas23 r prob working ft after 70
r13work70	w13 uas98 r prob working ft after 70
r12work70a	w12 uas23 r prob working at all after 70
r13work70a	w13 uas98 r prob working at all after 70
r12work70f	w12 uas23 logical skip flag: p70
r13work70f	w13 uas98 logical skip flag: p70
r12work70af	w12 uas23 logical skip flag: p70a
r13work70af	w13 uas98 logical skip flag: p70a
r12rplnyr	w12 uas23 when r plans to stop work
r13rplnyr	w13 uas98 when r plans to stop work

r12rplnya	w12 uas23 when r thinks will stop work
r13rplnya	w13 uas98 when r thinks will stop work

Table A.8 UAS HRS Pension Variables included in the Comprehensive File

Variable Name	Variable Label
r12peninc	w12 uas22 r current receiving pension income
r12peni_n	w12 uas22 # pensions r receives income
r12penic1	w12 uas22 pen #1 continue after death
r12penic2	w12 uas22 pen #2 continue after death
r12ptyp1	w12 uas22 current pension type #1
r12ptyp2	w12 uas22 current pension type #2
r12ptyp3	w12 uas22 current pension type #3
r12ptyp4	w12 uas22 current pension type #4
r12ptypd1	w12 uas22 current pension type in detail #1
r12ptypd2	w12 uas22 current pension type in detail #2
r12ptypd3	w12 uas22 current pension type in detail #3
r12ptypd4	w12 uas22 current pension type in detail #4
r12jcpen	w12 uas22 has pension current job
r12penct	w12 uas22 # pensions current job
r12ptypf1	w12 uas22 does pension type match detail? #1
r12ptypf2	w12 uas22 does pension type match detail? #2
r12ptypf3	w12 uas22 does pension type match detail? #3
r12ptypf4	w12 uas22 does pension type match detail? #4
r12dccont1	w12 uas22 employee contribution to dc plan #1
r12dccont2	w12 uas22 employee contribution to dc plan #2
r12dccont3	w12 uas22 employee contribution to dc plan #3
r12dccont4	w12 uas22 employee contribution to dc plan #4
r12dcbal1	w12 uas22 current balance of dc plan #1
r12dcbal2	w12 uas22 current balance of dc plan #2
r12dcbal3	w12 uas22 current balance of dc plan #3
r12dcbal4	w12 uas22 current balance of dc plan #4
r12dcbene1	w12 uas22 employer contribution to dc plan #1

r12dcbene2	w12 uas22 employer contribution to dc plan #2
r12dcbene3	w12 uas22 employer contribution to dc plan #3
r12dcbene4	w12 uas22 employer contribution to dc plan #4
r12dcmode1	w12 uas22 employer contribution: \$ or % #1
r12dcmode2	w12 uas22 employer contribution: \$ or % #2
r12dcmode3	w12 uas22 employer contribution: \$ or % #3
r12dcmode4	w12 uas22 employer contribution: \$ or % #4
r12dcpct1	w12 uas22 employer % contribution #1
r12dcpct2	w12 uas22 employer % contribution #2
r12dcpct3	w12 uas22 employer % contribution #3
r12dcpct4	w12 uas22 employer % contribution #4

Table A.9 UAS HRS Family Structure Variables included in the Comprehensive File

Variable Name	Variable Label
h12hhres	w12 uas21 Number of people in HH including R
h12child	w12 uas21 Number of living children to R and Sp (biological, adopted, and step)
r12livbro	w12 uas21 R Number of living brothers
r12livsis	w12 uas21 R Number of living sisters
r12livsib	w12 uas21 R Number of living siblings
r12momliv	w12 uas21 R Mother alive
r12dadliv	w12 uas21 R Father alive
r12livpar	w12 uas21 R Number of living parents
r12momage	w12 uas21 R Mother age current/at death
r12dadage	w12 uas21 R Father age current/at death
raevbrn	number of children ever born to R
rameduc	respondent mother's highest level of education
rafeduc	respondent father's highest level of education

Table A.10 UAS HRS Social Security Variables included in the Comprehensive File

Variable Name	Variable Label
rassrecv	r receives socsec--any type
rassagem	age/months r start rec socsec
rassageb	age r start rec socsec
sassrecv	any spouse rec socsec--any type
radtype1	episode1: ssdi=1,ssi=2,dk or both=3
radtype2	episode2: ssdi=1,ssi=2,dk or both=3
radappm1	episode1: month applied ssi/ssdi
radappm2	episode2: month applied ssi/ssdi
radappy1	episode1: year applied ssi/ssdi
radappy2	episode2: year applied ssi/ssdi
radream1	episode1: month reapplied/appealed ssi/ssdi
radream2	episode2: month reapplied/appealed ssi/ssdi
radreay1	episode1: year reapplied/appealed ssi/ssdi
radreay2	episode2: year reapplied/appealed ssi/ssdi
radrecm1	episode1: month received ssi/ssdi
radrecm2	episode2: month received ssi/ssdi
radrecy1	episode1: year received ssi/ssdi
radrecy2	episode2: year received ssi/ssdi
radendm1	episode1: month ended ssi/ssdi
radendm2	episode2: month ended ssi/ssdi
radendy1	episode1: year ended ssi/ssdi
radendy2	episode2: year ended ssi/ssdi
radstat1	episode1: episode status
radstat2	episode2: episode status
radnepi	total number of SSDI/SSI episodes
radappd1	episode1: date applied ssi/ssdi
radappd2	episode2: date applied ssi/ssdi
radread1	episode1: date reapplied/appealed ssi/ssdi

radread2	episode2: date reapplied/appealed ssi/ssdi
radrecd1	episode1: date received ssi/ssdi
radrecd2	episode2: date received ssi/ssdi
radendd1	episode1: date ended ssi/ssdi
radendd2	episode2: date ended ssi/ssdi
r12dssamt	w12 uas22 amt received last month ssdi
r12dsiamt	w12 uas22 amt received last month ssi
r12dstat	w12 uas22 socsec status: 1st digit=dk 2nd digit=ssdi 3rd digit=ssi
r12ssdi	w12 uas22 r is receiving ssdi

APPENDIX B. UAS NON-HRS VARIABLES BY TOPIC LETTER

Table B.1 Topic P Variables included in the Comprehensive File

Variable Name	Variable Label
p12l001	wv12 financial literacy:: 2% interest rate over 5 yrs
p13l001	wv13 financial literacy:: 2% interest rate over 5 yrs
p12l002	wv12 financial literacy:: 20% interest rate over 5 yrs
p13l002	wv13 financial literacy:: 20% interest rate over 5 yrs
p12l003	wv12 financial literacy:: 1% interest 2% inflation over 1 yr
p13l003	wv13 financial literacy:: 1% interest 2% inflation over 1 yr
p12l004	wv12 financial literacy:: value of inheritance now vs in 3 yrs
p13l004	wv13 financial literacy:: value of inheritance now vs in 3 yrs
p12l005	wv12 financial literacy:: price/income doubled
p13l005	wv13 financial literacy:: price/income doubled
p12d001	wv12 financial literacy:: main function of stock market
p13d001	wv13 financial literacy:: main function of stock market
p12d002	wv12 financial literacy:: mutual fund
p13d002	wv13 financial literacy:: mutual fund
p12p001_randomizer	wv12 financial literacy:: p001 about rise (=1) or about fall (=2)
p13p001_randomizer	wv13 financial literacy:: p001 about rise (=1) or about fall (=2)
p12p001	wv12 financial literacy:: interest rate change effect on bond prices
p13p001	wv13 financial literacy:: interest rate change effect on bond prices
p12p002_randomizer	wv12 financial literacy:: p002 about single co (=1) or stocks market fund (=2)
p13p002_randomizer	wv13 financial literacy:: p002 about single co (=1) or stocks market fund (=2)
p12p002	wv12 financial literacy:: safer return
p13p002	wv13 financial literacy:: safer return
p12p003_randomizer	wv12 financial literacy:: p003 asks if stocks(=1) or if bonds(=2) are riskier
p13p003_randomizer	wv13 financial literacy:: p003 asks if stocks(=1) or if bonds(=2) are riskier
p12p003	wv12 financial literacy:: riskier stocks/bonds

p13p003	wv13 financial literacy:: riskier stocks/bonds
p12p004	wv12 financial literacy:: highest returns - savings, bonds, or stocks
p13p004	wv13 financial literacy:: highest returns - savings, bonds, or stocks
p12p005	wv12 financial literacy:: highest fluctuations - savings, bonds, or stocks
p13p005	wv13 financial literacy:: highest fluctuations - savings, bonds, or stocks
p12p006	wv12 financial literacy:: risk of owning different assets
p13p006	wv13 financial literacy:: risk of owning different assets
p12p007	wv12 financial literacy:: housing prices
p13p007	wv13 financial literacy:: housing prices
p12finlitscore	wv12 financial literacy:: Financial Literacy Score
p13finlitscore	wv13 financial literacy:: Financial Literacy Score
p12bif001	wv12 big five:: talkative
p13bif001	wv13 big five:: talkative
p12bif002	wv12 big five:: finds fault with others
p13bif002	wv13 big five:: finds fault with others
p12bif003	wv12 big five:: does thorough job
p13bif003	wv13 big five:: does thorough job
p12bif004	wv12 big five:: depressed
p13bif004	wv13 big five:: depressed
p12bif005	wv12 big five:: original
p13bif005	wv13 big five:: original
p12bif006	wv12 big five:: reserved
p13bif006	wv13 big five:: reserved
p12bif007	wv12 big five:: helpful and unselfish
p13bif007	wv13 big five:: helpful and unselfish
p12bif008	wv12 big five:: can be somewhat careless
p13bif008	wv13 big five:: can be somewhat careless
p12bif009	wv12 big five:: relaxed
p13bif009	wv13 big five:: relaxed
p12bif010	wv12 big five:: curious

p13bif010	wv13 big five:: curious
p12bif011	wv12 big five:: energetic
p13bif011	wv13 big five:: energetic
p12bif012	wv12 big five:: starts quarrels
p13bif012	wv13 big five:: starts quarrels
p12bif013	wv12 big five:: reliable worker
p13bif013	wv13 big five:: reliable worker
p12bif014	wv12 big five:: can be tense
p13bif014	wv13 big five:: can be tense
p12bif015	wv12 big five:: deep thinker
p13bif015	wv13 big five:: deep thinker
p12bif016	wv12 big five:: generates enthusiasm
p13bif016	wv13 big five:: generates enthusiasm
p12bif017	wv12 big five:: forgiving nature
p13bif017	wv13 big five:: forgiving nature
p12bif018	wv12 big five:: tends to be disorganized
p13bif018	wv13 big five:: tends to be disorganized
p12bif019	wv12 big five:: worries a lot
p13bif019	wv13 big five:: worries a lot
p12bif020	wv12 big five:: active imagination
p13bif020	wv13 big five:: active imagination
p12bif021	wv12 big five:: tends to be quiet
p13bif021	wv13 big five:: tends to be quiet
p12bif022	wv12 big five:: trusting
p13bif022	wv13 big five:: trusting
p12bif023	wv12 big five:: tends to be lazy
p13bif023	wv13 big five:: tends to be lazy
p12bif024	wv12 big five:: emotionally stable
p13bif024	wv13 big five:: emotionally stable
p12bif025	wv12 big five:: inventive

p13bif025	wv13 big five:: inventive
p12bif026	wv12 big five:: assertive
p13bif026	wv13 big five:: assertive
p12bif027	wv12 big five:: can be cold and aloof
p13bif027	wv13 big five:: can be cold and aloof
p12bif028	wv12 big five:: perseveres until finished
p13bif028	wv13 big five:: perseveres until finished
p12bif029	wv12 big five:: can be moody
p13bif029	wv13 big five:: can be moody
p12bif030	wv12 big five:: values artistic experiences
p13bif030	wv13 big five:: values artistic experiences
p12bif031	wv12 big five:: sometimes shy
p13bif031	wv13 big five:: sometimes shy
p12bif032	wv12 big five:: considerate and kind
p13bif032	wv13 big five:: considerate and kind
p12bif033	wv12 big five:: does things efficiently
p13bif033	wv13 big five:: does things efficiently
p12bif034	wv12 big five:: remains calm in tense situations
p13bif034	wv13 big five:: remains calm in tense situations
p12bif035	wv12 big five:: prefers routine work
p13bif035	wv13 big five:: prefers routine work
p12bif036	wv12 big five:: outgoing
p13bif036	wv13 big five:: outgoing
p12bif037	wv12 big five:: sometimes rude
p13bif037	wv13 big five:: sometimes rude
p12bif038	wv12 big five:: makes plans and follows through
p13bif038	wv13 big five:: makes plans and follows through
p12bif039	wv12 big five:: easily nervous
p13bif039	wv13 big five:: easily nervous
p12bif040	wv12 big five:: likes to reflect

p13bif040	wv13 big five:: likes to reflect
p12bif041	wv12 big five:: few artistic interests
p13bif041	wv13 big five:: few artistic interests
p12bif042	wv12 big five:: likes to cooperate with others
p13bif042	wv13 big five:: likes to cooperate with others
p12bif043	wv12 big five:: easily distracted
p13bif043	wv13 big five:: easily distracted
p12bif044	wv12 big five:: sophisticated in art/music/literature
p13bif044	wv13 big five:: sophisticated in art/music/literature
p12agreeableness	wv12 big five:: Agreeableness Score (maximum of 45)
p13agreeableness	wv13 big five:: Agreeableness Score (maximum of 45)
p12conscientiousness	wv12 big five:: Conscientiousness Score (maximum of 45)
p13conscientiousness	wv13 big five:: Conscientiousness Score (maximum of 45)
p12extroversion	wv12 big five:: Extroversion Score (maximum of 40)
p13extroversion	wv13 big five:: Extroversion Score (maximum of 40)
p12neuroticism	wv12 big five:: Neuroticism Score (maximum of 40)
p13neuroticism	wv13 big five:: Neuroticism Score (maximum of 40)
p12openness	wv12 big five:: Openness Score (maximum of 50)
p13openness	wv13 big five:: Openness Score (maximum of 50)
p12admc1	wv12 A-DMC, consistency in risk perception:: eat pizza next yr
p13admc1	wv13 A-DMC, consistency in risk perception:: eat pizza next yr
p12admc2	wv12 A-DMC, consistency in risk perception:: flu next yr
p13admc2	wv13 A-DMC, consistency in risk perception:: flu next yr
p12admc3	wv12 A-DMC, consistency in risk perception:: car accident next yr
p13admc3	wv13 A-DMC, consistency in risk perception:: car accident next yr
p12admc4	wv12 A-DMC, consistency in risk perception:: cavity filled next yr
p13admc4	wv13 A-DMC, consistency in risk perception:: cavity filled next yr
p12admc5	wv12 A-DMC, consistency in risk perception:: die next yr
p13admc5	wv13 A-DMC, consistency in risk perception:: die next yr
p12admc6	wv12 A-DMC, consistency in risk perception:: stolen from next yr

p13admc6	wv13 A-DMC, consistency in risk perception:: stolen from next yr
p12admc7	wv12 A-DMC, consistency in risk perception:: move to other state next yr
p13admc7	wv13 A-DMC, consistency in risk perception:: move to other state next yr
p12admc8	wv12 A-DMC, consistency in risk perception:: die terrorist attack next yr
p13admc8	wv13 A-DMC, consistency in risk perception:: die terrorist attack next yr
p12admc9	wv12 A-DMC, consistency in risk perception:: home broken into next yr
p13admc9	wv13 A-DMC, consistency in risk perception:: home broken into next yr
p12admc10	wv12 A-DMC, consistency in risk perception:: stay in same state next yr
p13admc10	wv13 A-DMC, consistency in risk perception:: stay in same state next yr
p12admc11	wv12 A-DMC, consistency in risk perception:: dentist visit next yr
p13admc11	wv13 A-DMC, consistency in risk perception:: dentist visit next yr
p12admc12	wv12 A-DMC, consistency in risk perception:: no driving accidents next yr
p13admc12	wv13 A-DMC, consistency in risk perception:: no driving accidents next yr
p12admc13	wv12 A-DMC, consistency in risk perception:: car accident next 5 yrs
p13admc13	wv13 A-DMC, consistency in risk perception:: car accident next 5 yrs
p12admc14	wv12 A-DMC, consistency in risk perception:: cavity filled next 5 yrs
p13admc14	wv13 A-DMC, consistency in risk perception:: cavity filled next 5 yrs
p12admc15	wv12 A-DMC, consistency in risk perception:: die next 5 yrs
p13admc15	wv13 A-DMC, consistency in risk perception:: die next 5 yrs
p12admc16	wv12 A-DMC, consistency in risk perception:: stolen from next 5 yrs
p13admc16	wv13 A-DMC, consistency in risk perception:: stolen from next 5 yrs
p12admc17	wv12 A-DMC, consistency in risk perception:: move to other state next 5 yrs
p13admc17	wv13 A-DMC, consistency in risk perception:: move to other state next 5 yrs
p12admc18	wv12 A-DMC, consistency in risk perception:: die terrorist attack next 5 yrs
p13admc18	wv13 A-DMC, consistency in risk perception:: die terrorist attack next 5 yrs
p12admc19	wv12 A-DMC, consistency in risk perception:: home broken into next 5 yrs

p13admc19	wv13 A-DMC, consistency in risk perception:: home broken into next 5 yrs
p12admc20	wv12 A-DMC, consistency in risk perception:: stay in same state next 5 yrs
p13admc20	wv13 A-DMC, consistency in risk perception:: stay in same state next 5 yrs
p12admc21	wv12 A-DMC, consistency in risk perception:: dentist visit next 5 yrs
p13admc21	wv13 A-DMC, consistency in risk perception:: dentist visit next 5 yrs
p12admc22	wv12 A-DMC, consistency in risk perception:: no driving accidents next 5 yrs
p13admc22	wv13 A-DMC, consistency in risk perception:: no driving accidents next 5 yrs
p12lip001	wv12 numeracy:: Lipkus/DR Numeracy, times even out of 1000
p13lip001	wv13 numeracy:: Lipkus/DR Numeracy, times even out of 1000
p12lip002	wv12 numeracy:: Lipkus/DR Numeracy, num winning lottery with 1% chance
p13lip002	wv13 numeracy:: Lipkus/DR Numeracy, num winning lottery with 1% chance
p12lip003	wv12 numeracy:: Lipkus/DR Numeracy, percent win when 1 in 1000 chance
p13lip003	wv13 numeracy:: Lipkus/DR Numeracy, percent win when 1 in 1000 chance
p12lip008	wv12 numeracy:: Lipkus/DR Numeracy, num getting disease when 10% chance
p13lip008	wv13 numeracy:: Lipkus/DR Numeracy, num getting disease when 10% chance
p12lip009	wv12 numeracy:: Lipkus/DR Numeracy, percent chance when 20 out of 100
p13lip009	wv13 numeracy:: Lipkus/DR Numeracy, percent chance when 20 out of 100
p12lip012a	wv12 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - numerator
p13lip012a	wv13 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - numerator
p12lip012b	wv12 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - denominator

p13lip012b	wv13 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - denominator
p12lip015	wv12 numeracy:: Extended CRT, item cost given 2 items cost and cost dif bt
p13lip015	wv13 numeracy:: Extended CRT, item cost given 2 items cost and cost dif bt
p12lip017	wv12 numeracy:: Extended CRT, growth time to 1/2 given rate & time to whole
p13lip017	wv13 numeracy:: Extended CRT, growth time to 1/2 given rate & time to whole
p12lip005	wv12 numeracy:: Extended CRT, tot students if one ranked 15th highest & lowest
p13lip005	wv13 numeracy:: Extended CRT, tot students if one ranked 15th highest & lowest
p12lip006	wv12 numeracy:: Extended CRT, amt earned after buying-selling-buying-selling
p13lip006	wv13 numeracy:: Extended CRT, amt earned after buying-selling-buying-selling
p12lip007	wv12 numeracy:: Extended CRT, value after decrease 50% then increase 75%
p13lip007	wv13 numeracy:: Extended CRT, value after decrease 50% then increase 75%
p12lip004	wv12 numeracy:: Extended CRT, time to finish together given each persons rate
p13lip004	wv13 numeracy:: Extended CRT, time to finish together given each persons rate
p12cog1	wv12 numeracy:: whether answer is correct, lip001
p13cog1	wv13 numeracy:: whether answer is correct, lip001
p12cog2	wv12 numeracy:: whether answer is correct, lip002
p13cog2	wv13 numeracy:: whether answer is correct, lip002
p12cog3	wv12 numeracy:: whether answer is correct, lip003
p13cog3	wv13 numeracy:: whether answer is correct, lip003
p12cog4	wv12 numeracy:: whether answer is correct, lip008
p13cog4	wv13 numeracy:: whether answer is correct, lip008

p12cog5	wv12 numeracy:: whether answer is correct, lip009
p13cog5	wv13 numeracy:: whether answer is correct, lip009
p12cog6	wv12 numeracy:: whether answer is correct, lip012
p13cog6	wv13 numeracy:: whether answer is correct, lip012
p12cog7	wv12 numeracy:: whether answer is correct, lip015
p13cog7	wv13 numeracy:: whether answer is correct, lip015
p12cog8	wv12 numeracy:: whether answer is correct, lip017
p13cog8	wv13 numeracy:: whether answer is correct, lip017
p12cog	wv12 numeracy:: numeracy scale score
p13cog	wv13 numeracy:: numeracy scale score

Table B.2 Topic W Variables included in the Comprehensive File

Variable Name	Variable Label
w12os001	wv12 well-being:: how satisfied with life
w13os001	wv13 well-being:: how satisfied with life
w12os002	wv12 well-being:: how happy
w13os002	wv13 well-being:: how happy
w12osrand	wv12 well-being:: QUES ORDER - os001 os002
w13osrand	wv13 well-being:: QUES ORDER - os001 os002
w12os003	wv12 well-being:: how satisfied with income
w13os003	wv13 well-being:: how satisfied with income
w12os004	wv12 well-being:: how satisfied with health
w13os004	wv13 well-being:: how satisfied with health
w12os005	wv12 well-being:: how satisfied with job/daily activities
w13os005	wv13 well-being:: how satisfied with job/daily activities
w12os006	wv12 well-being:: how satisfied with family life
w13os006	wv13 well-being:: how satisfied with family life
w12os007	wv12 well-being:: how satisfied with number of friends
w13os007	wv13 well-being:: how satisfied with number of friends
w13osplacement	wv13 well-being:: placement of well-being section within uas121
w12hw001	wv12 yesterdays affect:: time woke up
w12hw002	wv12 yesterdays affect:: time went to sleep
w12hw004	wv12 yesterdays affect:: happy
w12hw005	wv12 yesterdays affect:: enthusiastic
w12hw006	wv12 yesterdays affect:: content
w12hw007	wv12 yesterdays affect:: angry
w12hw008	wv12 yesterdays affect:: frustrated
w12hw009	wv12 yesterdays affect:: tired
w12hw010	wv12 yesterdays affect:: sad
w12hw011	wv12 yesterdays affect:: stressed
w12hw012	wv12 yesterdays affect:: lonely

w12hw013	wv12 yesterdays affect:: worried
w12hw014	wv12 yesterdays affect:: bored
w12hw015	wv12 yesterdays affect:: pain
w12hwsectionorder_10_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 10th ques
w12hwsectionorder_11_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 11th ques
w12hwsectionorder_12_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 12th ques
w12hwsectionorder_1_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 1st ques
w12hwsectionorder_2_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 2nd ques
w12hwsectionorder_3_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 3rd ques
w12hwsectionorder_4_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 4th ques
w12hwsectionorder_5_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 5th ques
w12hwsectionorder_6_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 6th ques
w12hwsectionorder_7_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 7th ques
w12hwsectionorder_8_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 8th ques
w12hwsectionorder_9_	wv12 yesterdays affect:: QUES ORDER - hw004-hw015, 9th ques
w12hd001	wv12 neighborhood:: neighborhood rating
w12hd002	wv12 neighborhood:: grocery/drug store within 15 min
w12hd003	wv12 neighborhood:: typical transport to grocery store
w12hd004	wv12 neighborhood:: half block from home - body of water
w12hd005	wv12 neighborhood:: half block from home - open space
w12hd006	wv12 neighborhood:: half block from home - railroad/airport/4-lane highway
w12hd007	wv12 neighborhood:: half block from home - parking lot
w12hd008s1	wv12 neighborhood:: half block from home - single-fam detached home
w12hd008s2	wv12 neighborhood:: half block from home - single-fam townhouse
w12hd008s3	wv12 neighborhood:: half block from home - apt building
w12hd008s4	wv12 neighborhood:: half block from home - manufactured/mobile home
w12hd008s5	wv12 neighborhood:: half block from home - none of the above (hd008s1-hd008s4)
w12hd008	wv12 neighborhood:: half block from home - MULTIPLE RESPONSE COMBO (for hd008)

w12hd009	wv12 neighborhood:: half block from home - business/institution
w12hd010	wv12 neighborhood:: half block from home - factory/industrial structure
w12hd011	wv12 neighborhood:: half block from home - buildings w metal bars on windows
w12hd012	wv12 neighborhood:: half block from home - vandalized/abandoned buildings
w12hd013	wv12 neighborhood:: half block from home - trash/litter/junk
w12hd014	wv12 neighborhood:: half block from home - extent of street repairs needed
w12hd015	wv12 neighborhood:: satisfactory police protection
w12hd016	wv12 neighborhood:: extent to which people are willing to help neighbors
w12hd017	wv12 neighborhood:: extent to which neighborhood is close knit
w12hd018	wv12 neighborhood:: extent to which neighbors get along
w12hd019	wv12 neighborhood:: extent to which neighbors share same values
w12hd020	wv12 neighborhood:: extent to which neighbors can be trusted
w12hd021	wv12 neighborhood:: number of of friends who live in neighborhood
w12hd022	wv12 neighborhood:: talked with neighbor for 10+ min
w12ir001	wv12 inc ranking:: avg yrly HH income in zip
w12ir002	wv12 inc ranking:: HH inc rank % within zip
w12ir003	wv12 inc ranking:: how often R compares inc w same-zip others
w12ir004	wv12 inc ranking:: avg yrly HH income in county
w12ir005	wv12 inc ranking:: HH inc rank % within same county
w12ir006	wv12 inc ranking:: how often R compares inc w same-county others
w12ir007	wv12 inc ranking:: currently working for pay
w13ir007	wv13 inc ranking:: currently working for pay
w12ir009	wv12 inc ranking:: avg yrly HH income for people with same occup
w12ir011	wv12 inc ranking:: HH inc rank % within same occup
w12ir013	wv12 inc ranking:: how often R compares inc w same-occup others
w12ir010_others	wv12 inc ranking:: any friends/acquaintances with same occup
w12ir010	wv12 inc ranking:: avg yrly HH income for those in circle w same occup

w12ir012	wv12 inc ranking:: HH inc rank % among those in circle w same occup
w12ir013a	wv12 inc ranking:: how often R compares inc w those in circle w same occup
w12ir014	wv12 inc ranking:: ever worked for pay
w12ir015_year	wv12 inc ranking:: date that R last worked for pay, as yr
w12ir015_yearsago	wv12 inc ranking:: date that R last worked for pay, as yrs ago
w12ir017	wv12 inc ranking:: avg yrly HH income for people with same occup, last job
w12ir019	wv12 inc ranking:: HH inc rank % within same occup, last job
w12ir021	wv12 inc ranking:: how often R compares inc w same-occup others, last job
w12ir018_others	wv12 inc ranking:: any friends/acquaintances with same occup, last job
w12ir018	wv12 inc ranking:: avg yrly HH inc for those in circle w same occup, last job
w12ir020	wv12 inc ranking:: HH inc rank % among those in circle w same occup, last job
w12ir021a	wv12 inc ranking:: how oft R cmpr inc w those in circle w same occup, last job
w12ir022	wv12 inc ranking:: avg yrly HH income for people with same age
w12ir023	wv12 inc ranking:: HH inc rank % among same age
w12ir025	wv12 inc ranking:: how often R compares inc w same-age others
w12ir024	wv12 inc ranking:: avg yrly HH income for those in circle w same age
w12ir024a	wv12 inc ranking:: HH inc rank % among those in circle w same age
w12ir025b	wv12 inc ranking:: how often R compares inc w those in circle w same age
w12ir026	wv12 inc ranking:: avg yrly HH income for people with same level of ed
w12ir027	wv12 inc ranking:: HH inc rank % among same ed
w12ir029	wv12 inc ranking:: how often R compares inc w same-ed others
w12ir028_others	wv12 inc ranking:: any friends/acquaintances with same ed level
w12ir028	wv12 inc ranking:: avg yrly HH income for those in circle w same ed
w12ir027a	wv12 inc ranking:: HH inc rank % among those in circle w same ed

w12ir029a	wv12 inc ranking:: how often R compares inc w those in circle with same ed
j12rpi	w12 Retirement Preparedness Index—uses data from UAS 16, 24, and 26
j13rpi	w13 Retirement Preparedness Index—uses data from UAS 94, 99, and 113

Table B.3 Topic K Variables included in the Comprehensive File

Variable Name	Variable Label
k12s4	wv12 HH info:: r marital status
k13s4	wv13 HH info:: r marital status
k12s6a	wv12 SS:: def of SS benefits that describes purpose of program
k13NEW13s6a	wv13 SS:: <wv13 new ques> confidence that SS will pay some of benefits owed
k12s7a	wv12 SS:: currently receives SS benefits
k13s7a	wv13 SS:: currently receives SS benefits
k12s7b	wv12 SS:: currently receives SS benefits, spouse
k13s7b	wv13 SS:: currently receives SS benefits, spouse
k12s8a	wv12 HH info:: current employment status
k13s8a	wv13 HH info:: current employment status
k12s8c	wv12 HH info:: retired work status
k13s8c	wv13 HH info:: retired work status
k12s8b	wv12 HH info:: employment status, spouse
k13s8b	wv13 HH info:: employment status, spouse
k12s9c	wv12 HH info:: retired work status, spouse
k13s9c	wv13 HH info:: retired work status, spouse
k13s12a	wv13 SS:: age when began claiming benefits
k13s12b	wv13 SS:: satisfaction with age when began claiming benefits
k13s12c	wv13 SS:: had sufficient info for decision on age to begin claiming benefits
k12s11	wv12 HH info:: compare r earnings with spouse earnings
k13s11	wv13 HH info:: compare r earnings with spouse earnings
k12q1	wv12 retir:: how financially prepared for retirement
k13q1	wv13 retir:: how financially prepared for retirement
k12q2a	wv12 self-perceived knwge of retir:: how inflation affects retirement
k13q2a	wv13 self-perceived knwge of retir:: how inflation affects retirement
k12q2b	wv12 self-perceived knwge of retir:: amt needed to save to retire comfortably

k13q2b	wv13 self-perceived knwge of retir:: amt needed to save to retire comfortably
k12q2c	wv12 self-perceived knwge of SS:: how SS works
k13q2c	wv13 self-perceived knwge of SS:: how SS works
k12q2d	wv12 self-perceived knwge of retir:: how long r might live in retirement
k13q2d	wv13 self-perceived knwge of retir:: how long r might live in retirement
k12q2e	wv12 self-perceived knwge of retir:: how to invest retirement money
k13q2e	wv13 self-perceived knwge of retir:: how to invest retirement money
k12q2f	wv12 self-perceived knwge of retir:: how to manage retirement spending
k13q2f	wv13 self-perceived knwge of retir:: how to manage retirement spending
k12q3	wv12 SS:: what SS ought to provide
k13q3	wv13 SS:: what SS ought to provide
k12q4a	wv12 self-perceived knwge of SS:: how benefits are calculated
k13q4a	wv13 self-perceived knwge of SS:: how benefits are calculated
k12q4b	wv12 self-perceived knwge of SS:: age for eligibility
k13q4b	wv13 self-perceived knwge of SS:: age for eligibility
k12q4c	wv12 self-perceived knwge of SS:: effects if you work and claim
k13q4c	wv13 self-perceived knwge of SS:: effects if you work and claim
k12q4d	wv12 self-perceived knwge of SS:: what monthly amount will be
k13q4d	wv13 self-perceived knwge of SS:: what monthly amount will be
k12q4e	wv12 self-perceived knwge of SS:: change in benefits based on time claimed
k13q4e	wv13 self-perceived knwge of SS:: change in benefits based on time claimed
k12q4spa	wv12 self-perceived knwge of SS:: what monthly amount will be, spouse
k13q4spa	wv13 self-perceived knwge of SS:: what monthly amount will be, spouse
k12q4spb	wv12 self-perceived knwge of SS:: how timing of claim affects spousal benefits
k13q4spb	wv13 self-perceived knwge of SS:: how timing of claim affects spousal benefits
k12q4spc	wv12 self-perceived knwge of SS:: how timing of sp claim affects r benefits

k13q4spc	wv13 self-perceived knwge of SS:: how timing of sp claim affects r benefits
k12q5	wv12 predict SS benefits:: confidence in SS to pay out benefits
k13q5	wv13 predict SS benefits:: confidence in SS to pay out benefits
k12q6a	wv12 predict SS benefits:: confidence in SS benefits being there
k13q6a_ch13	wv13 predict SS benefits:: <wv13 text change> confidence in benfit being there
k12q6b	wv12 predict SS benefits:: percent chance live to 90
k13NEW13q6b	wv13 predict SS benefits:: <wv13 new ques> percent chance live to 75
k13q6d	wv13 SS:: best description of SS benefits
k13q6c	wv13 predict SS benefits:: percent chance live to 85
k12q7b	wv12 SS:: current benefits enough for good retir
k13q7b_ans13	wv13 SS:: <wv13 ans change> current benefits enough for good retir
k12q7a	wv12 predict SS benefits:: future benefits enough to ensure good retir
k13q7a_ch13	wv13 predict SS benefits:: <wv13 text change> retir benefits from SS enough
k12q8	wv12 retir:: prep steps - MULT RESP COMBO
k12q8s1	wv12 retir:: prep steps - contribute to 401k or defined contribution plan
k12q8s2	wv12 retir:: prep steps - have other savings/investments
k12q8s3	wv12 retir:: prep steps - applied for disability benefits
k12q8s4	wv12 retir:: prep steps - spend less/downsize
k12q8s5	wv12 retir:: prep steps - sought higher earning job
k12q8s6	wv12 retir:: prep steps - plan to work in retirement
k12q8s7	wv12 retir:: prep steps - other
k12q8s8	wv12 retir:: prep steps - none
k13q8a	wv13 retir:: interact prep, cur retir - MULT RESPONSE COMBO
k13q8as1	wv13 retir:: interact prep, cur retir - visited Social Security office
k13q8as2	wv13 retir:: interact prep, cur retir - called Social Security Administration
k13q8as3	wv13 retir:: interact prep, cur retir - visited Social Security website
k13q8as4	wv13 retir:: interact prep, cur retir - used retirement calculator
k13q8as5	wv13 retir:: interact prep, cur retir - consulted professional sources

k13q8as6	wv13 retir:: interact prep, cur retir - discussed fncl plan w family/friends
k13q8as7	wv13 retir:: interact prep, cur retir - none of the above
k13q8b	wv13 retir:: investments, cur retired ed - MULT RESP COMBO
k13q8bs1	wv13 retir:: investments, cur retired - employers retirement savings program
k13q8bs2	wv13 retir:: investments, cur retired ed - savings account
k13q8bs3	wv13 retir:: investments, cur retired ed - 401(k) or 403(b) or equivalent
k13q8bs4	wv13 retir:: investments, cur retired - Individual Retirement Account (IRA)
k13q8bs5	wv13 retir:: investments, cur retired - Certificates of Deposits (CDs)
k13q8bs6	wv13 retir:: investments, cur retired ed - mutual funds, stocks/bonds
k13q8bs7	wv13 retir:: investments, cur retired ed - none of the above
k13q8c	wv13 retir:: interact prep, not retir - MULT RESPONSE COMBO
k13q8cs1	wv13 retir:: interact prep, not retir - visited Social Security office
k13q8cs2	wv13 retir:: interact prep, not retir - called Social Security Administration
k13q8cs3	wv13 retir:: interact prep, not retir - visited Social Security website
k13q8cs4	wv13 retir:: interact prep, not retir - used retirement calculator
k13q8cs5	wv13 retir:: interact prep, not retir - consulted professional sources
k13q8cs6	wv13 retir:: interact prep, not retir - discussed fncl plan w family/friends
k13q8cs7	wv13 retir:: interact prep, not retir - none of the above
k13q8d	wv13 retir:: investments, not retired - MULT RESP COMBO
k13q8ds1	wv13 retir:: investments, not retired - employers retir savings program
k13q8ds2	wv13 retir:: investments, not retired - savings account
k13q8ds3	wv13 retir:: investments, not retired - 401(k) or 403(b) or equivalent
k13q8ds4	wv13 retir:: investments, not retired - Individual Retirement Account (IRA)
k13q8ds5	wv13 retir:: investments, not retired - Certificates of Deposits (CDs)
k13q8ds6	wv13 retir:: investments, not retired - mutual funds, stocks/bonds
k13q8ds7	wv13 retir:: investments, not retired - none of the above
k12q9	wv12 knowge of SS:: how benefits are calculated
k13q9	wv13 knowge of SS:: how benefits are calculated

k12q10a	wv12 knowge of SS:: non-worker can claim if spouse qualifies
k13q10a	wv13 knowge of SS:: non-worker can claim if spouse qualifies
k12q10b	wv12 knowge of SS:: benefits not affected by age when claimed
k13q10b	wv13 knowge of SS:: benefits not affected by age when claimed
k12q10c	wv12 knowge of SS:: benefits are adjusted for inflation
k13q10c	wv13 knowge of SS:: benefits are adjusted for inflation
k12q10d	wv12 knowge of SS:: benefits must be claimed as soon as someone retires
k12q10e	wv12 knowge of SS:: retired people who still earn have to pay tax
k12q10f	wv12 knowge of SS:: paid for by taxing both workers and employers
k13q10f	wv13 knowge of SS:: paid for by taxing both workers and employers
k12q10g	wv12 knowge of SS:: workers who pay SS taxes are entitled to SS disability
k13q10g	wv13 knowge of SS:: workers who pay SS taxes are entitled to SS disability
k12q10h	wv12 knowge of SS:: only children < 18 can claim benefit when SS taxpayer dies
k13q10h	wv13 knowge of SS:: only children < 18 can claim benefit when SS taxpayer dies
k12q10i	wv12 knowge of SS:: only sp w children can claim benefit when SS taxpayer dies
k13q10i	wv13 knowge of SS:: only sp w children can claim benefit when SS taxpayer dies
k13q10j	wv13 knowge of SS:: never entitled to benefits on ex-spouses record
k13q10k	wv13 knowge of SS:: must claim benefits immediately after retirement
k12q9_correct	wv12 SS ans correct:: [q9] how benefits are calculated
k13q9_correct	wv13 SS ans correct:: [q9] how benefits are calculated
k12q10a_correct	wv12 SS ans correct:: [q10a] non-worker can claim if spouse qualifies
k13q10a_correct	wv13 SS ans correct:: [q10a] non-worker can claim if spouse qualifies
k12q10b_correct	wv12 SS ans correct:: [q10b] benefits not affected by age when claimed
k13q10b_correct	wv13 SS ans correct:: [q10b] benefits not affected by age when claimed
k12q10c_correct	wv12 SS ans correct:: [q10c] benefits are adjusted for inflation

k13q10c_correct	wv13 SS ans correct:: [q10c] benefits are adjusted for inflation
k12q10d_correct	wv12 SS ans correct:: [q10d] benefit must be claimed as soon as someone retires
k12q10e_correct	wv12 SS ans correct:: [q10e] retired people who still earn have to pay tax
k12q10f_correct	wv12 SS ans correct:: [q10f] paid for by taxing both workers and employers
k13q10f_correct	wv13 SS ans correct:: [q10f] paid for by taxing both workers and employers
k12q10g_correct	wv12 SS ans correct:: [q10g] those who pay SS taxes entitled to SS disability
k13q10g_correct	wv13 SS ans correct:: [q10g] those who pay SS taxes entitled to SS disability
k12q10h_correct	wv12 SS ans correct:: [q10h] only child < 18 can claim benefit when taxpayer dies
k13q10h_correct	wv13 SS ans correct:: [q10h] only child < 18 can claim benefit when taxpayer dies
k12q10i_correct	wv12 SS ans correct:: [q10i] only sp w child can claim benefit when taxpayer dies
k13q10i_correct	wv13 SS ans correct:: [q10i] only sp w child can claim benefit when taxpayer dies
k13q10k_correct	wv13 SS ans correct:: [q10k] must claim benefits immediately after retirement
k12KS_ssret_basic	wv12 knowge of SS:: Index of Social Security Knowledge (basic)
k13KS_ssret_basic	wv13 knowge of SS:: Index of Social Security Knowledge (basic)
k12q11	wv12 self-perceived knowge of SS:: confidence about q10a-q10i responses
k13q11	wv13 self-perceived knowge of SS:: confidence about q10a-q10i responses
k12q12	wv12 knowge of SS:: what is automatically deducted from benefits when 65+
k13q12_ans13	wv13 knowge of SS:: <wv13 ans change> auto deducted from benefit when 65+
k12q12_correct	wv12 SS ans correct:: [q12_ans13] what is auto deducted from benefits when 65+
k13q12_correct_ans13	wv13 SS ans correct:: [q12_ans13] what is auto deducted from benefits when 65+

k12q13	wv12 knowge of SS:: amount of monthly disability benefits if disabled
k13NEW13q13	wv13 knowge of SS:: <wv13 new ques> age eligible with no early retir reduction
k12np_01	wv12 knowge of SS:: r early eligibility age (EEA)
k13np_01	wv13 knowge of SS:: r early eligibility age (EEA)
k12np_02	wv12 knowge of SS:: r full retirement age (FRA)
k13np_02	wv13 knowge of SS:: r full retirement age (FRA)
k12np_03	wv12 knowge of SS:: relationship bt age stop working & age claim benefits
k13np_03	wv13 knowge of SS:: relationship bt age stop working & age claim benefits
k12np_04	wv12 knowge of SS:: what are delayed retirement credits (DRC)
k13np_04	wv13 knowge of SS:: what are delayed retirement credits (DRC)
k12np_05	wv12 knowge of SS:: when r eligible for delayed retirement credits (DRC)
k13np_05	wv13 knowge of SS:: when r eligible for delayed retirement credits (DRC)
k12np_05_age	wv12 knowge of SS:: when r eligible for DRC, as years old
k13np_05_age	wv13 knowge of SS:: when r eligible for DRC, as years old
k12np_06	wv12 knowge of SS:: when r would stop earning additional DRC
k13np_06	wv13 knowge of SS:: when r would stop earning additional DRC
k12np_06_age	wv12 knowge of SS:: when r would stop earning additional DRC, as years old
k13np_06_age	wv13 knowge of SS:: when r would stop earning additional DRC, as years old
k13np_08	wv13 knowge of SS:: when 68 yr old with 50k income should claim
k13np_09	wv13 knowge of SS:: what impacts does Retirement Earnings Test (RET) have
k12np_01_correct	wv12 SS ans correct:: [np_01] r early eligibility age (EEA)
k13np_01_correct	wv13 SS ans correct:: [np_01] r early eligibility age (EEA)
k12fra	wv12 SS:: full retirement age
k13fra	wv13 SS:: full retirement age
k12np_02_correct	wv12 SS ans correct:: [np_02] r full retirement age (FRA)
k13np_02_correct	wv13 SS ans correct:: [np_02] r full retirement age (FRA)

k12np_03_correct	wv12 SS ans correct:: [np_03] relation bt age stop work & age claim benefits
k13np_03_correct	wv13 SS ans correct:: [np_03] relation bt age stop work & age claim benefits
k12np_04_correct	wv12 SS ans correct:: [np_04] what are delayed retirement credits (DRC)
k13np_04_correct	wv13 SS ans correct:: [np_04] what are delayed retirement credits (DRC)
k12np_05_correct	wv12 SS ans correct:: [np_05] when r eligible for delayed retir credits (DRC)
k13np_05_correct	wv13 SS ans correct:: [np_05] when r eligible for delayed retir credits (DRC)
k12np_06_correct	wv12 SS ans correct:: [np_06] when r would stop earning additional DRC
k13np_06_correct	wv13 SS ans correct:: [np_06] when r would stop earning additional DRC
k12KS_ssret_ages	wv12 knowge of SS:: Index of Social Security Knowledge (key ages)
k13KS_ssret_ages	wv13 knowge of SS:: Index of Social Security Knowledge (key ages)
k12KS_ssret_comp	wv12 knowge of SS:: Index of Social Security Knowledge (complete)
k13KS_ssret_comp	wv13 knowge of SS:: Index of Social Security Knowledge (complete)
k12q17_age	wv12 retir/SS intentions:: age fully retire
k13q17_age	wv13 retir/SS intentions:: age fully retire
k12q17	wv12 retir/SS intentions:: age fully retire - why age missing
k13q17	wv13 retir/SS intentions:: age fully retire - why age missing
k12q18_age	wv12 retir/SS intentions:: age fully retire, spouse
k13q18_age	wv13 retir/SS intentions:: age fully retire, spouse
k12q18b	wv12 retir/SS intentions:: age fully retire, spouse - why age missing
k13q18b	wv13 retir/SS intentions:: age fully retire, spouse - why age missing
k12q19_age	wv12 retir/SS intentions:: age plan to claim SS benefits
k13q19_age	wv13 retir/SS intentions:: age plan to claim SS benefits
k12q19a	wv12 retir/SS intentions:: age plan to claim SS benefits - why age missing
k13q19a	wv13 retir/SS intentions:: age plan to claim SS benefits - why age missing
k12q19b	wv12 retir/SS intentions:: age claimed SS benefits
k13q19b	wv13 retir/SS intentions:: age claimed SS benefits
k12q19c_age	wv12 retir/SS intentions:: age plan to claim SS benefits, spouse

k13q19c_age	wv13 retir/SS intentions:: age plan to claim SS benefits, spouse
k12q19c	wv12 retir/SS intentions:: age plan to claim SS benefits, sp - why age missing
k13q19c	wv13 retir/SS intentions:: age plan to claim SS benefits, sp - why age missing
k12q19d	wv12 retir/SS intentions:: age claimed SS benefits, spouse
k13q19d	wv13 retir/SS intentions:: age claimed SS benefits, spouse
k12q20a	wv12 predict SS benefits:: amount per mo
k13q20a	wv13 predict SS benefits:: amount per mo
k12q20a_followup	wv12 predict SS benefits:: amount per mo, 2nd ask
k13q20a_followup	wv13 predict SS benefits:: amount per mo, 2nd ask
k13q21	wv13 knowge of SS:: increase in benefit when start claiming age=64 vs age=62
k12q21a	wv12 predict SS benefits:: amount per mo if waited 2 more yrs before claiming
k12q21a_followup	wv12 predict SS benefits:: amount per mo if waited 2 more yrs, 2nd ask
k12q22a	wv12 predict SS benefits:: amount per mo for spouse
k13q22a	wv13 predict SS benefits:: amount per mo for spouse
k12q22a_followup	wv12 predict SS benefits:: amount per mo for spouse, 2nd ask
k13q22a_followup	wv13 predict SS benefits:: amount per mo for spouse, 2nd ask
k12q22d	wv12 predict SS benefits:: if claim benfits at 70, can draw oth savings/income
k13q22d	wv13 predict SS benefits:: if claim benfits at 70, can draw oth savings/income
k12q29	wv12 SS website:: have visited
k12q29_calc	wv12 SS website:: used retirement estimator
k12q29_calc_why	wv12 SS website:: main reason used
k12q29_calc_whys1	wv12 SS website:: main reason used - to estimate amount of benefits
k12q29_calc_whys2	wv12 SS website:: main reason used - to find out when eligible
k12q29_calc_whys3	wv12 SS website:: main reason used - to learn how benefits are calculated
k12q29_calc_whys5	wv12 SS website:: main reason used - to verify my records

k12q29_calc_whys6	wv12 SS website:: main reason used - other
k12q29_acct	wv12 SS website:: ever created account
k12q29b	wv12 SS website:: able to compute amount received with calculator
k12q29c	wv12 SS website:: match of calculated benefit amount with expected amount
k12q29d	wv12 SS website:: how using calculator affected plans
k12q29e	wv12 SS website:: helpfulness of calculator
k12q34	wv12 SS:: preferred method for SSA application
k12q35_2d	wv12 helpfulness of SS info:: wrksheets about affording to stop work/earn less
k12q35_2e	wv12 helpfulness of SS info:: info about solvency of SS system
k12q35_2f	wv12 helpfulness of SS info:: on how much can deduct to pay for medicare
k12q35_2g	wv12 helpfulness of SS info:: web calculator to estimate taxes owed on benefits
k12q35_2h	wv12 helpfulness of SS info:: psa about retir planning
k12d1	wv12 health:: current health rating
k12d2	wv12 HH info:: number of yrs (before retiring) when did not work for pay
k12bg002	wv12 health:: currently covered by health insurance or health care plan
k12bg003	wv12 health:: current health ins - MULT RESP COMBO
k12bg003s1	wv12 health:: current health ins - through spouses employer/union
k12bg003s2	wv12 health:: current health ins - through parents employer/union
k12bg003s3	wv12 health:: current health ins - retir ins thru spouse former employer/union
k12bg003s4	wv12 health:: current health ins - self-pay or private
k12bg003s5	wv12 health:: current health ins - thru state/fed exchange or marketplace
k12bg003s6	wv12 health:: current health ins - Medicare
k12bg003s7	wv12 health:: current health ins - Medi-gap
k12bg003s8	wv12 health:: current health ins - Medicaid
k12bg003s9	wv12 health:: current health ins - military health care
k12bg003s10	wv12 health:: current health ins - state sponsored health plan

k12bg003s11	wv12 health:: current health ins - other program
k12bg003s12	wv12 health:: current health ins - no coverage of any type+E2

Table B.4 Topic F Variables included in the Comprehensive File

Variable Name	Variable Label
f12intro_1	wv12 HH info:: who makes major financial decisions
f13intro_1	wv13 HH info:: who makes major financial decisions
f12intro_2	wv12 home info:: own or rent
f13intro_2	wv13 home info:: own or rent
f12intro_3	wv12 home info:: year bought
f13intro_3	wv13 home info:: year bought
f13intro_9	wv13 mortgage:: heard of a reverse mortgage
f12intro_4	wv12 mortgage:: type - MULT RESP COMBO
f13intro_4	wv13 mortgage:: type - MULT RESP COMBO
f12intro_4s1	wv12 mortgage:: type - have a mortgage/home equity loan
f13intro_4s1	wv13 mortgage:: type - have a mortgage/home equity loan
f12intro_4s2	wv12 mortgage:: type - home equity line of credit, still owe
f13intro_4s2	wv13 mortgage:: type - home equity line of credit, still owe
f12intro_4s3	wv12 mortgage:: type - home equity line of credit, balance 0
f13intro_4s3	wv13 mortgage:: type - home equity line of credit, balance 0
f12intro_4s4	wv12 mortgage:: type - reverse mortgage
f13intro_4s4	wv13 mortgage:: type - reverse mortgage
f12intro_4s5	wv12 mortgage:: type - no mortgage or line of credit
f13intro_4s5	wv13 mortgage:: type - no mortgage or line of credit
f12intro_5	wv12 mortgage:: how well understands his/her current mortgage
f13intro_5	wv13 mortgage:: how well understands his/her current mortgage
f12intro_5aa	wv12 mortgage:: current balance higher or lower than original loan
f13intro_5aa	wv13 mortgage:: current balance higher or lower than original loan
f12intro_5ab	wv12 mortgage:: plans after pay-off mortgage
f13intro_5ab	wv13 mortgage:: plans after pay-off mortgage
f12intro_5ac	wv12 mortgage:: when pay-off - MULT RESP COMBO
f13intro_5ac	wv13 mortgage:: when pay-off - MULT RESP COMBO
f12intro_5acs1	wv12 mortgage:: when pay-off - when I retire

f13intro_5acs1	wv13 mortgage:: when pay-off - when I retire
f12intro_5acs2	wv12 mortgage:: when pay-off - entering a value in var INTRO_5AC_AGE
f13intro_5acs2	wv13 mortgage:: when pay-off - entering a value in var INTRO_5AC_AGE
f12intro_5acs3	wv12 mortgage:: when pay-off - will keep following current payment schedule
f13intro_5acs3	wv13 mortgage:: when pay-off - will keep following current payment schedule
f12intro_5ac_age	wv12 mortgage:: age when pay-off
f13intro_5ac_age	wv13 mortgage:: age when pay-off
f12intro_5a	wv12 mortgage:: will interest reset within 2 yrs
f13intro_5a	wv13 mortgage:: will interest reset within 2 yrs
f12intro_6	wv12 mortgage:: refinanced past 3 yrs
f13intro_6	wv13 mortgage:: refinanced past 3 yrs
f12intro_7	wv12 mortgage:: why did not refinance 3 yrs - MULT RESP COMBO
f13intro_7	wv13 mortgage:: why did not refinance 3 yrs - MULT RESP COMBO
f12intro_7s1	wv12 mortgage:: why did not refinance 3 yrs - never thought about it
f13intro_7s1	wv13 mortgage:: why did not refinance 3 yrs - never thought about it
f12intro_7s2	wv12 mortgage:: why did not refinance 3 yrs - applied but was rejected
f13intro_7s2	wv13 mortgage:: why did not refinance 3 yrs - applied but was rejected
f12intro_7s3	wv12 mortgage:: why did not refinance 3 yrs - home worth less than amt owed
f13intro_7s3	wv13 mortgage:: why did not refinance 3 yrs - home worth less than amt owed
f12intro_7s4	wv12 mortgage:: why did not refinance 3 yrs - would not save enough
f13intro_7s4	wv13 mortgage:: why did not refinance 3 yrs - would not save enough
f12intro_7s9	wv12 mortgage:: why did not refinance 3 yrs - cannot get lower interest rate
f13intro_7s9	wv13 mortgage:: why did not refinance 3 yrs - cannot get lower interest rate
f12intro_7s10	wv12 mortgage:: why did not refinance 3 yrs - close to paying off my mortgage

f13intro_7s10	wv13 mortgage:: why did not refinance 3 yrs - close to paying off my mortgage
f12intro_7s11	wv12 mortgage:: why did not refinance 3 yrs - would not qualify
f13intro_7s11	wv13 mortgage:: why did not refinance 3 yrs - would not qualify
f12intro_7s12	wv12 mortgage:: why did not refinance 3 yrs - too complicated/confusing
f13intro_7s12	wv13 mortgage:: why did not refinance 3 yrs - too complicated/confusing
f12intro_7s8	wv12 mortgage:: why did not refinance 3 yrs - other
f13intro_7s8	wv13 mortgage:: why did not refinance 3 yrs - other
f12intro_8	wv12 mortgage:: refinancing advice: MULT RESP COMBO
f13intro_8	wv13 mortgage:: refinancing advice: MULT RESP COMBO
f12intro_8s1	wv12 mortgage:: refinancing advice - didn't ask for advice
f13intro_8s1	wv13 mortgage:: refinancing advice - didn't ask for advice
f12intro_8s2	wv12 mortgage:: refinancing advice - friends/family members
f13intro_8s2	wv13 mortgage:: refinancing advice - friends/family members
f12intro_8s3	wv12 mortgage:: refinancing advice - financial professionals
f13intro_8s3	wv13 mortgage:: refinancing advice - financial professionals
f12intro_8s4	wv12 mortgage:: refinancing advice - non-family caregiver
f13intro_8s4	wv13 mortgage:: refinancing advice - non-family caregiver
f12intro_8s5	wv12 mortgage:: refinancing advice - other
f13intro_8s5	wv13 mortgage:: refinancing advice - other
f12intro_8a	wv12 mortgage:: refinance specifics - MULT RESP COMBO
f13intro_8a	wv13 mortgage:: refinance specifics - MULT RESP COMBO
f12intro_8as1	wv12 mortgage:: refinance specifics - took cash out
f13intro_8as1	wv13 mortgage:: refinance specifics - took cash out
f12intro_8as2	wv12 mortgage:: refinance specifics - extended the number of years
f13intro_8as2	wv13 mortgage:: refinance specifics - extended the number of years
f12intro_8as3	wv12 mortgage:: refinance specifics - other
f13intro_8as3	wv13 mortgage:: refinance specifics - other
f12b31a_a	wv12 unexpected expense:: how difficult to pay \$500
f13b31a_a	wv13 unexpected expense:: how difficult to pay \$500

f12b31a_b	wv12 unexpected expense:: how difficult to pay \$1000
f13b31a_b	wv13 unexpected expense:: how difficult to pay \$1000
f12b31a_c	wv12 unexpected expense:: how difficult to pay \$5000
f13b31a_c	wv13 unexpected expense:: how difficult to pay \$5000
f12b31a_d	wv12 unexpected expense:: how difficult to pay \$10000
f13b31a_d	wv13 unexpected expense:: how difficult to pay \$10000
f12b31_a	wv12 unexpected expense:: how pay \$500 - MULT RESP COMBO
f13b31_a	wv13 unexpected expense:: how pay \$500 - MULT RESP COMBO
f12b31_as1	wv12 unexpected expense:: how pay \$500 - credit card, NOT pay in full each mo
f13b31_as1	wv13 unexpected expense:: how pay \$500 - credit card, NOT pay in full each mo
f12b31_as2	wv12 unexpected expense:: how pay \$500 - credit card, pay in full each mo
f13b31_as2	wv13 unexpected expense:: how pay \$500 - credit card, pay in full each mo
f12b31_as3	wv12 unexpected expense:: how pay \$500 - savings/checking account/cash
f13b31_as3	wv13 unexpected expense:: how pay \$500 - savings/checking account/cash
f12b31_as4	wv12 unexpected expense:: how pay \$500 - bank loan/line of credit
f13b31_as4	wv13 unexpected expense:: how pay \$500 - bank loan/line of credit
f12b31_as5	wv12 unexpected expense:: how pay \$500 - overdrawing on a bank acct
f13b31_as5	wv13 unexpected expense:: how pay \$500 - overdrawing on a bank acct
f12b31_as6	wv12 unexpected expense:: how pay \$500 - borrow from friend/family member
f13b31_as6	wv13 unexpected expense:: how pay \$500 - borrow from friend/family member
f12b31_as7	wv12 unexpected expense:: how pay \$500 - over time in installments
f13b31_as7	wv13 unexpected expense:: how pay \$500 - over time in installments
f12b31_as8	wv12 unexpected expense:: how pay \$500 - spending less on other items
f13b31_as8	wv13 unexpected expense:: how pay \$500 - spending less on other items

f12b31_as9	wv12 unexpected expense:: how pay \$500 - payday loan/deposit advance/pawn
f13b31_as9	wv13 unexpected expense:: how pay \$500 - payday loan/deposit advance/pawn
f12b31_as10	wv12 unexpected expense:: how pay \$500 - from retirement account
f13b31_as10	wv13 unexpected expense:: how pay \$500 - from retirement account
f12b31_as11	wv12 unexpected expense:: how pay \$500 - by not paying the bill
f13b31_as11	wv13 unexpected expense:: how pay \$500 - by not paying the bill
f12b31_as12	wv12 unexpected expense:: how pay \$500 - other
f13b31_as12	wv13 unexpected expense:: how pay \$500 - other
f12b31_as13	wv12 unexpected expense:: how pay \$500 - none of the above
f13b31_as13	wv13 unexpected expense:: how pay \$500 - none of the above
f12b31_b	wv12 unexpected expense:: how pay \$1000 - MULT RESP COMBO
f13b31_b	wv13 unexpected expense:: how pay \$1000 - MULT RESP COMBO
f12b31_bs1	wv12 unexpected expense:: how pay \$1000 - credit card, NOT pay in full each mo
f13b31_bs1	wv13 unexpected expense:: how pay \$1000 - credit card, NOT pay in full each mo
f12b31_bs2	wv12 unexpected expense:: how pay \$1000 - credit card, pay in full each mo
f13b31_bs2	wv13 unexpected expense:: how pay \$1000 - credit card, pay in full each mo
f12b31_bs3	wv12 unexpected expense:: how pay \$1000 - savings/checking account/cash
f13b31_bs3	wv13 unexpected expense:: how pay \$1000 - savings/checking account/cash
f12b31_bs4	wv12 unexpected expense:: how pay \$1000 - bank loan/line of credit
f13b31_bs4	wv13 unexpected expense:: how pay \$1000 - bank loan/line of credit
f12b31_bs5	wv12 unexpected expense:: how pay \$1000 - overdrawing on a bank acct
f13b31_bs5	wv13 unexpected expense:: how pay \$1000 - overdrawing on a bank acct
f12b31_bs6	wv12 unexpected expense:: how pay \$1000 - borrow from friend/family member

f13b31_bs6	wv13 unexpected expense:: how pay \$1000 - borrow from friend/family member
f12b31_bs7	wv12 unexpected expense:: how pay \$1000 - over time in installments
f13b31_bs7	wv13 unexpected expense:: how pay \$1000 - over time in installments
f12b31_bs8	wv12 unexpected expense:: how pay \$1000 - spending less on other items
f13b31_bs8	wv13 unexpected expense:: how pay \$1000 - spending less on other items
f12b31_bs9	wv12 unexpected expense:: how pay \$1000 - payday loan/deposit advance/pawn
f13b31_bs9	wv13 unexpected expense:: how pay \$1000 - payday loan/deposit advance/pawn
f12b31_bs10	wv12 unexpected expense:: how pay \$1000 - from retirement account
f13b31_bs10	wv13 unexpected expense:: how pay \$1000 - from retirement account
f12b31_bs11	wv12 unexpected expense:: how pay \$1000 - by not paying the bill
f13b31_bs11	wv13 unexpected expense:: how pay \$1000 - by not paying the bill
f12b31_bs12	wv12 unexpected expense:: how pay \$1000 - other
f13b31_bs12	wv13 unexpected expense:: how pay \$1000 - other
f12b31_bs13	wv12 unexpected expense:: how pay \$1000 - none of the above
f13b31_bs13	wv13 unexpected expense:: how pay \$1000 - none of the above
f12b31_c	wv12 unexpected expense:: how pay \$5000 - MULT RESP COMBO
f13b31_c	wv13 unexpected expense:: how pay \$5000 - MULT RESP COMBO
f12b31_cs1	wv12 unexpected expense:: how pay \$5000 - credit card, NOT pay in full each mo
f13b31_cs1	wv13 unexpected expense:: how pay \$5000 - credit card, NOT pay in full each mo
f12b31_cs2	wv12 unexpected expense:: how pay \$5000 - credit card, pay in full each mo
f13b31_cs2	wv13 unexpected expense:: how pay \$5000 - credit card, pay in full each mo
f12b31_cs3	wv12 unexpected expense:: how pay \$5000 - savings/checking account/cash

f13b31_cs3	wv13 unexpected expense:: how pay \$5000 - savings/checking account/cash
f12b31_cs4	wv12 unexpected expense:: how pay \$5000 - bank loan/line of credit
f13b31_cs4	wv13 unexpected expense:: how pay \$5000 - bank loan/line of credit
f12b31_cs5	wv12 unexpected expense:: how pay \$5000 - overdrawing on a bank acct
f13b31_cs5	wv13 unexpected expense:: how pay \$5000 - overdrawing on a bank acct
f12b31_cs6	wv12 unexpected expense:: how pay \$5000 - borrow from friend/family member
f13b31_cs6	wv13 unexpected expense:: how pay \$5000 - borrow from friend/family member
f12b31_cs7	wv12 unexpected expense:: how pay \$5000 - over time in installments
f13b31_cs7	wv13 unexpected expense:: how pay \$5000 - over time in installments
f12b31_cs8	wv12 unexpected expense:: how pay \$5000 - spending less on other items
f13b31_cs8	wv13 unexpected expense:: how pay \$5000 - spending less on other items
f12b31_cs9	wv12 unexpected expense:: how pay \$5000 - payday loan/deposit advance/pawn
f13b31_cs9	wv13 unexpected expense:: how pay \$5000 - payday loan/deposit advance/pawn
f12b31_cs10	wv12 unexpected expense:: how pay \$5000 - from retirement account
f13b31_cs10	wv13 unexpected expense:: how pay \$5000 - from retirement account
f12b31_cs11	wv12 unexpected expense:: how pay \$5000 - by not paying the bill
f13b31_cs11	wv13 unexpected expense:: how pay \$5000 - by not paying the bill
f12b31_cs12	wv12 unexpected expense:: how pay \$5000 - other
f13b31_cs12	wv13 unexpected expense:: how pay \$5000 - other
f12b31_cs13	wv12 unexpected expense:: how pay \$5000 - none of the above
f13b31_cs13	wv13 unexpected expense:: how pay \$5000 - none of the above
f12b31_d	wv12 unexpected expense:: how pay \$10000 - MULT RESP COMBO
f13b31_d	wv13 unexpected expense:: how pay \$10000 - MULT RESP COMBO
f12b31_ds1	wv12 unexpected expense:: how pay \$10000 - cred card, NOT pay in full each mo

f13b31_ds1	wv13 unexpected expense:: how pay \$10000 - cred card, NOT pay in full each mo
f12b31_ds2	wv12 unexpected expense:: how pay \$10000 - credit card, pay in full each mo
f13b31_ds2	wv13 unexpected expense:: how pay \$10000 - credit card, pay in full each mo
f12b31_ds3	wv12 unexpected expense:: how pay \$10000 - savings/checking account/cash
f13b31_ds3	wv13 unexpected expense:: how pay \$10000 - savings/checking account/cash
f12b31_ds4	wv12 unexpected expense:: how pay \$10000 - bank loan/line of credit
f13b31_ds4	wv13 unexpected expense:: how pay \$10000 - bank loan/line of credit
f12b31_ds5	wv12 unexpected expense:: how pay \$10000 - overdrawing on a bank acct
f13b31_ds5	wv13 unexpected expense:: how pay \$10000 - overdrawing on a bank acct
f12b31_ds6	wv12 unexpected expense:: how pay \$10000 - borrow from friend/family member
f13b31_ds6	wv13 unexpected expense:: how pay \$10000 - borrow from friend/family member
f12b31_ds7	wv12 unexpected expense:: how pay \$10000 - over time in installments
f13b31_ds7	wv13 unexpected expense:: how pay \$10000 - over time in installments
f12b31_ds8	wv12 unexpected expense:: how pay \$10000 - spending less on other items
f13b31_ds8	wv13 unexpected expense:: how pay \$10000 - spending less on other items
f12b31_ds9	wv12 unexpected expense:: how pay \$10000 - payday loan/deposit advance/pawn
f13b31_ds9	wv13 unexpected expense:: how pay \$10000 - payday loan/deposit advance/pawn
f12b31_ds10	wv12 unexpected expense:: how pay \$10000 - from retirement account
f13b31_ds10	wv13 unexpected expense:: how pay \$10000 - from retirement account
f12b31_ds11	wv12 unexpected expense:: how pay \$10000 - by not paying the bill
f13b31_ds11	wv13 unexpected expense:: how pay \$10000 - by not paying the bill

f12b31_ds12	wv12 unexpected expense:: how pay \$10000 - other
f13b31_ds12	wv13 unexpected expense:: how pay \$10000 - other
f12b31_ds13	wv12 unexpected expense:: how pay \$10000 - none of the above
f13b31_ds13	wv13 unexpected expense:: how pay \$10000 - none of the above
f12b9	wv12 banking:: have checking or savings account
f13b9	wv13 banking:: have checking or savings account
f12b10	wv12 banking:: methods used for transactions - MULT RESP COMBO
f13b10	wv13 banking:: methods used for transactions - MULT RESP COMBO
f12b10s1	wv12 banking:: methods used for transactions - in-person at a bank branch
f13b10s1	wv13 banking:: methods used for transactions - in-person at a bank branch
f12b10s2	wv12 banking:: methods used for transactions - atm machine
f13b10s2	wv13 banking:: methods used for transactions - atm machine
f12b10s3	wv12 banking:: methods used for transactions - by telephone
f13b10s3	wv13 banking:: methods used for transactions - by telephone
f12b10s4	wv12 banking:: methods used for transactions - online
f13b10s4	wv13 banking:: methods used for transactions - online
f12b10s5	wv12 banking:: methods used for transactions - bank app on a mobile phone
f13b10s5	wv13 banking:: methods used for transactions - bank app on a mobile phone
f12b10s6	wv12 banking:: methods used for transactions - others do my banking for me
f13b10s6	wv13 banking:: methods used for transactions - others do my banking for me
f12b10s7	wv12 banking:: methods used for transactions - other
f13b10s7	wv13 banking:: methods used for transactions - other
f13b10a	wv13 banking:: use ATMS that charge fee
f12b11	wv12 banking:: why not bank online - MULT RESP COMBO
f13b11	wv13 banking:: why not bank online - MULT RESP COMBO
f12b11s1	wv12 banking:: why not bank online - needs are met with online banking

f13b11s1	wv13 banking:: why not bank online - needs are met with online banking
f12b11s2	wv12 banking:: why not bank online - security concerns
f13b11s2	wv13 banking:: why not bank online - security concerns
f12b11s3	wv12 banking:: why not bank online - distrust tech to process transactions
f13b11s3	wv13 banking:: why not bank online - distrust tech to process transactions
f12b11s4	wv12 banking:: why not bank online - prefer in-person
f13b11s4	wv13 banking:: why not bank online - prefer in-person
f12b11s5	wv12 banking:: why not bank online - difficult/time consuming to set up
f13b11s5	wv13 banking:: why not bank online - difficult/time consuming to set up
f12b11s6	wv12 banking:: why not bank online - don't know how
f13b11s6	wv13 banking:: why not bank online - don't know how
f12b11s7	wv12 banking:: why not bank online - internet access not reliable
f13b11s7	wv13 banking:: why not bank online - internet access not reliable
f12b11s8	wv12 banking:: why not bank online - other
f13b11s8	wv13 banking:: why not bank online - other
f12b12	wv12 banking:: how pay bills - MULT RESP COMBO
f13b12	wv13 banking:: how pay bills - MULT RESP COMBO
f12b12s1	wv12 banking:: how pay bills - in-person at store that sent bill
f13b12s1	wv13 banking:: how pay bills - in-person at store that sent bill
f12b12s2	wv12 banking:: how pay bills - at store that accepts for other companies
f13b12s2	wv13 banking:: how pay bills - at store that accepts for other companies
f12b12s3	wv12 banking:: how pay bills - writing check & mailing it
f13b12s3	wv13 banking:: how pay bills - writing check & mailing it
f12b12s4	wv12 banking:: how pay bills - by telephone
f13b12s4	wv13 banking:: how pay bills - by telephone
f12b12s5	wv12 banking:: how pay bills - credit card
f13b12s5	wv13 banking:: how pay bills - credit card
f12b12s6	wv12 banking:: how pay bills - online banking

f13b12s6	wv13 banking:: how pay bills - online banking
f12b12s7	wv12 banking:: how pay bills - auto bill payment
f13b12s7	wv13 banking:: how pay bills - auto bill payment
f12b12s8	wv12 banking:: how pay bills - money order
f13b12s8	wv13 banking:: how pay bills - money order
f12b12s9	wv12 banking:: how pay bills - dont know
f13b12s9	wv13 banking:: how pay bills - dont know
f12b12s10	wv12 banking:: how pay bills - do not pay the bills
f13b12s10	wv13 banking:: how pay bills - do not pay the bills
f12b13	wv12 banking:: proportion of bills paid with auto payment
f13b13	wv13 banking:: proportion of bills paid with auto payment
f12b14	wv12 banking:: why not using auto pay - MULT RESP COMBO
f13b14	wv13 banking:: why not using auto pay - MULT RESP COMBO
f12b14s1	wv12 banking:: why not using auto pay - few bills to pay
f13b14s1	wv13 banking:: why not using auto pay - few bills to pay
f12b14s2	wv12 banking:: why not using auto pay - like to pay bills in-person
f13b14s2	wv13 banking:: why not using auto pay - like to pay bills in-person
f12b14s3	wv12 banking:: why not using auto pay - content with paying by check
f13b14s3	wv13 banking:: why not using auto pay - content with paying by check
f12b14s4	wv12 banking:: why not using auto pay - bill amounts vary each mo
f13b14s4	wv13 banking:: why not using auto pay - bill amounts vary each mo
f12b14s5	wv12 banking:: why not using auto pay - worried not enough money in account
f13b14s5	wv13 banking:: why not using auto pay - worried not enough money in account
f12b14s6	wv12 banking:: why not using auto pay - security concerns
f13b14s6	wv13 banking:: why not using auto pay - security concerns
f12b14s7	wv12 banking:: why not using auto pay - distrust tech to process transactions
f13b14s7	wv13 banking:: why not using auto pay - distrust tech to process transactions

f12b14s8	wv12 banking:: why not using auto pay - difficult/time consuming to set up
f13b14s8	wv13 banking:: why not using auto pay - difficult/time consuming to set up
f12b14s9	wv12 banking:: why not using auto pay - don't know how
f13b14s9	wv13 banking:: why not using auto pay - don't know how
f12b14s10	wv12 banking:: why not using auto pay - other
f13b14s10	wv13 banking:: why not using auto pay - other
f12b14a	wv12 banking:: get govt benefits - MULT RESP COMBO
f13b14a_ans13	wv13 banking:: <wv13 ans change> get govt benefits - MULT RESP COMBO
f12b14as1	wv12 banking:: get govt benefits - did not receive
f13b14as1_ans13	wv13 banking:: <wv13 ans change> get govt benefits - did not get
f12b14as2	wv12 banking:: get govt benefits - Social Security retirement
f13b14as2_ans13	wv13 banking:: <wv13 ans change> get govt benefits - SS retirement
f12b14as3	wv12 banking:: get govt benefits - Supplemental Security Income
f13b14as3_ans13	wv13 banking:: <wv13 ans change> get govt benefits - Supplemental Security Inc
f12b14as4	wv12 banking:: get govt benefits - Social Security Disability Insurance
f13b14as4_ans13	wv13 banking:: <wv13 ans change> get govt benefits - SS Disability Ins
f12b14as5	wv12 banking:: get govt benefits - Veterans Pension
f13b14as5_ans13	wv13 banking:: <wv13 ans change> get govt benefits - fed public pension
f12b14as7	wv12 banking:: get govt benefits - Railroad Pension
f13b14as7_ans13	wv13 banking:: <wv13 ans change> get govt benefits - state public pension
f12b14as8	wv12 banking:: get govt benefits - Unemployment Insurance
f13b14as8_ans13	wv13 banking:: <wv13 ans change> get govt benefits - Unemployment Insurance
f12b14as9	wv12 banking:: get govt benefits - Medicare
f13b14as9_ans13	wv13 banking:: <wv13 ans change> get govt benefits - Medicare
f12b14as10	wv12 banking:: get govt benefits - other
f13b14as10_ans13	wv13 banking:: <wv13 ans change> get govt benefits - other

f13b14as11_ans13	wv13 banking:: <wv13 ans change> get govt benefits - Survivor/Dependent SS
f12b14b	wv12 banking:: how get govt benefits - MULT RESP COMBO
f13b14b	wv13 banking:: how get govt benefits - MULT RESP COMBO
f12b14bs1	wv12 banking:: how get govt benefits - by check
f13b14bs1	wv13 banking:: how get govt benefits - by check
f12b14bs2	wv12 banking:: how get govt benefits - direct deposit into bank acct
f13b14bs2	wv13 banking:: how get govt benefits - direct deposit into bank acct
f12b14bs3	wv12 banking:: how get govt benefits - Direct Express card
f13b14bs3	wv13 banking:: how get govt benefits - Direct Express card
f12b14bs4	wv12 banking:: how get govt benefits - prepaid card but not Direct Express
f13b14bs4	wv13 banking:: how get govt benefits - prepaid card but not Direct Express
f12b14bs5	wv12 banking:: how get govt benefits - other
f13b14bs5	wv13 banking:: how get govt benefits - other
f12b14a2	wv12 banking:: receiving pension benefits from private company
f13b14a2	wv13 banking:: receiving pension benefits from private company
f12b15	wv12 reverse mort:: reverse mortgage status
f13b15	wv13 reverse mort:: reverse mortgage status
f12b16	wv12 reverse mort:: how introduced, do NOT have - MULT RESP COMBO
f13b16	wv13 reverse mort:: how introduced, do NOT have - MULT RESP COMBO
f12b16s1	wv12 reverse mort:: how introduced, do NOT have - after researching it myself
f13b16s1	wv13 reverse mort:: how introduced, do NOT have - after researching it myself
f12b16s2	wv12 reverse mort:: how introduced, do NOT have - financial advisor
f13b16s2	wv13 reverse mort:: how introduced, do NOT have - financial advisor
f12b16s3	wv12 reverse mort:: how introduced, do NOT have - friend/family member
f13b16s3	wv13 reverse mort:: how introduced, do NOT have - friend/family member

f12b16s4	wv12 reverse mort:: how introduced, do NOT have - salesperson
f13b16s4	wv13 reverse mort:: how introduced, do NOT have - salesperson
f12b16s5	wv12 reverse mort:: how introduced, do NOT have - advertising
f13b16s5	wv13 reverse mort:: how introduced, do NOT have - advertising
f12b16s6	wv12 reverse mort:: how introduced, do NOT have - other
f13b16s6	wv13 reverse mort:: how introduced, do NOT have - other
f12b17a	wv12 reverse mort:: when it is/was paid
f13b17a	wv13 reverse mort:: when it is/was paid
f12b17b	wv12 reverse mort:: yr reverse mortgage received, for past/current mort
f13b17b	wv13 reverse mort:: yr reverse mortgage received, for past/current mort
f12b17c	wv12 reverse mort:: value of past reverse mortgage, for past/current mort
f13b17c	wv13 reverse mort:: value of past reverse mortgage, for past/current mort
f12b17	wv12 reverse mort:: main reason why got it, for past/current mort
f13b17	wv13 reverse mort:: main reason why got it, for past/current mort
f12b18	wv12 reverse mort:: why no get - MULT RESP COMBO
f13b18	wv13 reverse mort:: why no get - MULT RESP COMBO
f12b18s1	wv12 reverse mort:: why no get - have no need
f13b18s1	wv13 reverse mort:: why no get - have no need
f12b18s2	wv12 reverse mort:: why no get - not enough equity in home
f13b18s2	wv13 reverse mort:: why no get - not enough equity in home
f12b18s3	wv12 reverse mort:: why no get - too expensive
f13b18s3	wv13 reverse mort:: why no get - too expensive
f12b18s4	wv12 reverse mort:: why no get - couldnt find someone for required counseling
f13b18s4	wv13 reverse mort:: why no get - couldnt find someone for required counseling
f12b18s5	wv12 reverse mort:: why no get - decided not to get after counseling
f13b18s5	wv13 reverse mort:: why no get - decided not to get after counseling
f12b18s6	wv12 reverse mort:: why no get - found a better loan product

f13b18s6	wv13 reverse mort:: why no get - found a better loan product
f12b18s7	wv12 reverse mort:: why no get - did not understand product well enough
f13b18s7	wv13 reverse mort:: why no get - did not understand product well enough
f12b18s8	wv12 reverse mort:: why no get - did not want to build up debt
f13b18s8	wv13 reverse mort:: why no get - did not want to build up debt
f12b18s9	wv12 reverse mort:: why no get - concern about paying taxes/repairs on home
f13b18s9	wv13 reverse mort:: why no get - concern about paying taxes/repairs on home
f12b18s10	wv12 reverse mort:: why no get - to preserve home equity as emergency fund
f13b18s10	wv13 reverse mort:: why no get - to preserve home equity as emergency fund
f12b18s11	wv12 reverse mort:: why no get - to preserve home equity to leave to heirs
f13b18s11	wv13 reverse mort:: why no get - to preserve home equity to leave to heirs
f12b18s12	wv12 reverse mort:: why no get - other
f13b18s12	wv13 reverse mort:: why no get - other
f12b18b	wv12 reverse mort:: satisfaction with reverse mortgage, for current past mort
f13b18b	wv13 reverse mort:: satisfaction with reverse mortgage, for current past mort
f12b16_havemortgage	wv12 reverse mort:: how introduced, do have - MULT RESP COMBO
f13b16_havemortgage	wv13 reverse mort:: how introduced, do have - MULT RESP COMBO
f12b16_havemortgages1	wv12 reverse mort:: how introduced, do have - salesperson
f13b16_havemortgages1	wv13 reverse mort:: how introduced, do have - salesperson
f12b16_havemortgages2	wv12 reverse mort:: how introduced, do have - after researching it myself
f13b16_havemortgages2	wv13 reverse mort:: how introduced, do have - after researching it myself
f12b16_havemortgages3	wv12 reverse mort:: how introduced, do have - financial advisor

f13b16_havemortgages3	wv13 reverse mort:: how introduced, do have - financial advisor
f12b16_havemortgages4	wv12 reverse mort:: how introduced, do have - friend/family member
f13b16_havemortgages4	wv13 reverse mort:: how introduced, do have - friend/family member
f12b16_havemortgages5	wv12 reverse mort:: how introduced, do have - advertising
f13b16_havemortgages5	wv13 reverse mort:: how introduced, do have - advertising
f12b16_havemortgages6	wv12 reverse mort:: how introduced, do have - other
f13b16_havemortgages6	wv13 reverse mort:: how introduced, do have - other
f12b19	wv12 credit card:: used any credit cards, last 3 yrs
f13b19	wv13 credit card:: used any credit cards, last 3 yrs
f12b20	wv12 credit card:: how much of balance is typically paid each mo
f13b20	wv13 credit card:: how much of balance is typically paid each mo
f12b21	wv12 credit card:: every carry balance due to medical expense, last 3 yrs
f13b21	wv13 credit card:: every carry balance due to medical expense, last 3 yrs
f12b22	wv12 credit card:: used to take cash advance, last 3 yrs
f13b22	wv13 credit card:: used to take cash advance, last 3 yrs
f12b23	wv12 credit card:: debt today is {less same more} than debt 3 yrs ago
f13b23	wv13 credit card:: debt today less or same or more than debt 3 yrs ago
f12b23b	wv12 credit card:: interest rate for card that has largest balance
f13b23b	wv13 credit card:: interest rate for card that has largest balance
f12b23b_dk	wv12 credit card:: dont know cost of debt
f13b23b_dk	wv13 credit card:: dont know cost of debt
f12b24	wv12 payday loan:: main experience with
f13b24	wv13 payday loan:: main experience with
f13b24a	wv13 payday loan:: amount of last loan
f12b26	wv12 payday loan:: purpose of last loan - MULT RESP COMBO
f13b26	wv13 payday loan:: purpose of last loan - MULT RESP COMBO
f12b26s1	wv12 payday loan:: purpose of last loan - paying utility bills
f13b26s1	wv13 payday loan:: purpose of last loan - paying utility bills
f12b26s2	wv12 payday loan:: purpose of last loan - paying rent/mortgage

f13b26s2	wv13 payday loan:: purpose of last loan - paying rent/mortgage
f12b26s3	wv12 payday loan:: purpose of last loan - paying for emergency expense
f13b26s3	wv13 payday loan:: purpose of last loan - paying for emergency expense
f12b26s4	wv12 payday loan:: purpose of last loan - into bank to avoid overdraft charge
f13b26s4	wv13 payday loan:: purpose of last loan - into bank to avoid overdraft charge
f12b26s5	wv12 payday loan:: purpose of last loan - paying misc. bills
f13b26s5	wv13 payday loan:: purpose of last loan - paying misc. bills
f12b26s6	wv12 payday loan:: purpose of last loan - for food/groceries/living expenses
f13b26s6	wv13 payday loan:: purpose of last loan - for food/groceries/living expenses
f12b26s7	wv12 payday loan:: purpose of last loan - pay medical bills
f13b26s7	wv13 payday loan:: purpose of last loan - pay medical bills
f12b26s8	wv12 payday loan:: purpose of last loan - pay gambling debt
f13b26s8	wv13 payday loan:: purpose of last loan - pay gambling debt
f12b26s9	wv12 payday loan:: purpose of last loan - help family members with emergency
f13b26s9	wv13 payday loan:: purpose of last loan - help family members with emergency
f12b26s10	wv12 payday loan:: purpose of last loan - other
f13b26s10	wv13 payday loan:: purpose of last loan - other
f12b27	wv12 payday loan:: ever paid back payday loan by taking out new loan
f13b27	wv13 payday loan:: ever paid back payday loan by taking out new loan
f12b28	wv12 payday loan:: time to pay back most recent loan
f13b28	wv13 payday loan:: time to pay back most recent loan
f12b29	wv12 payday loan:: rate borrowing experience - MULT RESP COMBO
f13b29	wv13 payday loan:: rate borrowing experience - MULT RESP COMBO
f12b29s1	wv12 payday loan:: borrowing experience - fees about what was expected

f13b29s1	wv13 payday loan:: borrowing experience - fees about what was expected
f12b29s2	wv12 payday loan:: borrowing experience - cost more than was expected
f13b29s2	wv13 payday loan:: borrowing experience - cost more than was expected
f12b29s3	wv12 payday loan:: borrowing experience - longer to pay back than expected
f13b29s3	wv13 payday loan:: borrowing experience - longer to pay back than expected
f12b29s4	wv12 payday loan:: borrowing experience - dont know how much loan actlly cost
f13b29s4	wv13 payday loan:: borrowing experience - dont know how much loan actlly cost
f12b29s5	wv12 payday loan:: borrowing experience - none of the above
f13b29s5	wv13 payday loan:: borrowing experience - none of the above
f12b30	wv12 payday loan:: why not get - MULT RESP COMBO
f13b30	wv13 payday loan:: why not get - MULT RESP COMBO
f12b30s1	wv12 payday loan:: why no get - no need
f13b30s1	wv13 payday loan:: why no get - no need
f12b30s2	wv12 payday loan:: why no get - too expensive
f13b30s2	wv13 payday loan:: why no get - too expensive
f12b30s3	wv12 payday loan:: why no get - decided not to get loan after learning more
f13b30s3	wv13 payday loan:: why no get - decided not to get loan after learning more
f12b30s4	wv12 payday loan:: why no get - dont understand product well enough
f13b30s4	wv13 payday loan:: why no get - dont understand product well enough
f12b30s5	wv12 payday loan:: why no get - borrowed from another source
f13b30s5	wv13 payday loan:: why no get - borrowed from another source
f12new1	wv12 student loan:: who loan for - MULT RESP COMBO
f13new1	wv13 student loan:: who loan for - MULT RESP COMBO
f12new1s1	wv12 student loan:: who loan for - your own education
f13new1s1	wv13 student loan:: who loan for - your own education

f12new1s2	wv12 student loan:: who loan for - spouse/partners education
f13new1s2	wv13 student loan:: who loan for - spouse/partners education
f12new1s3	wv12 student loan:: who loan for - a childs education
f13new1s3	wv13 student loan:: who loan for - a childs education
f12new1s4	wv12 student loan:: who loan for - a grandchilds education
f13new1s4	wv13 student loan:: who loan for - a grandchilds education
f12new1s5	wv12 student loan:: who loan for - someone elses education
f13new1s5	wv13 student loan:: who loan for - someone elses education
f12new1s6	wv12 student loan:: who loan for - do not owe money/loans for education
f13new1s6	wv13 student loan:: who loan for - do not owe money/loans for education
f12new1_a	wv12 student loan:: public or private college
f13new1_a	wv13 student loan:: public or private college
f12new1_b	wv12 student loan:: college a for profit institute
f13new1_b	wv13 student loan:: college a for profit institute
f12new1_c	wv12 student loan:: kind of degree
f13new1_c	wv13 student loan:: kind of degree
f12new1_d	wv12 student loan:: degree completion
f13new1_d	wv13 student loan:: degree completion
f12new1_e	wv12 student loan:: working in field related to degree
f13new1_e	wv13 student loan:: working in field related to degree
f12new1_f	wv12 student loan:: borrowed from home equity
f13new1_f	wv13 student loan:: borrowed from home equity
f12new2	wv12 student loan:: money currently owed for education
f13new2_ans13	wv13 student loan:: <wv13 ans change> money currently owed for education
f12new6	wv12 student loan:: how long ago started paying own loans
f13new6	wv13 student loan:: how long ago started paying own loans
f12new3	wv12 student loan:: money currently owed for spouse education

f13new3_ans13	wv13 student loan:: <wv13 ans change> money currently owed for spouse ed
f12new7	wv12 student loan:: how long ago started paying loans for spouse
f13new7	wv13 student loan:: how long ago started paying loans for spouse
f12new4	wv12 student loan:: money currently owed for child education
f13new4	wv13 student loan:: money currently owed for child education
f12new8	wv12 student loan:: how long ago started paying loans for child
f13new8	wv13 student loan:: how long ago started paying loans for child
f12new5	wv12 student loan:: money currently owed for grandchild education
f13new5	wv13 student loan:: money currently owed for grandchild education
f12new9	wv12 student loan:: how long ago started paying loans for grandchild
f13new9	wv13 student loan:: how long ago started paying loans for grandchild
f12new10	wv12 student loan:: money currently owed for others education
f13new10	wv13 student loan:: money currently owed for others education
f12new11	wv12 student loan:: how long ago started start paying loans for other
f13new11	wv13 student loan:: how long ago started start paying loans for other
f13new12	wv13 student loan:: outstanding bills to healthcare providers
f13new12a	wv13 student loan:: how much owed to healthcare providers
f12b32	wv12 advice:: money management advisor, last yr - MULT RESP COMBO
f13b32	wv13 advice:: money management advisor, last yr - MULT RESP COMBO
f12b32s1	wv12 advice:: money management advisor, last yr - did not need help
f13b32s1	wv13 advice:: money management advisor, last yr - did not need help
f12b32s2	wv12 advice:: money management advisor, last yr - could not find help
f13b32s2	wv13 advice:: money management advisor, last yr - could not find help
f12b32s3	wv12 advice:: money management advisor, last yr - friends/family members
f13b32s3	wv13 advice:: money management advisor, last yr - friends/family members
f12b32s4	wv12 advice:: money management advisor, last yr - financial professionals

f13b32s4	wv13 advice:: money management advisor, last yr - financial professionals
f12b32s5	wv12 advice:: money management advisor, last yr - non-family caregiver
f13b32s5	wv13 advice:: money management advisor, last yr - non-family caregiver
f12b32s6	wv12 advice:: money management advisor, last yr - other
f13b32s6	wv13 advice:: money management advisor, last yr - other
f12b32a	wv12 advice:: how professional was paid
f13b32a	wv13 advice:: how professional was paid
f12b32b	wv12 advice:: satisfaction with advice
f13b32b	wv13 advice:: satisfaction with advice
f12b33	wv12 advice:: who gave/loaned money to HH, last yr - MULT RESP COMBO
f13b33	wv13 advice:: who gave/loaned money to HH, last yr - MULT RESP COMBO
f12b33s1	wv12 advice:: who gave/loaned money to HH, last yr - did not need help
f13b33s1	wv13 advice:: who gave/loaned money to HH, last yr - did not need help
f12b33s2	wv12 advice:: who gave/loaned money to HH, last yr - could not find help
f13b33s2	wv13 advice:: who gave/loaned money to HH, last yr - could not find help
f12b33s3	wv12 advice:: who gave/loaned money to HH, last yr - parent
f13b33s3	wv13 advice:: who gave/loaned money to HH, last yr - parent
f12b33s4	wv12 advice:: who gave/loaned money to HH, last yr - child
f13b33s4	wv13 advice:: who gave/loaned money to HH, last yr - child
f12b33s5	wv12 advice:: who gave/loaned money to HH, last yr - other family member
f13b33s5	wv13 advice:: who gave/loaned money to HH, last yr - other family member
f12b33s6	wv12 advice:: who gave/loaned money to HH, last yr - friends
f13b33s6	wv13 advice:: who gave/loaned money to HH, last yr - friends
f12b33s7	wv12 advice:: who gave/loaned money to HH, last yr - non-family caregiver
f13b33s7	wv13 advice:: who gave/loaned money to HH, last yr - non-family caregiver

f12b33s8	wv12 advice:: who gave/loaned money to HH, last yr - other
f13b33s8	wv13 advice:: who gave/loaned money to HH, last yr - other
f12b34	wv12 advice:: who managed investments, last yr - MULT RESP COMBO
f13b34	wv13 advice:: who managed investments, last yr - MULT RESP COMBO
f12b34s1	wv12 advice:: who managed investments, last yr - dont have any investments
f13b34s1	wv13 advice:: who managed investments, last yr - dont have any investments
f12b34s2	wv12 advice:: who managed investments, last yr - managed investments myself
f13b34s2	wv13 advice:: who managed investments, last yr - managed investments myself
f12b34s3	wv12 advice:: who managed investments, last yr - friends/family members
f13b34s3	wv13 advice:: who managed investments, last yr - friends/family members
f12b34s4	wv12 advice:: who managed investments, last yr - financial professionals
f13b34s4	wv13 advice:: who managed investments, last yr - financial professionals
f12b34s5	wv12 advice:: who managed investments, last yr - non-family caregiver
f13b34s5	wv13 advice:: who managed investments, last yr - non-family caregiver
f12b34s6	wv12 advice:: who managed investments, last yr - other
f13b34s6	wv13 advice:: who managed investments, last yr - other
f12b35	wv12 advice:: paid more than 1k medical expense, last 3 yrs
f13b35	wv13 advice:: paid more than 1k medical expense, last 3 yrs
f12b35a	wv12 advice:: cost of uncovered medical expense
f13b35a	wv13 advice:: cost of uncovered medical expense
f12b35b	wv12 advice:: reason medical expense not covered by insurance
f13b35b	wv13 advice:: reason medical expense not covered by insurance
f12b35c	wv12 advice:: preparedness to pay medical expense
f13b35c	wv13 advice:: preparedness to pay medical expense
f12b36	wv12 advice:: paying medical expenses advisor - MULT RESP COMBO
f13b36	wv13 advice:: paying medical expenses advisor - MULT RESP COMBO

f12b36s1	wv12 advice:: paying medical expenses advisor - did not ask for advice
f13b36s1	wv13 advice:: paying medical expenses advisor - did not ask for advice
f12b36s2	wv12 advice:: paying medical expenses advisor - friends/family members
f13b36s2	wv13 advice:: paying medical expenses advisor - friends/family members
f12b36s3	wv12 advice:: paying medical expenses advisor - financial professionals
f13b36s3	wv13 advice:: paying medical expenses advisor - financial professionals
f12b36s4	wv12 advice:: paying medical expenses advisor - non-family caregiver
f13b36s4	wv13 advice:: paying medical expenses advisor - non-family caregiver
f12b36s5	wv12 advice:: paying medical expenses advisor - medical provider
f13b36s5	wv13 advice:: paying medical expenses advisor - medical provider
f12b36s6	wv12 advice:: paying medical expenses advisor - other
f13b36s6	wv13 advice:: paying medical expenses advisor - other
f12b37	wv12 advice:: fncl stress, last 3 yrs - MULT RESP COMBO
f13b37_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - MULT RESP COMBO
f12b37s1	wv12 advice:: fncl stress, last 3 yrs - no major financial stress
f13b37s1_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - no major financial stress
f12b37s2	wv12 advice:: fncl stress, last 3 yrs - bankruptcy
f13b37s2_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - bankruptcy
f12b37s3	wv12 advice:: fncl stress, last 3 yrs - received foreclosure notice
f13b37s3_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - foreclosure notice
f12b37s4	wv12 advice:: fncl stress, last 3 yrs - lost job or work hrs/income reduced
f13b37s4_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - work/income reduced
f12b37s5	wv12 advice:: fncl stress, last 3 yrs - significant health issue
f13b37s5_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - significant health issue
f12b37s6	wv12 advice:: fncl stress, last 3 yrs - separated or divorced
f13b37s6_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - separated or divorced
f12b37s7	wv12 advice:: fncl stress, last 3 yrs - losing a spouse

f13b37s7_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - losing a spouse
f12b37s8	wv12 advice:: fncl stress, last 3 yrs - long term care
f13b37s8_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - long term care self/fam
f12b37s9	wv12 advice:: fncl stress, last 3 yrs - unpaid taxes
f13b37s9_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - unpaid taxes
f12b37s10	wv12 advice:: fncl stress, last 3 yrs - mortgage balance > property value
f13b37s10_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - mort bal > property value
f12b37s11	wv12 advice:: fncl stress, last 3 yrs - mortgage payment higher than expected
f13b37s11_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - mort paymnt > than expect
f12b37s12	wv12 advice:: fncl stress, last 3 yrs - gambling debt
f13b37s12_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - gambling debt
f12b37s13	wv12 advice:: fncl stress, last 3 yrs - helping family member who lost job
f13b37s13_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - help family who lost job
f12b37s14	wv12 advice:: fncl stress, last 3 yrs - other
f13b37s14_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - unexpected home repair
f13b37s15_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - major car problem
f13b37s16_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - major dental expense
f13b37s17_ans13	wv13 advice:: <wv13 ans change> fncl stress, 3 yrs - other
f12b37b	wv12 advice:: response to financial stress - MULT RESP COMBO
f13b37b	wv13 advice:: response to financial stress - MULT RESP COMBO
f12b37bs1	wv12 advice:: response to financial stress - got help from others
f13b37bs1	wv13 advice:: response to financial stress - got help from others
f12b37bs2	wv12 advice:: response to financial stress - borrowed money, using credit card
f13b37bs2	wv13 advice:: response to financial stress - borrowed money, using credit card

f12b37bs3	wv12 advice:: response to financial stress - borrowed, using payday lending
f13b37bs3	wv13 advice:: response to financial stress - borrowed, using payday lending
f12b37bs4	wv12 advice:: response to financial stress - mortgaged home/increased mort
f13b37bs4	wv13 advice:: response to financial stress - mortgaged home/increased mort
f12b37bs5	wv12 advice:: response to financial stress - borrowed, from bank
f13b37bs5	wv13 advice:: response to financial stress - borrowed, from bank
f12b37bs6	wv12 advice:: response to financial stress - withdrew from savings
f13b37bs6	wv13 advice:: response to financial stress - withdrew from savings
f12b37bs7	wv12 advice:: response to financial stress - cut expenses
f13b37bs7	wv13 advice:: response to financial stress - cut expenses
f12b37bs8	wv12 advice:: response to financial stress - negotiated debt
f13b37bs8	wv13 advice:: response to financial stress - negotiated debt
f12b37bs9	wv12 advice:: response to financial stress - did not pay
f13b37bs9	wv13 advice:: response to financial stress - did not pay
f12b37bs10	wv12 advice:: response to financial stress - other
f13b37bs10	wv13 advice:: response to financial stress - other
f12b37c	wv12 advice:: HH recovered from financial stress
f13b37c	wv13 advice:: HH recovered from financial stress
f12b37d	wv12 advice:: successfulness of response to financial stress
f13b37d	wv13 advice:: successfulness of response to financial stress
f12b38	wv12 advice:: financial stress advisor - MULT RESP COMBO
f13b38	wv13 advice:: financial stress advisor - MULT RESP COMBO
f12b38s1	wv12 advice:: financial stress advisor - didnt ask for advice
f13b38s1	wv13 advice:: financial stress advisor - didnt ask for advice
f12b38s2	wv12 advice:: financial stress advisor - other family member
f13b38s2	wv13 advice:: financial stress advisor - other family member
f12b38s3	wv12 advice:: financial stress advisor - non-family caregiver

f13b38s3	wv13 advice:: financial stress advisor - non-family caregiver
f12b38s4	wv12 advice:: financial stress advisor - banker
f13b38s4	wv13 advice:: financial stress advisor - banker
f12b38s5	wv12 advice:: financial stress advisor - financial advisor
f13b38s5	wv13 advice:: financial stress advisor - financial advisor
f12b38s6	wv12 advice:: financial stress advisor - attorney
f13b38s6	wv13 advice:: financial stress advisor - attorney
f12b38s7	wv12 advice:: financial stress advisor - friend
f13b38s7	wv13 advice:: financial stress advisor - friend
f12b38s8	wv12 advice:: financial stress advisor - community group/counseling agency
f13b38s8	wv13 advice:: financial stress advisor - community group/counseling agency
f12b38s9	wv12 advice:: financial stress advisor - accountant
f13b38s9	wv13 advice:: financial stress advisor - accountant
f12b38s10	wv12 advice:: financial stress advisor - other
f13b38s10	wv13 advice:: financial stress advisor - other
f12b38b	wv12 advice:: usefulness of advice
f13b38b	wv13 advice:: usefulness of advice
f12b39	wv12 advice:: retired or did retirement planning, last 3 yrs
f13b39	wv13 advice:: retired or did retirement planning, last 3 yrs
f12b40	wv12 advice:: retirement advisor - MULT RESP COMBO
f13b40	wv13 advice:: retirement advisor - MULT RESP COMBO
f12b40s1	wv12 advice:: retirement advisor - didnt ask for advice
f13b40s1	wv13 advice:: retirement advisor - didnt ask for advice
f12b40s2	wv12 advice:: retirement advisor - spouse
f13b40s2	wv13 advice:: retirement advisor - spouse
f12b40s3	wv12 advice:: retirement advisor - other family member
f13b40s3	wv13 advice:: retirement advisor - other family member
f12b40s4	wv12 advice:: retirement advisor - non-family caregovier

f13b40s4	wv13 advice:: retirement advisor - non-family caregiver
f12b40s5	wv12 advice:: retirement advisor - employer
f13b40s5	wv13 advice:: retirement advisor - employer
f12b40s6	wv12 advice:: retirement advisor - banker
f13b40s6	wv13 advice:: retirement advisor - banker
f12b40s7	wv12 advice:: retirement advisor - financial advisor
f13b40s7	wv13 advice:: retirement advisor - financial advisor
f12b40s8	wv12 advice:: retirement advisor - attorney
f13b40s8	wv13 advice:: retirement advisor - attorney
f12b40s9	wv12 advice:: retirement advisor - friend
f13b40s9	wv13 advice:: retirement advisor - friend
f12b40s10	wv12 advice:: retirement advisor - community group/counseling agency
f13b40s10	wv13 advice:: retirement advisor - community group/counseling agency
f12b40s11	wv12 advice:: retirement advisor - other
f13b40s11	wv13 advice:: retirement advisor - other
f12b40a	wv12 advice:: did r determine if have/had enough money for retirement
f13b40a	wv13 advice:: did r determine if have/had enough money for retirement
f12b40b	wv12 advice:: plan for having enough at retirement - MULT RESP COMBO
f13b40b	wv13 advice:: plan for having enough at retirement - MULT RESP COMBO
f12b40bs1	wv12 advice:: plan for having enough at retirement - cut expenses
f13b40bs1	wv13 advice:: plan for having enough at retirement - cut expenses
f12b40bs2	wv12 advice:: plan for having enough at retirement - work longer
f13b40bs2	wv13 advice:: plan for having enough at retirement - work longer
f12b40bs3	wv12 advice:: plan for having enough at retirement - downsize
f13b40bs3	wv13 advice:: plan for having enough at retirement - downsize
f12b40bs4	wv12 advice:: plan for having enough at retirement - increase my savings
f13b40bs4	wv13 advice:: plan for having enough at retirement - increase my savings
f12b40bs5	wv12 advice:: plan for having enough at retirement - delay social security
f13b40bs5	wv13 advice:: plan for having enough at retirement - delay social security

f12b40bs6	wv12 advice:: plan for having enough at retirement - retire & work part time
f13b40bs6	wv13 advice:: plan for having enough at retirement - retire & work part time
f12b40bs7	wv12 advice:: plan for having enough at retirement - other
f13b40bs7	wv13 advice:: plan for having enough at retirement - other
f12b40b2	wv12 advice:: important time period for saving
f13b40b2	wv13 advice:: important time period for saving
f12b40c	wv12 advice:: important time period for retirement
f13b40c	wv13 advice:: important time period for retirement
f12b40d	wv12 advice:: retir planning includes - MULT RESP COMBO
f13b40d	wv13 advice:: retir planning includes - MULT RESP COMBO
f12b40ds1	wv12 advice:: retir planning includes - ability to pay bills in longer term
f13b40ds1	wv13 advice:: retir planning includes - ability to pay bills in longer term
f12b40ds2	wv12 advice:: retir planning includes - how inflation will increase expenses
f13b40ds2	wv13 advice:: retir planning includes - how inflation will increase expenses
f12b40ds3	wv12 advice:: retir planning includes - support for spouse after your death
f13b40ds3	wv13 advice:: retir planning includes - support for spouse after your death
f12b40ds4	wv12 advice:: retir planning includes - coping with a major illness
f13b40ds4	wv13 advice:: retir planning includes - coping with a major illness
f12b40ds5	wv12 advice:: retir planning includes - coping with long stay in nursing home
f13b40ds5	wv13 advice:: retir planning includes - coping with long stay in nursing home
f12b40ds6	wv12 advice:: retir planning includes - none of the above
f13b40ds6	wv13 advice:: retir planning includes - none of the above
f12b40e	wv12 advice:: how problematic if lose job before expected retirement
f13b40e	wv13 advice:: how problematic if lose job before expected retirement

f12b41	wv12 advice:: amount of money mgmt help now compared with amount 3 yrs ago
f13b41	wv13 advice:: amount of money mgmt help now compared with amount 3 yrs ago
f12b42	wv12 advice:: amount of bill payment help now compared with amount 3 yrs ago
f13b42	wv13 advice:: amount of bill payment help now compared with amount 3 yrs ago
f12b42a	wv12 advice:: r named someone to decide health care needs if he/she is unable
f13b42a	wv13 advice:: r named someone to decide health care needs if he/she is unable
f12b42b	wv12 advice:: made plans for long term care
f13b42b	wv13 advice:: made plans for long term care
f12b42c	wv12 advice:: long term care plan - MULT RESP COMBO
f13b42c	wv13 advice:: long term care plan - MULT RESP COMBO
f12b42cs1	wv12 advice:: long term care plan - named a caregiver
f13b42cs1	wv13 advice:: long term care plan - named a caregiver
f12b42cs2	wv12 advice:: long term care plan - selected a facility
f13b42cs2	wv13 advice:: long term care plan - selected a facility
f12b42cs3	wv12 advice:: long term care plan - purchased long term care insurance
f13b42cs3	wv13 advice:: long term care plan - purchased long term care insurance
f12b42cs4	wv12 advice:: long term care plan - moved to continuing care retir community
f13b42cs4	wv13 advice:: long term care plan - moved to continuing care retir community
f12b42cs5	wv12 advice:: long term care plan - selected/modified home to facilitate care
f13b42cs5	wv13 advice:: long term care plan - selected/modified home to facilitate care
f12b42cs6	wv12 advice:: long term care plan - preserved assets to provide funds
f13b42cs6	wv13 advice:: long term care plan - preserved assets to provide funds
f12b42cs7	wv12 advice:: long term care plan - borrow the value of house or sell it

f13b42cs7	wv13 advice:: long term care plan - borrow the value of house or sell it
f12b42cs8	wv12 advice:: long term care plan - other
f13b42cs8	wv13 advice:: long term care plan - other
f12b47	wv12 fraud:: taken advantage of during major fncl transaction, last 3 yrs
f13b47	wv13 fraud:: taken advantage of during major fncl transaction, last 3 yrs
f12b48	wv12 fraud:: how exploited, last 3 yrs - MULT RESP COMBO
f13b48	wv13 fraud:: how exploited, last 3 yrs - MULT RESP COMBO
f12b48s1	wv12 fraud:: how exploited, last 3 yrs - unclear terms of the transaction
f13b48s1	wv13 fraud:: how exploited, last 3 yrs - unclear terms of the transaction
f12b48s2	wv12 fraud:: how exploited, last 3 yrs - undisclosed fees
f13b48s2	wv13 fraud:: how exploited, last 3 yrs - undisclosed fees
f12b48s3	wv12 fraud:: how exploited, last 3 yrs - price higher than was told
f13b48s3	wv13 fraud:: how exploited, last 3 yrs - price higher than was told
f12b48s4	wv12 fraud:: how exploited, last 3 yrs - less product/service than purchased
f13b48s4	wv13 fraud:: how exploited, last 3 yrs - less product/service than purchased
f12b48s5	wv12 fraud:: how exploited, last 3 yrs - steered to product did not need
f13b48s5	wv13 fraud:: how exploited, last 3 yrs - steered to product did not need
f12b48s6	wv12 fraud:: how exploited, last 3 yrs - sold other products did not need/want
f13b48s6	wv13 fraud:: how exploited, last 3 yrs - sold other products did not need/want
f12b48s7	wv12 fraud:: how exploited, last 3 yrs - money was misused used by helper
f13b48s7	wv13 fraud:: how exploited, last 3 yrs - money was misused used by helper
f12b48s8	wv12 fraud:: how exploited, last 3 yrs - other
f13b48s8	wv13 fraud:: how exploited, last 3 yrs - other
f12b48a	wv12 fraud:: reported fraud event to local/state/federal agency
f13b48a	wv13 fraud:: reported fraud event to local/state/federal agency
f12b48b	wv12 fraud:: help with fraud event - MULT RESP COMBO

f13b48b	wv13 fraud:: help with fraud event - MULT RESP COMBO
f12b48bs1	wv12 fraud:: help with fraud event - did not receive help
f13b48bs1	wv13 fraud:: help with fraud event - did not receive help
f12b48bs2	wv12 fraud:: help with fraud event - financial professional hired by r
f13b48bs2	wv13 fraud:: help with fraud event - financial professional hired by r
f12b48bs3	wv12 fraud:: help with fraud event - family
f13b48bs3	wv13 fraud:: help with fraud event - family
f12b48bs4	wv12 fraud:: help with fraud event - law enforcement
f13b48bs4	wv13 fraud:: help with fraud event - law enforcement
f12b48bs5	wv12 fraud:: help with fraud event - financial institution
f13b48bs5	wv13 fraud:: help with fraud event - financial institution
f12b48bs6	wv12 fraud:: help with fraud event - community organization
f13b48bs6	wv13 fraud:: help with fraud event - community organization
f12b48bs7	wv12 fraud:: help with fraud event - other state/local agency
f13b48bs7	wv13 fraud:: help with fraud event - other state or local agency
f12b48bs8	wv12 fraud:: help with fraud event - a federal agency
f13b48bs8	wv13 fraud:: help with fraud event - a federal agency
f12b48bs9	wv12 fraud:: help with fraud event - other
f13b48bs9	wv13 fraud:: help with fraud event - other
f12b49	wv12 fraud:: regretted major financial transaction, last 3 yrs
f13b49	wv13 fraud:: regretted major financial transaction, last 3 yrs
f12b49a	wv12 fraud:: why regret transaction - MULT RESP COMBO
f13b49a	wv13 fraud:: why regret transaction - MULT RESP COMBO
f12b49as1	wv12 fraud:: why regret transaction - could not afford product/service
f13b49as1	wv13 fraud:: why regret transaction - could not afford product/service
f12b49as2	wv12 fraud:: why regret transaction - paid more than should have
f13b49as2	wv13 fraud:: why regret transaction - paid more than should have
f12b49as3	wv12 fraud:: why regret transaction - did not need product/service
f13b49as3	wv13 fraud:: why regret transaction - did not need product/service
f12b49as4	wv12 fraud:: why regret transaction - responded to a strong sales pitch

f13b49as4	wv13 fraud:: why regret transaction - responded to a strong sales pitch
f12b49as5	wv12 fraud:: why regret transaction - purchased for someone else & now regret
f13b49as5	wv13 fraud:: why regret transaction - purchased for someone else & now regret
f12b49as6	wv12 fraud:: why regret transaction - other
f13b49as6	wv13 fraud:: why regret transaction - other
f12b50	wv12 fraud:: major financial transaction that was not understood, last 3 yrs
f13b50	wv13 fraud:: major financial transaction that was not understood, last 3 yrs
f12b51	wv12 fraud:: part of transaction not understood - MULT RESP COMBO
f13b51	wv13 fraud:: part of transaction not understood - MULT RESP COMBO
f12b51s1	wv12 fraud:: part of transaction not understood - how much it would cost
f13b51s1	wv13 fraud:: part of transaction not understood - how much it would cost
f12b51s2	wv12 fraud:: part of transaction not understood - fees that would be charged
f13b51s2	wv13 fraud:: part of transaction not understood - fees that would be charged
f12b51s3	wv12 fraud:: part of transaction not understood - what it required r to do
f13b51s3	wv13 fraud:: part of transaction not understood - what it required r to do
f12b51s4	wv12 fraud:: part of transaction not understood - other
f13b51s4	wv13 fraud:: part of transaction not understood - other
f12b52	wv12 confidence:: ability to make financial decisions now vs. 5 yrs ago
f13b52	wv13 confidence:: ability to make financial decisions now vs. 5 yrs ago
f12b53	wv12 confidence:: type of action taken towards authorizing power of attorney
f13b53	wv13 confidence:: type of action taken towards authorizing power of attorney
f12b54	wv12 confidence:: power of attorneys relationship to r
f13b54_ans13	wv13 confidence:: <wv13 ans change> power of attorneys relationship to r
f13b54a	wv13 confidence:: planned power attorneys relationship to r

f13re001	wv13 reverse mort2:: how likely r will take out
f13re002	wv13 reverse mort2:: agreement that a rev mort is a good deal
f13re003	wv13 reverse mort2:: r knows someone who has one
f13re004	wv13 reverse mort2:: agreement that a rev mort is a complex product
f13re005	wv13 reverse mort2:: extent to which r would like to leave an inheritance
f13re006	wv13 reverse mort2:: enables withdrawing wealth from home
f13re007	wv13 reverse mort2:: can use to repay existing mort & become debt free
f13re008	wv13 reverse mort2:: credit history & income are checked when applying
f13re009	wv13 reverse mort2:: loan balance grows stays constant shrinks
f13re010	wv13 reverse mort2:: do not have to move out when balance > home value
f13re011	wv13 reverse mort2:: age when eligible for a rev mort
f13re012	wv13 reverse mort2:: when interest payments are made
f13re013	wv13 reverse mort2:: can be forced to pay it off with other assets
f13re014	wv13 reverse mort2:: foreclosure can occur when unable to pay interest
f13re015	wv13 reverse mort2:: receive less money when interest rates are higher
f13re016	wv13 reverse mort2:: cost of a rev mort as percentage of home value
f13re017	wv13 reverse mort2:: costs paid by r with rev mort - MULT RESP COMBO
f13re017s1	wv13 reverse mort2:: costs paid by r with rev mort - property taxes
f13re017s2	wv13 reverse mort2:: costs paid by r with rev mort - homeowner insurance
f13re017s3	wv13 reverse mort2:: costs paid by r with rev mort - repair & maintenance
f13re017s4	wv13 reverse mort2:: costs paid by r with rev mort - none of these
f13re018	wv13 reverse mort2:: how much a rev mort pays as lump sum to 62 yr old
f13randomizer_kids	wv13 reverse mort2:: re019/re020 scenario - have 2 adult kids (=1) or not (=2)
f13randomizer_amount	wv13 reverse mort2:: re019/re020 scenario - close costs 300 (=1) or 1000 (=2)
f13re019	wv13 reverse mort2:: would take out loan in scenario
f13re020	wv13 reverse mort2:: why no loan in scenario - MULT RESP COMBO

f13re020s1	wv13 reverse mort2:: why no loan in scenario - rather downsize/cut expenses
f13re020s2	wv13 reverse mort2:: why no loan in scenario - rather get a job
f13re020s3	wv13 reverse mort2:: why no loan in scenario - upfront costs too high
f13re020s4	wv13 reverse mort2:: why no loan in scenario - rather leave as inheritance
f13re020s5	wv13 reverse mort2:: why no loan in scenario - do not trust banks/mort brokers
f13re020s6	wv13 reverse mort2:: why no loan in scenario - other

Table B.5 Topic I Variables included in the Comprehensive File

Variable Name	Variable Label
i12ch001	wv12 retir:: retired
i13ch001	wv13 retir:: retired
i12ch002	wv12 retir:: have attempted to determine how much HH should save
i13ch002	wv13 retir:: have attempted to determine how much HH should save
i12ch003	wv12 retir:: have attempted to develop retir plan
i13ch003	wv13 retir:: have attempted to develop retir plan
i12ch004_intro	wv12 retir planning info sources:: used - MULT RESP COMBO
i13ch004_intro_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - MULT RESP COMBO
i12ch004_intros1	wv12 retir planning info sources:: used - family/friends/colleagues
i13ch004_intros1_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - fam/frnds/colleagues
i12ch004_intros2	wv12 retir planning info sources:: used - employer
i13ch004_intros2_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - employer
i12ch004_intros3	wv12 retir planning info sources:: used - media
i13ch004_intros3_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - media
i12ch004_intros4	wv12 retir planning info sources:: used - SSA website
i13ch004_intros4_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - SSA
i12ch004_intros5	wv12 retir planning info sources:: used - SSA office
i12ch004_intros6	wv12 retir planning info sources:: used - SSA mailings
i12ch004_intros7	wv12 retir planning info sources:: used - SSA phone line
i12ch004_intros8	wv12 retir planning info sources:: used - oth govt agency websites
i13ch004_intros8_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - oth govt agencies
i12ch004_intros9	wv12 retir planning info sources:: used - oth govt agency offices
i12ch004_intros10	wv12 retir planning info sources:: used - businesses w fncl advising
i13ch004_intros10_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - forprof fncl industry
i12ch004_intros11	wv12 retir planning info sources:: used - nonprofit websites

i13ch004_intros11_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - nonprofit orgs
i12ch004_intros12	wv12 retir planning info sources:: used - nonprofit offices
i12ch004_intros13	wv12 retir planning info sources:: used - community orgs
i13ch004_intros13_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - community orgs
i12ch004_intros14	wv12 retir planning info sources:: used - none of the above
i13ch004_intros14_ans13	wv13 retir planning info sources:: <wv13 ans chg> used - none of the above
i13ch004_intro2	wv13 SS info sources:: used - MULT RESP COMBO
i13ch004_intro2s1	wv13 SS info sources:: used - website
i13ch004_intro2s2	wv13 SS info sources:: used - phone line
i13ch004_intro2s3	wv13 SS info sources:: used - in-person at office
i13ch004_intro2s4	wv13 SS info sources:: used - social media
i13ch004_intro2s5	wv13 SS info sources:: used - other
i13ch004_intro2a	wv13 SS info sources:: last time on website, LT 1 mo 1-6 mo GT 6 mo
i13ch004_intro2b	wv13 SS info sources:: how regularly use website
i12ch038_intro	wv12 retir planning info sources:: activities - MULT RESP COMBO
i13ch038_intro	wv13 retir planning info sources:: activities - MULT RESP COMBO
i12ch038_intros1	wv12 retir planning info sources:: activities - in-person classe/seminar
i13ch038_intros1	wv13 retir planning info sources:: activities - in-person classe/seminar
i12ch038_intros2	wv12 retir planning info sources:: activities - online classe/seminar
i13ch038_intros2	wv13 retir planning info sources:: activities - online classe/seminar
i12ch038_intros3	wv12 retir planning info sources:: activities - sched one-on-one meeting
i13ch038_intros3	wv13 retir planning info sources:: activities - sched one-on-one meeting
i12ch038_intros4	wv12 retir planning info sources:: activities - none of the above
i13ch038_intros4	wv13 retir planning info sources:: activities - none of the above
i12ch041a	wv12 retir planning info sources:: usefulness, family/friends/colleagues
i13ch041a	wv13 retir planning info sources:: usefulness, family/friends/colleagues
i12ch041b	wv12 retir planning info sources:: usefulness, employer
i13ch041b	wv13 retir planning info sources:: usefulness, employer

i12ch041c	wv12 retir planning info sources:: usefulness, media
i13ch041c	wv13 retir planning info sources:: usefulness, media
i12ch041d	wv12 retir planning info sources:: usefulness, SSA website
i13ch041d_que13	wv13 retir planning info sources:: usefulness, SSA
i12ch041e	wv12 retir planning info sources:: usefulness, SSA office
i12ch041f	wv12 retir planning info sources:: usefulness, SSA mailings
i12ch041g	wv12 retir planning info sources:: usefulness, SSA phone line
i12ch041h	wv12 retir planning info sources:: usefulness, oth govt agency websites
i13ch041h_que13	wv13 retir planning info sources:: usefulness, oth govt agencies
i12ch041i	wv12 retir planning info sources:: usefulness, oth govt agency offices
i12ch041j	wv12 retir planning info sources:: usefulness, businesses w fncl advising
i13ch041j	wv13 retir planning info sources:: usefulness, forprofit fncl industry
i12ch041k	wv12 retir planning info sources:: usefulness, nonprofit websites
i13ch041k_que13	wv13 retir planning info sources:: usefulness, nonprofit orgs
i12ch041l	wv12 retir planning info sources:: usefulness, nonprofit offices
i12ch041m	wv12 retir planning info sources:: usefulness, community orgs
i13ch041m	wv13 retir planning info sources:: usefulness, community orgs
i12ch005a	wv12 retir planning info sources:: accuracy, family/friends/colleagues
i13ch005a	wv13 retir planning info sources:: accuracy, family/friends/colleagues
i12ch005b	wv12 retir planning info sources:: accuracy, employer
i13ch005b	wv13 retir planning info sources:: accuracy, employer
i12ch005c	wv12 retir planning info sources:: accuracy, media
i13ch005c	wv13 retir planning info sources:: accuracy, media
i12ch005d	wv12 retir planning info sources:: accuracy, SSA website
i13ch005d_que13	wv13 retir planning info sources:: accuracy, SSA
i12ch005e	wv12 retir planning info sources:: accuracy, SSA office
i12ch005f	wv12 retir planning info sources:: accuracy, SSA mailings
i12ch005g	wv12 retir planning info sources:: accuracy, SSA phone line
i12ch005h	wv12 retir planning info sources:: accuracy, oth govt agency websites
i13ch005h_que13	wv13 retir planning info sources:: accuracy, oth govt agencies

i12ch005i	wv12 retir planning info sources:: accuracy, oth govt agency offices
i12ch005j	wv12 retir planning info sources:: accuracy, businesses w fncl advising
i13ch005j	wv13 retir planning info sources:: accuracy, forprofit fncl industry
i12ch005k	wv12 retir planning info sources:: accuracy, nonprofit websites
i13ch005k_que13	wv13 retir planning info sources:: accuracy, nonprofit orgs
i12ch005l	wv12 retir planning info sources:: accuracy, nonprofit offices
i12ch005m	wv12 retir planning info sources:: accuracy, community orgs
i13ch005m	wv13 retir planning info sources:: accuracy, community orgs
i12ch006a	wv12 retir planning info sources:: understand lev, family/friends/colleagues
i13ch006a	wv13 retir planning info sources:: understand lev, family/friends/colleagues
i12ch006b	wv12 retir planning info sources:: understand lev, employer
i13ch006b	wv13 retir planning info sources:: understand lev, employer
i12ch006c	wv12 retir planning info sources:: understand lev, media
i13ch006c	wv13 retir planning info sources:: understand lev, media
i12ch006d	wv12 retir planning info sources:: understand lev, SSA website
i13ch006d_que13	wv13 retir planning info sources:: understand lev, SSA
i12ch006e	wv12 retir planning info sources:: understand lev, SSA office
i12ch006f	wv12 retir planning info sources:: understand lev, SSA mailings
i12ch006g	wv12 retir planning info sources:: understand lev, SSA phone line
i12ch006h	wv12 retir planning info sources:: understand lev, oth govt agency websites
i13ch006h_que13	wv13 retir planning info sources:: understand lev, oth govt agencies
i12ch006i	wv12 retir planning info sources:: understand lev, oth govt agency offices
i12ch006j	wv12 retir planning info sources:: understand lev, businesses w fncl advising
i13ch006j	wv13 retir planning info sources:: understand lev, forprofit fncl industry
i12ch006k	wv12 retir planning info sources:: understand lev, nonprofit websites
i13ch006k_que13	wv13 retir planning info sources:: understand lev, nonprofit orgs
i12ch006l	wv12 retir planning info sources:: understand lev, nonprofit offices

i12ch006m	wv12 retir planning info sources:: understand lev, community orgs
i13ch006m	wv13 retir planning info sources:: understand lev, community orgs
i12ch007a	wv12 retir planning info sources:: ease of access, family/friends/colleagues
i13ch007a	wv13 retir planning info sources:: ease of access, family/friends/colleagues
i12ch007b	wv12 retir planning info sources:: ease of access, employer
i13ch007b	wv13 retir planning info sources:: ease of access, employer
i12ch007c	wv12 retir planning info sources:: ease of access, media
i13ch007c	wv13 retir planning info sources:: ease of access, media
i12ch007d	wv12 retir planning info sources:: ease of access, SSA website
i13ch007d_que13	wv13 retir planning info sources:: ease of access, SSA
i12ch007e	wv12 retir planning info sources:: ease of access, SSA office
i12ch007f	wv12 retir planning info sources:: ease of access, SSA mailings
i12ch007g	wv12 retir planning info sources:: ease of access, SSA phone line
i12ch007h	wv12 retir planning info sources:: ease of access, oth govt agency websites
i13ch007h_que13	wv13 retir planning info sources:: ease of access, oth govt agencies
i12ch007i	wv12 retir planning info sources:: ease of access, oth govt agency offices
i12ch007j	wv12 retir planning info sources:: ease of access, businesses w fncl advising
i13ch007j	wv13 retir planning info sources:: ease of access, forprofit fncl industry
i12ch007k	wv12 retir planning info sources:: ease of access, nonprofit websites
i13ch007k_que13	wv13 retir planning info sources:: ease of access, nonprofit orgs
i12ch007l	wv12 retir planning info sources:: ease of access, nonprofit offices
i12ch007m	wv12 retir planning info sources:: ease of access, community orgs
i13ch007m	wv13 retir planning info sources:: ease of access, community orgs
i12ch008	wv12 retir planning info sources:: websites used - MULT RESP COMBO
i13ch008	wv13 retir planning info sources:: websites used - MULT RESP COMBO
i12ch008s1	wv12 retir planning info sources:: websites used - SSA
i13ch008s1	wv13 retir planning info sources:: websites used - SSA

i12ch008s2	wv12 retir planning info sources:: websites used - Mymoney.gov
i13ch008s2	wv13 retir planning info sources:: websites used - Mymoney.gov
i12ch008s3	wv12 retir planning info sources:: websites used - Depart of Labor
i13ch008s3	wv13 retir planning info sources:: websites used - Depart of Labor
i12ch008s4	wv12 retir planning info sources:: websites used - IRS
i13ch008s4	wv13 retir planning info sources:: websites used - IRS
i12ch008s5	wv12 retir planning info sources:: websites used - Pensn Benefit Guaranty Corp
i13ch008s5	wv13 retir planning info sources:: websites used - Pensn Benefit Guaranty Corp
i12ch008s6	wv12 retir planning info sources:: websites used - FINRA Investor Ed
i13ch008s6	wv13 retir planning info sources:: websites used - FINRA Investor Ed
i12ch008s7	wv12 retir planning info sources:: websites used - AARP
i13ch008s7	wv13 retir planning info sources:: websites used - AARP
i12ch008s8	wv12 retir planning info sources:: websites used - AICPA
i13ch008s8	wv13 retir planning info sources:: websites used - AICPA
i12ch008s9	wv12 retir planning info sources:: websites used - other
i13ch008s9	wv13 retir planning info sources:: websites used - other
i12ch008s10	wv12 retir planning info sources:: websites used - none of the above
i13ch008s10	wv13 retir planning info sources:: websites used - none of the above
i12ch009a	wv12 retir planning info sources:: have enough retir planning info
i13ch009a	wv13 retir planning info sources:: have enough retir planning info
i12ch009b	wv12 retir planning info sources:: not interested in retir planning info
i13ch009b	wv13 retir planning info sources:: not interested in retir planning info
i12ch009c	wv12 retir planning info sources:: unsure of best source
i13ch009c	wv13 retir planning info sources:: unsure of best source
i12ch009d	wv12 retir planning info sources:: comfortable w online financial transaction
i13ch009d	wv13 retir planning info sources:: comfortable w online financial transaction
i12ch009e	wv12 retir planning info sources:: comfortable w seeking online

i13ch009e	wv13 retir planning info sources:: comfortable w seeking online
i12ch009f	wv12 retir planning info sources:: comfort seeking govt services in gen online
i13ch009f	wv13 retir planning info sources:: comfort seeking govt services in gen online
i12ch011_intro	wv12 SS info sources:: used - MULT RESP COMBO
i13ch011_intro_ans13	wv13 SS info sources:: <wv13 ans chg> used - MULT RESP COMBO
i12ch011_intros1	wv12 SS info sources:: used - family/friends/colleagues
i13ch011_intros1_ans13	wv13 SS info sources:: <wv13 ans chg> used - family/friends/colleagues
i12ch011_intros2	wv12 SS info sources:: used - employer
i13ch011_intros2_ans13	wv13 SS info sources:: <wv13 ans chg> used - employer
i12ch011_intros3	wv12 SS info sources:: used - media
i13ch011_intros3_ans13	wv13 SS info sources:: <wv13 ans chg> used - media
i12ch011_intros4	wv12 SS info sources:: used - SSA website
i13ch011_intros4_ans13	wv13 SS info sources:: <wv13 ans chg> used - SSA
i12ch011_intros5	wv12 SS info sources:: used - SSA office
i12ch011_intros6	wv12 SS info sources:: used - SSA mailings
i12ch011_intros7	wv12 SS info sources:: used - SSA phone line
i12ch011_intros8	wv12 SS info sources:: used - oth govt agency websites
i13ch011_intros8_ans13	wv13 SS info sources:: <wv13 ans chg> used - oth govt agencies
i12ch011_intros9	wv12 SS info sources:: used - oth govt agency offices
i12ch011_intros10	wv12 SS info sources:: used - businesses w fncl advising
i13ch011_intros10_ans13	wv13 SS info sources:: <wv13 ans chg> used - forprofit fncl industry
i12ch011_intros11	wv12 SS info sources:: used - nonprofit websites
i13ch011_intros11_ans13	wv13 SS info sources:: <wv13 ans chg> used - nonprofit orgs
i12ch011_intros12	wv12 SS info sources:: used - nonprofit offices
i12ch011_intros13	wv12 SS info sources:: used - community orgs
i13ch011_intros13_ans13	wv13 SS info sources:: <wv13 ans chg> used - community orgs
i12ch011_intros14	wv12 SS info sources:: used - none of the above
i13ch011_intros14_ans13	wv13 SS info sources:: <wv13 ans chg> used - none of the above

i12ch039	wv12 SS:: typ of benefits info sought - MULT RESP COMBO
i13ch039_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - MULT RESP COMBO
i12ch039s1	wv12 SS:: typ of benefits info sought - claiming strategies
i12ch039s2	wv12 SS:: typ of benefits info sought - retir age of self/family
i13ch039s2_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - retir age self/family
i12ch039s3	wv12 SS:: typ of benefits info sought - best age to claim
i13ch039s3_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - best age to claim
i12ch039s4	wv12 SS:: typ of benefits info sought - effects of pensions
i13ch039s4_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - effects of pensions
i12ch039s5	wv12 SS:: typ of benefits info sought - taxes on benefits
i13ch039s5_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - taxes on benefits
i13ch039s11_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - amt benefits will be
i12ch039s6	wv12 SS:: typ of benefits info sought - effects of earnings
i13ch039s6_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - effects of earnings
i12ch039s7	wv12 SS:: typ of benefits info sought - importance of benefits
i12ch039s8	wv12 SS:: typ of benefits info sought - other
i13ch039s8_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - other
i12ch039s9	wv12 SS:: typ of benefits info sought - none of the above
i13ch039s9_ans13	wv13 SS:: <wv13 ans chg> typ of benefits info sought - none of the above
i12ch012_intro	wv12 SS info sources:: for survivor benefit - MULT RESP COMBO
i13ch012_intro_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - MULT RESP COMBO
i12ch012_intros1	wv12 SS info sources:: for survivor benefit - family/friends/colleagues
i13ch012_intros1_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - family/friends/colleagues
i12ch012_intros2	wv12 SS info sources:: for survivor benefit - employer
i13ch012_intros2_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - employer
i12ch012_intros3	wv12 SS info sources:: for survivor benefit - media
i13ch012_intros3_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - media

i12ch012_intros4	wv12 SS info sources:: for survivor benefit - SSA website
i13ch012_intros4_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - SSA
i12ch012_intros5	wv12 SS info sources:: for survivor benefit - SSA office
i12ch012_intros6	wv12 SS info sources:: for survivor benefit - SSA mailings
i12ch012_intros7	wv12 SS info sources:: for survivor benefit - SSA phone line
i12ch012_intros8	wv12 SS info sources:: for survivor benefit - oth govt agency websites
i13ch012_intros8_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - oth govt agencies
i12ch012_intros9	wv12 SS info sources:: for survivor benefit - oth govt agency offices
i12ch012_intros10	wv12 SS info sources:: for survivor benefit - businesses w fncl advising
i13ch012_intros10_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - forprofit fncl industry
i12ch012_intros11	wv12 SS info sources:: for survivor benefit - nonprofit websites
i13ch012_intros11_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - nonprofit orgs
i12ch012_intros12	wv12 SS info sources:: for survivor benefit - nonprofit offices
i12ch012_intros13	wv12 SS info sources:: for survivor benefit - community orgs
i13ch012_intros13_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - community orgs
i12ch012_intros14	wv12 SS info sources:: for survivor benefit - none of the above
i13ch012_intros14_ans13	wv13 SS info sources:: <wv13 ans chg> for survivor - none of the above
i12ch013_intro	wv12 SS info sources:: for disability benefit - MULT RESP COMBO
i13ch013_intro_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - MULT RESP COMBO
i12ch013_intros1	wv12 SS info sources:: for disability benefit - family/friends/colleagues
i13ch013_intros1_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - family/friend/colleague
i12ch013_intros2	wv12 SS info sources:: for disability benefit - employer
i13ch013_intros2_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - employer
i12ch013_intros3	wv12 SS info sources:: for disability benefit - media
i13ch013_intros3_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - media
i12ch013_intros4	wv12 SS info sources:: for disability benefit - SSA website
i13ch013_intros4_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - SSA
i12ch013_intros5	wv12 SS info sources:: for disability benefit - SSA office

i12ch013_intros6	wv12 SS info sources:: for disability benefit - SSA mailings
i12ch013_intros7	wv12 SS info sources:: for disability benefit - SSA phone line
i12ch013_intros8	wv12 SS info sources:: for disability benefit - oth govt agency websites
i13ch013_intros8_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - oth govt agencies
i12ch013_intros9	wv12 SS info sources:: for disability benefit - oth govt agency offices
i12ch013_intros10	wv12 SS info sources:: for disability benefit - businesses w fncl advising
i13ch013_intros10_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - forprofit fncl industry
i12ch013_intros11	wv12 SS info sources:: for disability benefit - nonprofit websites
i13ch013_intros11_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - nonprofit orgs
i12ch013_intros12	wv12 SS info sources:: for disability benefit - nonprofit offices
i12ch013_intros13	wv12 SS info sources:: for disability benefit - community orgs
i13ch013_intros13_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - community orgs
i12ch013_intros14	wv12 SS info sources:: for disability benefit - none of the above
i13ch013_intros14_ans13	wv13 SS info sources:: <wv13 ans chg> for disability - none of the above
i13ch013_intro2	wv13 SS info sources:: used abt spousal benefit - MULT RESP COMBO
i13ch013_intro2s1	wv13 SS info sources:: used abt spousal benefit - family/friends/colleagues
i13ch013_intro2s2	wv13 SS info sources:: used abt spousal benefit - employer
i13ch013_intro2s3	wv13 SS info sources:: used abt spousal benefit - media
i13ch013_intro2s4	wv13 SS info sources:: used abt spousal benefit - SSA
i13ch013_intro2s8	wv13 SS info sources:: used abt spousal benefit - oth govt agencies
i13ch013_intro2s10	wv13 SS info sources:: used abt spousal benefit - forprofit fncl industry
i13ch013_intro2s11	wv13 SS info sources:: used abt spousal benefit - nonprofit orgs
i13ch013_intro2s13	wv13 SS info sources:: used abt spousal benefit - community orgs
i13ch013_intro2s14	wv13 SS info sources:: used abt spousal benefit - none of the above
i12ch014_intro	wv12 SS info sources:: SSA sources used - MULT RESP COMBO
i13ch014_intro	wv13 SS info sources:: SSA sources used - MULT RESP COMBO
i12ch014_intros1	wv12 SS info sources:: SSA sources used - facebook page
i13ch014_intros1	wv13 SS info sources:: SSA sources used - facebook page

i12ch014_intros2	wv12 SS info sources:: SSA sources used - read a tweet
i13ch014_intros2	wv13 SS info sources:: SSA sources used - read a tweet
i12ch014_intros3	wv12 SS info sources:: SSA sources used - youtube video
i13ch014_intros3	wv13 SS info sources:: SSA sources used - youtube video
i12ch014_intros4	wv12 SS info sources:: SSA sources used - none of the above
i13ch014_intros4	wv13 SS info sources:: SSA sources used - none of the above
i12ch015_intro	wv12 SS info sources:: SSA web use - MULT RESP COMBO
i13ch015_intro	wv13 SS info sources:: SSA web use - MULT RESP COMBO
i12ch015_intros1	wv12 SS info sources:: SSA web use - apply for SS benefits
i13ch015_intros1	wv13 SS info sources:: SSA web use - apply for SS benefits
i12ch015_intros2	wv12 SS info sources:: SSA web use - get SS stmt
i13ch015_intros2	wv13 SS info sources:: SSA web use - get SS stmt
i12ch015_intros3	wv12 SS info sources:: SSA web use - appeal decision about benefits
i13ch015_intros3	wv13 SS info sources:: SSA web use - appeal decision about benefits
i12ch015_intros4	wv12 SS info sources:: SSA web use - explore if qualify for benefits
i13ch015_intros4	wv13 SS info sources:: SSA web use - explore if qualify for benefits
i12ch015_intros5	wv12 SS info sources:: SSA web use - estimate future benefits
i13ch015_intros5	wv13 SS info sources:: SSA web use - estimate future benefits
i12ch015_intros6	wv12 SS info sources:: SSA web use - get letter w proof of benefits
i13ch015_intros6	wv13 SS info sources:: SSA web use - get letter w proof of benefits
i12ch015_intros7	wv12 SS info sources:: SSA web use - get replacement ssa-1099/ssa-1042s
i13ch015_intros7	wv13 SS info sources:: SSA web use - get replacement ssa-1099/ssa-1042s
i12ch015_intros8	wv12 SS info sources:: SSA web use - check SS benefits & personal info
i13ch015_intros8	wv13 SS info sources:: SSA web use - check SS benefits & personal info
i12ch015_intros9	wv12 SS info sources:: SSA web use - check medicare benefits & personal info
i13ch015_intros9	wv13 SS info sources:: SSA web use - check medicare benefits & personal info
i12ch015_intros10	wv12 SS info sources:: SSA web use - check SSI benefits & personal info

i13ch015_intros10	wv13 SS info sources:: SSA web use - check SSI benefits & personal info
i12ch015_intros11	wv12 SS info sources:: SSA web use - block electronic access to r info
i13ch015_intros11	wv13 SS info sources:: SSA web use - block electronic access to r info
i12ch015_intros12	wv12 SS info sources:: SSA web use - link services w other parties
i13ch015_intros12	wv13 SS info sources:: SSA web use - link services w other parties
i12ch015_intros13	wv12 SS info sources:: SSA web use - request no SSA benefits letter
i13ch015_intros13	wv13 SS info sources:: SSA web use - request no SSA benefits letter
i12ch015_intros14	wv12 SS info sources:: SSA web use - look for info
i13ch015_intros14	wv13 SS info sources:: SSA web use - look for info
i12ch015_intros15	wv12 SS info sources:: SSA web use - none of the above
i13ch015_intros15	wv13 SS info sources:: SSA web use - none of the above
i12ch040_intro	wv12 SS info sources:: after visiting website - MULT RESP COMBO
i13ch040_intro	wv13 SS info sources:: after visiting website - MULT RESP COMBO
i12ch040_intros1	wv12 SS info sources:: after visiting website - take info to financial planner
i13ch040_intros1	wv13 SS info sources:: after visiting website - take info to fncl planner
i12ch040_intros2	wv12 SS info sources:: after visiting website - call SSA
i13ch040_intros2	wv13 SS info sources:: after visiting website - call SSA
i12ch040_intros3	wv12 SS info sources:: after visiting website - share info w family/friends
i13ch040_intros3	wv13 SS info sources:: after visiting website - share info w family/friends
i12ch040_intros4	wv12 SS info sources:: after visiting website - try to confirm/clarify
i13ch040_intros4	wv13 SS info sources:: after visiting website - try to confirm/clarify
i12ch040_intros5	wv12 SS info sources:: after visiting website - none of the above
i13ch040_intros5	wv13 SS info sources:: after visiting website - none of the above
i12ch016a	wv12 SS info sources:: future usefulness, mailed from SSA to home
i13ch016a	wv13 SS info sources:: future usefulness, mailed from SSA to home
i12ch016b	wv12 SS info sources:: future usefulness, psa in print media
i13ch016b	wv13 SS info sources:: future usefulness, psa in print media
i12ch016c	wv12 SS info sources:: future usefulness, psa in tv/radio
i13ch016c	wv13 SS info sources:: future usefulness, psa in tv/radio

i12ch016d	wv12 SS info sources:: future usefulness, psa on social media
i13ch016d	wv13 SS info sources:: future usefulness, psa on social media
i12ch016e	wv12 SS info sources:: future usefulness, posted in community
i13ch016e	wv13 SS info sources:: future usefulness, posted in community
i12ch016f	wv12 SS info sources:: future usefulness, provided by SSA rep in-person
i13ch016f	wv13 SS info sources:: future usefulness, provided by SSA rep in-person
i12ch016g	wv12 SS info sources:: future usefulness, provided at work
i13ch016g	wv13 SS info sources:: future usefulness, provided at work
i12ch016h	wv12 SS info sources:: future usefulness, web based tutorials from SSA
i13ch016h	wv13 SS info sources:: future usefulness, web based tutorials from SSA
i12ch016i	wv12 SS info sources:: future usefulness, SSA smartphone app
i13ch016i	wv13 SS info sources:: future usefulness, SSA smartphone app
i12ch017a	wv12 SS info sources:: have enough info about SS eligibility/benefits
i13ch017a	wv13 SS info sources:: have enough info about SS eligibility/benefits
i12ch017b	wv12 SS info sources:: want more info from SSA about benefits/retir planning
i13ch017b	wv13 SS info sources:: want more info from SSA about benefits/retir planning
i12ch017c	wv12 SS info sources:: for retir planning, trust for SSA > oth govt sources
i13ch017c	wv13 SS info sources:: for retir planning, trust for SSA > oth govt sources
i12ch017d	wv12 SS info sources:: for retir planning, trust for SSA > private sources
i13ch017d	wv13 SS info sources:: for retir planning, trust for SSA > private sources
i12ch017e	wv12 SS info sources:: easily find info about SS eligibility/benefits
i13ch017e	wv13 SS info sources:: easily find info about SS eligibility/benefits
i12ch017f	wv12 SS info sources:: from in-person SSA rep more relevant than SSA website
i13ch017f	wv13 SS info sources:: from in-person SSA rep more relevant than SSA website
i12ch017g	wv12 SS info sources:: always carefully rd mail from SSA
i13ch017g	wv13 SS info sources:: always carefully rd mail from SSA

i12ch017h	wv12 SS info sources:: comfortable w online transactions about SSA benefits
i13ch017h	wv13 SS info sources:: comfortable w online transactions about SSA benefits
i12ch018	wv12 mySS:: whether previously heard about
i13ch018	wv13 mySS:: whether previously heard about
i12ch019	wv12 mySS:: how heard about - MULT RESP COMBO
i13ch019_ans13	wv13 mySS:: <wv13 ans chg> how heard about - MULT RESP COMBO
i12ch019s1	wv12 mySS:: how heard about - family/friends/colleagues
i13ch019s1_ans13	wv13 mySS:: <wv13 ans chg> how heard about - family/friends/colleagues
i12ch019s2	wv12 mySS:: how heard about - employer
i13ch019s2_ans13	wv13 mySS:: <wv13 ans chg> how heard about - employer
i12ch019s3	wv12 mySS:: how heard about - media
i13ch019s3_ans13	wv13 mySS:: <wv13 ans chg> how heard about - media
i12ch019s4	wv12 mySS:: how heard about - SSA website
i13ch019s4_ans13	wv13 mySS:: <wv13 ans chg> how heard about - SSA
i12ch019s5	wv12 mySS:: how heard about - SSA office
i12ch019s6	wv12 mySS:: how heard about - SSA mailings
i12ch019s7	wv12 mySS:: how heard about - SSA phone line
i12ch019s8	wv12 mySS:: how heard about - oth govt agency websites
i13ch019s8_ans13	wv13 mySS:: <wv13 ans chg> how heard about - oth govt agencies
i12ch019s10	wv12 mySS:: how heard about - oth govt agency offices
i12ch019s11	wv12 mySS:: how heard about - businesses w fncl advising
i13ch019s11_ans13	wv13 mySS:: <wv13 ans chg> how heard about - forprofit fncl industry
i12ch019s12	wv12 mySS:: how heard about - nonprofit websites
i13ch019s12_ans13	wv13 mySS:: <wv13 ans chg> how heard about - nonprofit orgs
i12ch019s13	wv12 mySS:: how heard about - nonprofit offices
i12ch019s14	wv12 mySS:: how heard about - community orgs
i13ch019s14_ans13	wv13 mySS:: <wv13 ans chg> how heard about - community orgs
i12ch019s15	wv12 mySS:: how heard about - other

i13ch019s15_ans13	wv13 mySS:: <wv13 ans chg> how heard about - other
i12ch019s16	wv12 mySS:: how heard about - none of the above
i13ch019s16_ans13	wv13 mySS:: <wv13 ans chg> how heard about - none of the above
i12ch020	wv12 mySS:: whether set up account
i13ch020	wv13 mySS:: whether set up account
i12ch021	wv12 mySS:: main reason why did not set up account
i13ch021	wv13 mySS:: main reason why did not set up account
i12ch022_intro	wv12 mySS:: used account - MULT RESP COMBO
i13ch022_intro_ans13	wv13 mySS:: <wv13 ans chg> used account - MULT RESP COMBO
i12ch022_intros1	wv12 mySS:: used account - track & verify earnings
i13ch022_intros1_ans13	wv13 mySS:: <wv13 ans chg> used account - track & verify earnings
i13ch022_intros9_ans13	wv13 mySS:: <wv13 ans chg> used account - get replacement SS card
i12ch022_intros2	wv12 mySS:: used account - get estimate of future benefits
i13ch022_intros2_ans13	wv13 mySS:: <wv13 ans chg> used account - get estimate of future benefits
i12ch022_intros3	wv12 mySS:: used account - get letter with proof of benefits
i13ch022_intros3_ans13	wv13 mySS:: <wv13 ans chg> used account - get letter with proof of benefits
i12ch022_intros4	wv12 mySS:: used account - change personal info such as address
i13ch022_intros4_ans13	wv13 mySS:: <wv13 ans chg> used account - change personal info such as address
i12ch022_intros5	wv12 mySS:: used account - start/change direct deposit
i13ch022_intros5_ans13	wv13 mySS:: <wv13 ans chg> used account - start/change direct deposit
i12ch022_intros6	wv12 mySS:: used account - get replacement medicare card
i13ch022_intros6_ans13	wv13 mySS:: <wv13 ans chg> used account - get replacement medicare card
i12ch022_intros7	wv12 mySS:: used account - get replacement ssa-1099/ssa-1042s
i13ch022_intros7_ans13	wv13 mySS:: <wv13 ans chg> used account - get replacement ssa-1099/ssa-1042s
i12ch022_intros8	wv12 mySS:: used account - none of the above
i13ch022_intros8_ans13	wv13 mySS:: <wv13 ans chg> used account - none of the above

i12ch023a	wv12 mySS:: account experience, confident personal info is secure
i13ch023a	wv13 mySS:: account experience, confident personal info is secure
i12ch023b	wv12 mySS:: account experience, easy to use
i13ch023b	wv13 mySS:: account experience, easy to use
i12ch023c	wv12 mySS:: account experience, personal info is timely & accurate
i13ch023c	wv13 mySS:: account experience, personal info is timely & accurate
i12ch023d	wv12 mySS:: account experience, transactions are reliable
i13ch023d	wv13 mySS:: account experience, transactions are reliable
i12ch023e	wv12 mySS:: account experience, allows most needed transactions
i13ch023e	wv13 mySS:: account experience, allows most needed transactions
i12ch024	wv12 mySS:: whether willing to set up account
i13ch024	wv13 mySS:: whether willing to set up account
i12ch025	wv12 mySS:: main reason why did not set up account
i13ch025	wv13 mySS:: main reason why did not set up account
i12ch026_intro	wv12 mySS:: services likely to use - MULT RESP COMBO
i13ch026_intro_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - MULT RESP COMBO
i12ch026_intros1	wv12 mySS:: services likely to use - track & verify earnings
i13ch026_intros1_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - track & verify earnings
i13ch026_intros9_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - replace SS card
i12ch026_intros2	wv12 mySS:: services likely to use - get estimate of future benefits
i13ch026_intros2_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - estimate of future benefits
i12ch026_intros3	wv12 mySS:: services likely to use - get letter with proof of benefits
i13ch026_intros3_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - letter w proof of benefits
i12ch026_intros4	wv12 mySS:: services likely to use - change personal info such as address
i13ch026_intros4_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - change personal info
i12ch026_intros5	wv12 mySS:: services likely to use - start/change direct deposit
i13ch026_intros5_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - start/chg direct deposit

i12ch026_intros6	wv12 mySS:: services likely to use - replace medicare card
i13ch026_intros6_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - replace medicare card
i12ch026_intros7	wv12 mySS:: services likely to use - replace ssa-1099/ssa-1042s
i13ch026_intros7_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - replace ssa-1099/ssa-1042s
i12ch026_intros8	wv12 mySS:: services likely to use - none of the above
i13ch026_intros8_ans13	wv13 mySS:: <wv13 ans chg> services likely to use - none of the above
i12ch027	wv12 retir estimator:: whether previously heard about it
i13ch027	wv13 retir estimator:: whether previously heard about it
i12ch028	wv12 retir estimator:: how heard about - MULT RESP COMBO
i13ch028_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - MULT RESP COMBO
i12ch028s1	wv12 retir estimator:: how heard about - family/friends/colleagues
i13ch028s1_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - fam/friends/colleagues
i12ch028s2	wv12 retir estimator:: how heard about - employer
i13ch028s2_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - employer
i12ch028s3	wv12 retir estimator:: how heard about - media
i13ch028s3_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - media
i12ch028s4	wv12 retir estimator:: how heard about - SSA website
i13ch028s4_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - SSA
i12ch028s5	wv12 retir estimator:: how heard about - SSA office
i12ch028s6	wv12 retir estimator:: how heard about - SSA mailings
i12ch028s7	wv12 retir estimator:: how heard about - SSA phone line
i12ch028s8	wv12 retir estimator:: how heard about - oth govt agency websites
i13ch028s8_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - oth govt agencies
i12ch028s9	wv12 retir estimator:: how heard about - oth govt agency offices
i12ch028s10	wv12 retir estimator:: how heard about - businesses w fncl advising
i12ch028s11	wv12 retir estimator:: how heard about - nonprofit websites

i13ch028s11_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - forprofit fncl industry
i12ch028s12	wv12 retir estimator:: how heard about - nonprofit offices
i13ch028s12_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - nonprofit orgs
i12ch028s13	wv12 retir estimator:: how heard about - community orgs
i12ch028s14	wv12 retir estimator:: how heard about - other
i13ch028s14_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - community orgs
i12ch028s15	wv12 retir estimator:: how heard about - none of the above
i13ch028s15_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - other
i13ch028s16_ans13	wv13 retir estimator:: <wv13 ans chg> how heard about - none of the above
i12ch029	wv12 retir estimator:: whether ever used
i13ch029	wv13 retir estimator:: whether ever used
i12ch030	wv12 retir estimator:: main reason why not used
i13ch030	wv13 retir estimator:: main reason why not used
i13ch029b	wv13 retir estimator:: what used for - MULT RESP COMBO
i13ch029bs1	wv13 retir estimator:: what used for - estimate amount of benefit
i13ch029bs2	wv13 retir estimator:: what used for - find out when eligible
i13ch029bs3	wv13 retir estimator:: what used for - learn how benefits are calculated
i13ch029bs4	wv13 retir estimator:: what used for - verify records
i13ch029bs5	wv13 retir estimator:: what used for - other
i13ch029c	wv13 retir estimator:: able to compute monthly SS benefits
i13ch029d	wv13 retir estimator:: calculated benefits LT about same GT expected
i12ch031a	wv12 retir estimator:: experience, confident personal info is secure
i13ch031a	wv13 retir estimator:: experience, confident personal info is secure
i12ch031b	wv12 retir estimator:: experience, easy to use
i13ch031b	wv13 retir estimator:: experience, easy to use
i12ch031c	wv12 retir estimator:: experience, personal info is accurate
i13ch031c	wv13 retir estimator:: experience, personal info is accurate

i12ch031d	wv12 retir estimator:: experience, actual benefits will vary from estimates
i13ch031d	wv13 retir estimator:: experience, actual benefits will vary from estimates
i12ch031e	wv12 retir estimator:: experience, confidence in acting on estimates
i13ch031e	wv13 retir estimator:: experience, confidence in acting on estimates
i12ch031f	wv12 retir estimator:: need other info before make retir savings decisions
i13ch031f	wv13 retir estimator:: need other info before make retir savings decisions
i12ch032	wv12 retir estimator:: whether willing to use
i13ch032	wv13 retir estimator:: whether willing to use
i12ch033	wv12 retir estimator:: main reason why not willing to use
i13ch033	wv13 retir estimator:: main reason why not willing to use
i13ch029a	wv13 retir estimator:: ever used other retir calculators on SSA website
i12ch037	wv12 SS:: knwde, age eligible for benefit without early retir reduction
i12ch042	wv12 difficulty:: if working on task feels difficult, means it is important
i13ch042	wv13 SS stmt:: ever received by mail/online thru My Social Security acct
i12ch043	wv12 difficulty:: sign of task importance is difficulty felt while working it
i13ch043	wv13 SS stmt:: how carefully it was read
i12ch044	wv12 difficulty:: struggling to complete task reminds that it is important
i13ch044	wv13 SS stmt:: part read - MULT RESPONSE COMBO
i12ch044s1	wv12 difficulty:: if a task difficult, proly importand for me to do it well
i13ch044s1	wv13 SS stmt:: part read - message about future of SS
i12ch044s2	wv12 difficulty:: tasks that feel difficult are important
i13ch044s2	wv13 SS stmt:: part read - projected benefit amounts
i12ch044s3	wv12 difficulty:: if task is difficult, means it is important for me
i13ch044s3	wv13 SS stmt:: part read - record of yrly earnings
i12ch044s4	wv12 difficulty:: if feel stuck on task, sign my effort better spent elsewhere
i13ch044s4	wv13 SS stmt:: part read - amount of SS taxes paid
i12ch044s5	wv12 difficulty:: if work task feel difficult, type maybe not possible for me
i13ch044s5	wv13 SS stmt:: part read - general info about benefits/products

i12ch044s6	wv12 difficulty:: peeps do work not meant for. if task feel difficult, move on
i13ch044s6	wv13 SS stmt:: part read - read info about the website
i13ch044s7	wv13 SS stmt:: part read - none of the above
i12ch045a	wv12 difficulty:: know when working task feels hard, feeling means not for me
i13ch045a	wv13 SS stmt:: keep stmt with important papers
i12ch045b	wv12 difficulty:: finding task real difficult tells me I cannot complete it
i13ch045b_que13	wv13 SS stmt:: change personal savings rate
i12ch045c	wv12 difficulty:: if task feels real difficult, may not be possible for me
i13ch045c	wv13 SS stmt:: change future financial plans
i12ch045d	wv12 difficulty:: QUES ORDER - dy001-dy012, 1st ques
i13ch045d	wv13 SS stmt:: contact financial advisor
i12ch045e	wv12 difficulty:: QUES ORDER - dy001-dy012, 2nd ques
i13ch045e	wv13 SS stmt:: contact the SSA
i12ch045f	wv12 difficulty:: QUES ORDER - dy001-dy012, 3rd ques
i13ch045f	wv13 SS stmt:: change intended claiming age for benefits
i12q31	wv12 difficulty:: QUES ORDER - dy001-dy012, 4th ques
i12q32	wv12 difficulty:: QUES ORDER - dy001-dy012, 5th ques
i12q32b	wv12 difficulty:: QUES ORDER - dy001-dy012, 6th ques
i12ch046	wv12 difficulty:: QUES ORDER - dy001-dy012, 7th ques
i13ch046	wv13 SS stmt:: how prefer to receive stmt
i13uas16_s7a	uas16 currently receive Social Security benefits
i13uas94_s7a	uas94 currently receive Social Security benefits
i13s7a	wv13 SS:: currently receives SS benefits
i13ch047	wv13 SS:: how will file for benefits
i12ch048a	wv12 difficulty:: QUES ORDER - dy001-dy012, 8th ques
i13ch048a	wv13 SS info sources:: usefulness, written advice/material via website/mailling
i12ch048b	wv12 difficulty:: QUES ORDER - dy001-dy012, 9th ques

i13ch048b_que13	wv13 SS info sources:: <wv13 qus text chg> usefulness, webinars/online videos
i13ch048c	wv13 SS info sources:: usefulness, retirement calculators
i13ch048d	wv13 SS info sources:: usefulness, psa for tv/radio
i13ch048e	wv13 SS info sources:: usefulness, phone line
i13ch049	wv13 SS:: future helpfulness of info - MULT RESP COMBO
i13ch049s1	wv13 SS:: future helpfulness of info - how to plan for retirement
i13ch049s2	wv13 SS:: future helpfulness of info - how to apply for SS benefits
i13ch049s3	wv13 SS:: future helpfulness of info - SS benefit amount to be received
i13ch049s4	wv13 SS:: future helpfulness of info - about future solvency of SS system
i13ch049s5	wv13 SS:: future helpfulness of info - taxes & deductions from SS benefits
i13ch049s6	wv13 SS:: future helpfulness of info - spousal/survivor benefits
i13ch049s7	wv13 SS:: future helpfulness of info - none of the above
i12dy001	wv12 difficulty:: if working on task feels difficult, means it is important
i12dy002	wv12 difficulty:: sign of task importance is difficulty felt while working it
i12dy003	wv12 difficulty:: struggling to complete task reminds that it is important
i12dy004	wv12 difficulty:: if a task difficult, prolly importand for me to do it well
i12dy005	wv12 difficulty:: tasks that feel difficult are important
i12dy006	wv12 difficulty:: if task is difficult, means it is important for me
i12dy007	wv12 difficulty:: if feel stuck on task, sign my effort better spent elsewhere
i12dy008	wv12 difficulty:: if work task feel difficult, type maybe not possible for me
i12dy009	wv12 difficulty:: peeps do work not meant for. if task feel difficult, move on
i12dy010	wv12 difficulty:: know when working task feels hard, feeling means not for me
i12dy011	wv12 difficulty:: finding task real difficult tells me I cannot complete it
i12dy012	wv12 difficulty:: if task feels real difficult, may not be possible for me
i12dy015_order_1_	wv12 difficulty:: QUES ORDER - dy001-dy012, 1st ques
i12dy015_order_2_	wv12 difficulty:: QUES ORDER - dy001-dy012, 2nd ques
i12dy015_order_3_	wv12 difficulty:: QUES ORDER - dy001-dy012, 3rd ques

i12dy015_order_4_	wv12 difficulty:: QUES ORDER - dy001-dy012, 4th ques
i12dy015_order_5_	wv12 difficulty:: QUES ORDER - dy001-dy012, 5th ques
i12dy015_order_6_	wv12 difficulty:: QUES ORDER - dy001-dy012, 6th ques
i12dy015_order_7_	wv12 difficulty:: QUES ORDER - dy001-dy012, 7th ques
i12dy015_order_8_	wv12 difficulty:: QUES ORDER - dy001-dy012, 8th ques
i12dy015_order_9_	wv12 difficulty:: QUES ORDER - dy001-dy012, 9th ques
i12dy015_order_10_	wv12 difficulty:: QUES ORDER - dy001-dy012, 10th ques
i12dy015_order_11_	wv12 difficulty:: QUES ORDER - dy001-dy012, 11th ques
i12dy015_order_12_	wv12 difficulty:: QUES ORDER - dy001-dy012, 12th ques
i12b001	wv12 background:: whether has children
i12b002	wv12 background:: whether has twins
i12b003	wv12 background:: whether twins below 6 years old
i12b004	wv12 background:: number of children before having twins

Table B.6 Topic C Variables included in the Comprehensive File

Variable Name	Variable Label
c12s001	wv12 subj numeracy scale:: self-perceived skill lev w fractions
c12s002	wv12 subj numeracy scale:: self-perceived skill lev w percentages
c12s003	wv12 subj numeracy scale:: self-perceived skill lev w calculating 15% tip
c12s004	wv12 subj numeracy scale:: self-perceived skill lev w calculating 25% discount
c12s005	wv12 subj numeracy scale:: helpfulness of tables & graphs in newspaper story
c12s006	wv12 subj numeracy scale:: prefer event chances stated in words vs in nums
c12s007	wv12 subj numeracy scale:: prefer weather predictions stated in words vs in %s
c12s008	wv12 subj numeracy scale:: how often find numerical info useful
c12total	wv12 subj numeracy scale:: SNS total - sum of non-miss ratings in s001-s008
c12avgsnsscore	wv12 subj numeracy scale:: SNS Score - average non-miss rating in s001-s008
c12c001	wv12 fncl well-being scale:: extent r could handle major unexpected expense
c13c001	wv13 fncl well-being scale:: extent r could handle major unexpected expense
c12c002	wv12 fncl well-being scale:: extent that r is currently securing fncl future
c13c002	wv13 fncl well-being scale:: extent that r is currently securing fncl future
c12c003	wv12 fncl well-being scale:: extent money will block from having things wanted
c13c003	wv13 fncl well-being scale:: extent money will block from having things wanted
c12c004	wv12 fncl well-being scale:: extent that enjoying life due to good money mngmt
c13c004	wv13 fncl well-being scale:: extent that enjoying life due to good money mngmt
c12c005	wv12 fncl well-being scale:: extent that r is just getting by financially
c13c005	wv13 fncl well-being scale:: extent that r is just getting by financially

c12c006	wv12 fncl well-being scale:: level of concern that money will not last
c13c006	wv13 fncl well-being scale:: level of concern that money will not last
c12c007	wv12 fncl well-being scale:: freq that purchasing gift causes fncl strain
c13c007	wv13 fncl well-being scale:: freq that purchasing gift causes fncl strain
c12c008	wv12 fncl well-being scale:: freq that have money left over at end of mo
c13c008	wv13 fncl well-being scale:: freq that have money left over at end of mo
c12c009	wv12 fncl well-being scale:: freq that behind with finances
c13c009	wv13 fncl well-being scale:: freq that behind with finances
c12c010	wv12 fncl well-being scale:: freq that finances control life
c13c010	wv13 fncl well-being scale:: freq that finances control life
c12c011	wv12 fncl well-being scale:: age 18-61 62+
c13c011	wv13 fncl well-being scale:: age 18-61 62+
c12c012	wv12 fncl well-being scale:: read surv ques myself ques read to me
c13c012	wv13 fncl well-being scale:: read surv ques myself ques read to me
c12part1score_1_	wv12 fncl well-being scale:: recode of c001 to 4-to-0 range
c13part1score_1_	wv13 fncl well-being scale:: recode of c001 to 4-to-0 range
c12part1score_2_	wv12 fncl well-being scale:: recode of c002 to 4-to-0 range
c13part1score_2_	wv13 fncl well-being scale:: recode of c002 to 4-to-0 range
c12part1score_3_	wv12 fncl well-being scale:: reverse score & recode of c003 to 4-to-0 range
c13part1score_3_	wv13 fncl well-being scale:: reverse score & recode of c003 to 4-to-0 range
c12part1score_4_	wv12 fncl well-being scale:: recode of c004 to 4-to-0 range
c13part1score_4_	wv13 fncl well-being scale:: recode of c004 to 4-to-0 range
c12part1score_5_	wv12 fncl well-being scale:: reverse score & recode of c005 to 4-to-0 range
c13part1score_5_	wv13 fncl well-being scale:: reverse score & recode of c005 to 4-to-0 range
c12part1score_6_	wv12 fncl well-being scale:: reverse score & recode of c006 to 4-to-0 range
c13part1score_6_	wv13 fncl well-being scale:: reverse score & recode of c006 to 4-to-0 range

c12part2score_1_	wv12 fncl well-being scale:: reverse score & recode of c007 to 4-to-0 range
c13part2score_1_	wv13 fncl well-being scale:: reverse score & recode of c007 to 4-to-0 range
c12part2score_2_	wv12 fncl well-being scale:: recode of c008 to 4-to-0 range
c13part2score_2_	wv13 fncl well-being scale:: recode of c008 to 4-to-0 range
c12part2score_3_	wv12 fncl well-being scale:: reverse score & recode of c009 to 4-to-0 range
c13part2score_3_	wv13 fncl well-being scale:: reverse score & recode of c009 to 4-to-0 range
c12part2score_4_	wv12 fncl well-being scale:: reverse score & recode of c010 to 4-to-0 range
c13part2score_4_	wv13 fncl well-being scale:: reverse score & recode of c010 to 4-to-0 range
c12part1sub	wv12 fncl well-being scale:: Part 1 subtotal during calc of CFPB score
c13part1sub	wv13 fncl well-being scale:: Part 1 subtotal during calc of CFPB score
c12part2sub	wv12 fncl well-being scale:: Part 2 subtotal during calc of CFPB score
c13part2sub	wv13 fncl well-being scale:: Part 2 subtotal during calc of CFPB score
c12totalrespvalue	wv12 fncl well-being scale:: Total response value of recoded CFPB ques
c13totalrespvalue	wv13 fncl well-being scale:: Total response value of recoded CFPB ques
c12wellbeingscore	wv12 fncl well-being scale:: CFPB score
c13wellbeingscore	wv13 fncl well-being scale:: CFPB score
c12c013	wv12 financial well-being:: confidence in making fncl decisions
c13c013	wv13 financial well-being:: confidence in making fncl decisions

Table B.7 Topic N Variables included in the Comprehensive File

Variable Name	Variable Label
n12nsa_score	wv12 WJ:: Number Series, total raw score
n13nsb_score	wv13 WJ:: Number Series, total raw score
n12num_cog	wv12 WJ:: Number Series, IRT-based series score
n13num_cog	wv13 WJ:: Number Series, IRT-based series score

Table B.8 Topic V Variables included in the Comprehensive File

Variable Name	Variable Label
v12pva_score	wv12 WJ:: Picture Vocabulary, total raw score
v13pvb_score	wv13 WJ:: Picture Vocabulary, total raw score
v12pvoc_cog	wv12 WJ:: Picture Vocabulary, IRT-based series score
v13pvoc_cog	wv13 WJ:: Picture Vocabulary, IRT-based series score

Table B.9 Topic A Variables included in the Comprehensive File

Variable Name	Variable Label
a12vea_score	wv12 WJ:: Verbal Analogies, total raw score
a13veb_score	wv13 WJ:: Verbal Analogies, total raw score
a12vana_cog	wv12 WJ:: Verbal Analogies, IRT-based series score
a13vana_cog	wv13 WJ:: Verbal Analogies, IRT-based series score

Table B.10 Financial Health Network Assessment Variables in the Comprehensive File

Variable Name	Variable Label
qfhn12score_spend	2018 uas133 Financial Health Network spending component score
qfhn13score_spend	2019 uas183 Financial Health Network spending component score
qfhn12score_save	2018 uas133 Financial Health Network saving component score
qfhn13score_save	2019 uas183 Financial Health Network saving component score
qfhn12score_borrow	2018 uas133 Financial Health Network borrowing component score
qfhn13score_borrow	2019 uas183 Financial Health Network borrowing component score
qfhn12score_plan	2018 uas133 Financial Health Network planning component score
qfhn13score_plan	2019 uas183 Financial Health Network planning component score
qfhn12score_total	2018 uas133 Financial Health Network total score
qfhn13score_total	2019 uas183 Financial Health Network total score
qfhn12tier	2018 uas133 Financial Health Network total score tier
qfhn13tier	2019 uas183 Financial Health Network total score tier

Table B.11 Elder Index Quintile Variables in the Comprehensive File

Variable Name	Variable Label
ei2019single_owner_no_mort	2019 Elder Index Quintile: single homeowner with no mortgage
ei2019single_owner_mort	2019 Elder Index Quintile: single homeowner with mortgage
ei2019single_renter	2019 Elder Index Quintile: single renter
ei2019couple_owner_no_mort	2019 Elder Index Quintile: coupled homeowner with no mortgage
ei2019couple_owner_mort	2019 Elder Index Quintile: coupled homeowner with mortgage
ei2019couple_renter	2019 Elder Index Quintile: coupled renter

APPENDIX C. ELDER INDEX MEDIAN VALUES BY HOUSEHOLD TYPE AND QUINTILE

Elder Index variable and definition	Variable value and quintile	Median value in quintile
ei2019single_owner_no_mort: Quintile of the 2019 Elder Index assuming singles in good health, homeowner with no mortgage, based on values across all US counties.	1—1 st quintile	\$18,360
	2—2 nd quintile	\$19,296
	3—3 rd quintile	\$20,100
	4—4 th quintile	\$20,928
	5—5 th quintile	\$21,912
ei2019single_owner_mort: Quintile of the 2019 Elder Index assuming singles in good health, homeowner with a mortgage, based on values across all US counties.	1—1 st quintile	\$25,728
	2—2 nd quintile	\$27,108
	3—3 rd quintile	\$28,188
	4—4 th quintile	\$29,412
	5—5 th quintile	\$32,520
ei2019single_renter: Quintile of the 2019 Elder Index assuming singles in good health, renter, based on values across all US counties.	1—1 st quintile	\$20,784
	2—2 nd quintile	\$21,744
	3—3 rd quintile	\$22,380
	4—4 th quintile	\$23,118
	5—5 th quintile	\$25,428
ei2019couple_owner_no_mort: Quintile of the 2019 Elder Index assuming couples in good health, homeowner with no mortgage, based on values across all US counties.	1—1 st quintile	\$29,028
	2—2 nd quintile	\$30,432
	3—3 rd quintile	\$31,668
	4—4 th quintile	\$32,892
	5—5 th quintile	\$34,116
ei2019couple_owner_mort: Quintile of the 2019 Elder Index assuming couples in good health, homeowner with a mortgage, based on values across all US counties.	1—1 st quintile	\$36,624
	2—2 nd quintile	\$38,424
	3—3 rd quintile	\$39,912
	4—4 th quintile	\$41,292
	5—5 th quintile	\$44,472

ei2019couple_renter: Quintile of the 2019 Elder Index assuming couples in good health, renter, based on values across all US counties.	1—1 st quintile	\$31,680
	2—2 nd quintile	\$32,952
	3—3 rd quintile	\$34,164
	4—4 th quintile	\$35,076
	5—5 th quintile	\$37,146