UnderStandingAmericaStudy

UAS COMPREHENSIVE FILE DATA DESCRIPTION

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Contents

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 ten 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 four fieldings of the HRS instrument in the UAS, based on the 2014 (Wave 12), 2016 (Wave 13), 2018 (Wave 14), and 2020 (Wave 15) 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 Comprehensive File includes a wide array of measures from the HRS questionnaire: demographics, wealth assets, income, employment history, 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. These variables from other core UAS surveys are referred to in this document as "non-HRS data" and are organized into ten 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.

In the current release of the Comphrensive File, non-HRS data from Waves 12 through 15 are included from surveys previously fielded or currently in the field. Future releases of the Comprehensive File will include harmonized data from additional waves of the HRS surveys and new data from non-HRS UAS surveys currently in the field.

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

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 through 15 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 the My Household[2] 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.

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]().

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[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

- This version of the Comprehensive File contains new data from Wave 15 of the core non-HRS UAS survey about "Views and Knowledge about the Social Security Disability Program." Please click on the following topic letter to learn more about this newly added UAS survey: UAS 551 (Topic D).

- New data is included from respondents who completed a UAS survey associated with the Comprehensive File since the previous file was created. These surveys are listed in Table 1 and described in more detail in Section 3.1 and Section 3.2.

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 ten topic areas, listed in Table 1 and described in more detail in Section 3.2. Each of the ten topics is denoted 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)
	UAS 185 Sections A-D (Wave 14)
	UAS 186 Sections E-H (Wave 14)
	UAS 187 Sections J-M (Wave 14)
	UAS 188 Sections N-P (Wave 14)
	UAS 189 Sections Q-R (Wave 14)
	UAS 190 Sections S-W (Wave 14)
	UAS 396 Sections A-D (Wave 15)
	UAS 397 Sections E-H (Wave 15)
	UAS 398 Sections J-M (Wave 15)
	UAS 399 Sections N-P (Wave 15)
	UAS 400 Sections Q-R (Wave 15)
	UAS 401 Sections S-W (Wave 15)
Topic P: Financial Literacy; Personality; Understanding Probabilities; Numeracy	UAS 1 (Wave 12), UAS 121 (Wave 13) UAS 237 (Wave 14) UAS 458 (Wave 15)
Topic W: Satisfaction with life domains; well-being yesterday; neighborhood quality; comparison of incomes with others	UAS 2 (Wave 12) UAS 121 (Wave 13) UAS 237 (Wave 14) UAS 458 (Wave 15)
Topic K: What do people know about Social Security	UAS 16 (Wave 12) UAS 94 (Wave 13) UAS 231 (Wave 14) UAS 457 (Wave 15)
Topic F: Financial Services and Decision Making	UAS 18 (Wave 12) UAS 119 (Wave 13) UAS 239 (Wave 14) UAS 460 (Wave 15)

Topic I: Ways people get information on retirement and Social Security	UAS 26 & UAS 16 (Wave 12)
	UAS 113 (Wave 13)
	UAS 238 (Wave 14)
	UAS 459 (Wave 15)
Topic C: Subjective numeracy and Consumer Financial Well-being	UAS 38 (Wave 12)
	UAS 177 (Wave 13)
	UAS 413 (Wave 14)
Topic N: Cognitive measures 1 – Numbers	UAS 42 (Wave 12)
	UAS 83 (Wave 13)
	UAS 292 (Wave 14)
	UAS 483 (Wave 15)
Topic V: Cognitive measures 2 – Picture Vocabulary	UAS 43 (Wave 12)
	UAS 84 (Wave 13)
	UAS 293 (Wave 14)
	UAS 484 (Wave 15)
Topic A: Cognitive measures 3 – Verbal Analogies	UAS 44 (Wave 12)
	UAS 85 (Wave 13)
	UAS 294 (Wave 14)
	UAS 485 (Wave 15)
Topic D: Views and Knowledge about the Social Security Disability Program	UAS 322 (Wave 14)
	UAS 551 (Wave 15)
My Household	Taken quarterly

Respondents are invited to the core surveys in the UAS comprehensive file in the following manner:

1) Non-HRS Topics P, W, K, F, I, C, D:
    a. Respondents who complete a survey wave (before it closes): Prior to October 1, 2022 invites to each new wave were sent approximately two years after the previous wave was *completed*. From October 1, 2022 to the present, invites to each new wave are sent approximately two years after the date on which respondents were *invited* to the previous wave--contingent on them having completed the previous wave. To ensure that late respondents are not invited to the next wave soon after completion, a minimum time of one year between any two waves is enforced.
    b. Respondents who do not complete a survey wave (by the time the survey closes): Respondents are invited to the next wave if they are active UAS respondents, where "active" in this context is defined as the respondent having completed at least one survey in the last year.

2) Non-HRS Topics N, V, A:
    a. Respondents who complete a survey wave (before it closes): Prior to October 1, 2022 invites to each new wave were sent approximately two years after the

previous wave was *completed*. From October 1, 2022 to the present, invites to each new wave are sent approximately two years after the date on which respondents were *invited* to the previous wave--contingent on them having completed the previous wave. To ensure that late respondents are not invited to the next wave soon after completion, a minimum time of one year between any two waves is enforced.

    b. Respondents who do not complete a wave: The surveys in Topics N, V, and A never close. As such, respondents are not invited to a new wave until they have completed the preceding wave.

3) My Household: Respondents are invited to fill out the My Household survey every quarter. That is, once respondents have completed their My Household survey, they are invited to the survey again 3 months after completion.

4) UAS HRS:

    a. Respondents who complete a survey wave (before it closes): Prior to January 20, 2023 invites to each new wave were sent approximately two years after the previous wave was *completed*. Here completion is defined as having completed all six surveys in a UAS HRS wave (together covering HRS sections A to W). From January 20, 2023 to the present, invites to each new wave are sent approximately two years after the date on which respondents were *invited* to the previous wave--contingent on them having completed the previous wave.

       From July 28, 2023 to the present, to ensure that late respondents are not invited to the next wave soon after completion, a minimum time of one year between the start of any two waves is enforced. As such, there is at least one year between completion of the first survey in an UAS HRS wave and the invitation to the first survey in the next UAS HRS wave.

       Response data from the previously completed wave is preloaded into the new wave and used where relevant.

    b. Respondents who do not complete a wave (by the time the survey closes): Respondents are invited to the first survey of the next UAS HRS wave if they are active UAS respondents, where "active" in this context is defined as the respondent having completed at least one survey in the last year.

       Response data from the previous incomplete wave is not preloaded into the new wave. Instead, the new wave is treated as a first-time interview if respondents have never completed an UAS HRS wave; or as a follow-up interview if respondents completed an UAS HRS wave prior to the incomplete wave.

2.2 Survey Participation Indicators

Not every panel member participated in all 12 studies (i.e., My Household, UAS HRS, and the ten non-HRS 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 12 studies. In addition, several variables indicate whether a respondent participated in each of the available waves for each study. These are *inhrs12, inhrs13, inhrs14, and inhrs15* for the four waves of HRS data, and indicator variables representing participation in the available waves for the ten non-HRS topics. These non-HRS 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 -15). The variable *inhrs12* indicates a respondent has completed at least the first (UAS 20) of the Wave 12 UAS HRS surveys. The other *inhrs* variables indicate whether a respondent has completed the first UAS HRS survey in the UAS HRS wave sequence, respectively.

In addition, variables indicating participation in at least 1 UAS survey in a wave are included in the Comprehensive File. These variables are named *inwaveWV*, where WV denotes the UAS wave number. Participation in a wave is determined by whether the respondent completed at least 1 UAS HRS survey in a wave, and/or at least 1 non-HRS UAS survey in a wave.

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 24 such variables corresponding to the six Wave 12 UAS HRS surveys (UAS 20 through UAS 25), the six Wave 13 UAS HRS surveys (UAS 95 through UAS 100), the six Wave 14 UAS HRS surveys (UAS 185 through UAS 190), and the six Wave 15 UAS HRS surveys (UAS 396 through UAS 401). They have the naming structure:

inuasXX

where *XX* indicates the UAS survey number. 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 nuas44
inuas83 inuas84 inuas85
inuas94 inuas113 inuas119
inuas121 inuas177 inuas231
inuas237 inuas238 inuas239
inuas292 inuas293 inuas294

inuas322 inuas413 inuas457
inuas458 inuas459 inuas460
inuas483 inuas484 inuas485
inuas551
inmyhh

Since some surveys are still in the field, some response numbers have likely changed since the Comprehensive File's creation. All future releases of the Comprehensive File will include updated versions of all active UAS surveys.

2.3 UAS Comprehensive File Structure and Data Download Dates

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.

The fielding period for the first two waves (Wave 12 and Wave 13) of the UAS HRS surveys concluded in Fall 2020. As a result, the December 2020 Comprehensive File was the last version to include data updates from the first two UAS HRS waves (UAS surveys: UAS 20-25, UAS 95-100). The fielding period for the third wave of the UAS HRS surveys concluded in Summer 2022. Subsequently, the September 2022 Comprehensive File was the last version to include data updates from UAS HRS surveys UAS 185-190.

The fielding period has also concluded for all non-HRS topics fielded for Wave 12 and Wave 13, except the three cognitive measure topics (N, V, A) which do not close. The fielding period for Wave 14 non-HRS surveys UAS 231, 238, and 239 concluded in Summer 2022, and the fielding period for Wave 14 non-HRS survey UAS 237 concluded in Fall 2022. The Wave 14 non-HRS survey UAS 322 concluded its fielding period in Summer 2023.

Still in the field are the three cognitive measure topics (N, V, and A) for Wave 12 (UAS 42-44), Wave 13 (UAS 83-85), and Wave 14 (UAS292-294), Wave 15 of the UAS HRS, and several other Wave 14 and Wave 15 non-HRS topics.

UAS surveys from waves that are no longer in the field will only be downloaded and used in the creation of future Comprehensive Files on an as-needed basis, such as to correct for data anomalies or other rare occurences. Otherwise, the first download after a survey has concluded will be used.

Table 2 lists the most recent data download date for each UAS HRS and non-HRS UAS core survey included in the current release of the Comprehensive File.

Table 2. Download Date of UAS Files in the Current Comprehensive File
(* denotes the survey or surveys that are out of the field)

UAS Survey	Date of Last Download
UAS HRS Wave 12 (UAS 20–UAS 25)*	November 22, 2020
UAS HRS Wave 13 (UAS 95–UAS 100)*	November 22, 2020
UAS HRS Wave 14 (UAS 185–UAS 190)*	August 24, 2022
UAS HRS Wave 15 (UAS 396–UAS 401)	August 21, 2023
UAS non-HRS Wave 12 (UAS 1, 2, 16, 18, 26, 38)*	November 22, 2020
UAS non-HRS Wave 12 Cognitive Measures (UAS 42, 43, 44)	August 21, 2023
UAS non-HRS Wave 13 (94, 113, 119, 121)*	November 22, 2020
UAS non-HRS Wave 13 (UAS 177)*	November 29, 2021
UAS non-HRS Wave 13 Cognitive Measures (UAS 83, 84, 85)	August 21, 2023
UAS non-HRS Wave 14 (UAS 231, 238, 239)*	August 24, 2022
UAS non-HRS Wave 14 (UAS 237)*	November 21, 2022
UAS non-HRS Wave 14 (322*, 413)	August 21, 2023
UAS non-HRS Wave 14 Cognitive Measures (UAS 292, 293, 294)	August 21, 2023
UAS non-HRS Wave 15 (UAS 457, 458, 459, 460, 551)	August 21, 2023
UAS non-HRS Wave 15 Cognitive Measures (UAS 483, 484, 485)	August 21, 2023

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 ten 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 Waves 12 through 15.

The construction of UAS HRS derived variables for Waves 12 through 15 has been completed and are included in the Comprehensive File. These derived variables are related to income and wealth, health, retirement, pensions, Social Security, employment history, health insurance, demographics, and family structure. Future releases of the Comprehensive File will include additional derived variables from surveys of upcoming UAS HRS waves.

Wave 12 through Wave 14 data are included for nine of the ten non-HRS studies. Topic D was initially fielded in Wave 14 and therefore will not have data for Waves 12-13. Wave 15 data is included for the nine non-HRS studies currently in the field.

3.1 UAS HRS Survey Data

This release of the Comprehensive File contains harmonized variables from all six surveys that make up Wave 12, Wave 13, Wave 14, and Wave 15 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, UAS 185, UAS 396

- 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, UAS 186, UAS 397

- 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, UAS 187, UAS 398

- 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, UAS 188, UAS 399

- 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, UAS 189, UAS 400

- 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, UAS 190, UAS 401

- 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 Comprehrensive 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 (for example: UAS 20 for Wave 12 and 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 r*WV*iwbeg and r*WV*iwend 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 3 shows the timestamp variables for each Wave 12 UAS HRS survey numbered 20 through 25, respectively:

Table 3. 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 3 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 Demographic Variables

Many of the demographic variables in the Comprehensive File correspond to information from My Household survey responses. These variables are: respondent birth year, age at the beginning of the wave, age at the time of the last completed survey of the 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 if other than the US, 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 the respondent was born, US state where the respondent is 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 UAS HRS survey in a wave, the information used corresponds to non-missing responses provided during the most recent My Household survey in that wave.

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 UAS HRS survey in a wave, please see Section 3.2 Demographic Information.

HRS-Derived Demographic Variables

In addition, the Comprehensive File contains demographic variables for Wave 12 through Wave 15 that are derived from the UAS HRS surveys directly rather than from the most recent My Household survey. These include those relating to religion (*rarelig*), veteran status (*ravetrn*), and the highest level of education achieved by each of the respondent's parents (*rafeduc* and *rameduc*), 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 (where *WV* represents the UAS HRS Wave number):

- The total number of times the respondent has been married (*rWVmrct*), as well as the number of times divorced (*rWVmdiv*) or widowed (*rWVmwid*) and the number of ended marriages where the respondent did not report what caused the marriage to end (*rWVmend*).

- Whether the respondent has never been married (*rWVmnev*).

- For respondents who have been married at least once, the length in years of the current marriage (*rWVmcurln*), the length in years of the longest marriage (*rWVmlen*), and the number of marriages for which the length is unknown (*rWVmlenm*).

A demographic variable with the prefix *ra* is indicates the value of the variable is generally constant over time, such as birth year (*rabyear*). If there are any changes to the value of this type of variable, then the value of the *ra* prefixed variable is updated. Demographic variables with the prefix *rWV* (where WV represents the UAS HRS wave number) indicate a larger probability that their values may change over time. Due to the wide range of UAS respondents' age (18 and older), the set of education variables, *rWVeduc,* are considered variables that may possibly change values over time (for example, the value of *r13educ* will be different from *r12educ* for respondents who gain education in between those two waves).

The full list of the demographic variables can be found in Table A.3 of Appendix A.

Survey-specific demographic variables (e.g., *r12_uas20mstat* through *r12_uas25mstat*) 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. Most income-related variables are reported at the individual level, while all wealth variables are reported at the household level.

Income-related variables contain the values the respondent reported for the last calendar year of the date the survey was taken. For example, if the respondent completed the UAS HRS income survey at any time in 2019, the values given reflect the amount the respondent received for all 12 twelve months of 2018 (the last calendar year from 2019). Wealth-related variables reflect the asset values at the time the survey was taken.

Income and wealth variables included in the current Comprehensive File are from UAS HRS waves 12 through 15. 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 Discrepancy

Attention should be given to response differences between the RAND HRS data and the UAS HRS Wave 12 and Wave 14 data for the checking/savings account variables, *h12achck* and *h14achck*. In prior RAND HRS waves (Waves 10, 11, 12), about 23% of respondents reported not owning a checking or savings account, whereas for UAS UAS HRS Wave 12 data this rate was about 42%, and for the current UAS HRS Wave 14 data this rate is about 37%.

We investigated reasons for this discrepancy, and determined that the wording of the question was highly likely to be the main factor. We implemented a change in the UAS HRS Wave 13 survey that considerably reduced the percentage of respondents who reported not owning an account (19%). The wording was inadvertently changed back in Wave 14 to the Wave 12 structure and we observed the same discrepancy as we saw in Wave 12 (37% not owned in Wave 14).

Starting with the current Wave 15 survey and onward, we will only use the updated Wave 13 wording. Please use caution when using the Wave 12 and Wave 14 checking/savings account variables (*h12achck, h12afchck, h14achck, h14afchck*) and others using those amounts in their calculations, such as total wealth variables (*hXatota, hXatotw, hXatotn, hXatotf, hXatotb,* where X represents either Wave 12 or 14).

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 4 and 5 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 4. 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 5. 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 through 15. 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.

After the Wave 13 UAS HRS fielding period had concluded, an issue involving the 2016 core HRS Section G functional limitations questions was found by UAS staff. Due to an error in the 2016 core HRS Section G questionnaire, 3 questions were asked to only a subset (about 10-15%) of the UAS respondents who should have been asked these questions. The UAS HRS questions are:

G005: Because of a health problem do you have any difficulty with getting up from a chair after sitting for long periods?

G006: Because of a health problem do you have any difficulty with climbing several flights of stairs without resting?

G007: Because of a health problem do you have any difficulty with climbing one flight of stairs without resting?

As a result, several derived variables in the Comprensive File were affected. Please use caution when drawing conclusions from the following derived variables:

r13chair—difficulty getting up from chair
r13clims—difficulty with climbing several flights of stairs
r13clim1—difficulty with climbing 1 flight of stairs

This error did not exist in the 2014 core HRS section G questionnaire, therefore the equivalent UAS HRS Wave 12 variables were not affected. Waves after Wave 13 were also not affected.

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 included harmonized health insurance variables for Waves 12 through 15 contain information 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 are included in the file for Waves 12 through 15. These 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. If during the outlier process, it is suspected that the reported pay interval is incorrect but the wage amount is accurate, then the pay interval is changed and the case is flagged as an outlier (imputation flag value of 98). For example, if a respondent gives a wage amount of $100,000 earned weekly, but 3 previous waves of data indicate a reported annual salary of $100,000, then the pay interval is changed from weekly to annually.

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 for those who are unemployed but in the labor force, wage is imputed using a regression model with several key demographic predictors. The imputation summary variables for hourly and weekly wage, *r12wgfhr* and *r12wgfwk* (using Wave 12 as an example), represent the situation related to wages for each respondent. Table 6 displays the values and their meanings for the wage summary variables.

Table 6. 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
98	Outlier: Reported wage amount pay interval set to a different interval (e.g., weekly to annually)	No
99	Outlier: Reported wage amount set to missing	No

Note: These are the possible values for the wage summary variables *rWVwgfhr* and *rWVwgfwk where WV represents all available waves of data.*

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 through 15. 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 *rWVwork62*[3] and *rWVwork65* variables from subsequent waves.

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

Harmonized pension variables are included in the file for Waves 12 through 15. These variables are available for respondents who are currently employed (at the time of the respective survey) and have at least one pension plan at that job (Wave 12 variable *r12jcpen*), and/or those currently receiving income from at least one pension (Wave 12 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 (using Wave 12 variables as an example):

- 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

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[3] Where WV represents the UAS HRS wave number 13 through the current wave.

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. The current Comprehensive File contains family structure variables for UAS HRS Waves 12 through 15. These variables include (where *WV* represents the UAS HRS Wave number):

- The number of people living in the household, including the respondent and spouse/partner, if present (*hWVhhres*).

- The number of living brothers (*rWVlivbro*) and sisters (*rWVlivsis*) the respondent has, as well as the total number of living siblings *(rWVlivsib)*.

- Whether each of the respondent's parents are alive (*rWVdadliv*, *rWVmomliv*) and the total number of living parents (*rWVlivpar*), as well as the age of each parent (or age at death) at the time of the survey (*rWVdadage*, *rWVmomage*). 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) (*hWVchild*).

A full of 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 for UAS HRS Waves 12 through 15.

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. Therefore, there can be information provided for up to two episodes of Social Security benefits use per wave–one for SSDI and one for SSI.

SSDI and SSI program utilization is currently included in the Comprehensive File for Waves 12 through 15. As a result, there can be anywhere from zero to a maximum of eight episodes per respondent in the current Comprehensive File. Every subsequent wave captures any changes in use or application status of each program. These episode-level variables, each with a suffix representing the episode number, include:

- The program, SSDI or SSI, that is the focus of each episode (*ratype1-8*)[4]

- The status of each episode (*radstat1-8*). Examples of status include: receiving benefits, stopped receiving benefits, applied, decision appealed, application rejected.

- The date (*radappd1-8*), month (*radappm1-8*), and year (*radappy1-8*) the respondent applied for SSDI or SSI.

- The date (*radendd1-8*), month (*radendm1-8*), and year (*radendy1-8*) SSDI or SSI payments ended.

- The date (*radread1-8*), month (*radream1-8*), and year (*radreay1-8*) the respondent re-applied or appealed for SSDI or SSI.

- The date (*radrecd1-8*), month (*radrecm1-8*), and year (*radrecy1-8*) 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*) has ever received Social Security benefits from any source (SSDI, SSI, or Social Security retirement). There are also wave-specific variables pertaining to the status of any requested benefits from the SSDI and/or SSI programs (*rWVdstat*[5]), and for respondents that are receiving benefits, the amount received from SSDI last month (*rWVdssamt*) and from SSI last month (*rWVdsiamt*) 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.

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[4] In the current version of the Comprehensive File, eight is the maximum number of reported instances of SSDI/SSI utilization.
[5] Where WV represents the UAS HRS wave number.

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 of non-HRS surveys, *13* for the second wave of non-HRS surveys, etc. 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 survey[6]. 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

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

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.

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. Five 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 in 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:

- o Wave 12: *k12q6b*

- o Wave 13: *k13new13q6b*

Four 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):

  - o Wave 12: *k12q7b*

  - o 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):

  - o Wave 12: *i12ch048b*

  - o 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):

  - o Wave 12: *k12q6a*

  - o Wave 13: *k13q6a_ch13*

- *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 "_samp" plus the wave when this occurred. This situation arises when a question, previously asked to all survey respondents, becomes limited to respondents with certain characteristics or based on certain prior responses. Conversely, it can also occur if earlier versions of the survey posed the question to a narrower group, and later versions expanded its scope. In such instances, while responses may still be comparable, they are only so for the subset of respondents who qualify under both versions of the survey. For

example, consider the Topic D item "self2" which appears in UAS 322 (Wave 14) and UAS 551 (Wave 15):

- o Wave 14: d14self2

- o Wave 15: d15self2_samp15

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

3.2.1 Topic P (UAS 1, UAS 121, UAS 237, UAS 458) – Financial Literacy; Personality; Understanding Probabilities; Numeracy

Variables in Topic P (Financial Literacy; Personality; Understanding Probabilities; Numeracy) have variable names beginning with the prefix "p*WV*" where "p" represents Topic P and *WV* is the wave number. UAS 1 is the Wave 12 survey for Topic P, UAS 121 is the Wave 13 survey for Topic P (as well as the Wave 13 survey for Topic W – see below), UAS 237 is the Wave 14 survey for Topic P, and UAS 458 is the Wave 15 survey for Topic P.

To select all respondents who answered one or more waves of Topic P, set one or more indicator variables *in_p12* through *in_p15* to equal 1.

The timestamp variables associated with Topic P are: *r12_uas1iwbeg, r12_uas1iwend, r13_uas121iwbeg, r13_uas121iwend, r14_uas237iwbeg, r14_uas237iwend, r15_uas458iwbeg, r15_uas458iwend*.

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, UAS 237, UAS 458) - 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 variable names beginning with the prefix "w*WV*" where "w" represents Topic W and *WV* is the wave number. UAS 2 is the Wave 12 survey for Topic W, UAS 121 is the Wave 13 survey for Topic W (as well as the Wave 13 survey for Topic P – see above), UAS 237 is the Wave 14 survey for Topic W, and UAS 458 is the Wave 15 survey for Topic W.

To select all respondents who answered one or more waves of Topic W, set one or more indicator variables *in_w12* through *in_w15* to equal 1.

The timestamp variables associated with Topic W are: *r12_uas2iwbeg, r12_uas2iwend, r13_uas121iwbeg, r13_uas121iwend, r14_uas237iwbeg, r14_uas237iwend, r15_uas458iwbeg, r15_uas458iwend*.

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, UAS 231, UAS 457) – What Do People Know About Social Security

Variables from Topic K (What do people know about Social Security) have variable names beginning with the prefix "k*WV*" where "k" represents Topic K and *WV* is the wave number. 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), UAS 94 is the Wave 13 survey for Topic K, UAS 231 is the Wave 14 survey for Topic K, and UAS 457 is the Wave 15 survey for Topic K.

To select all respondents who answered one or more waves of Topic K, set one or more indicator variables *in_k12* through *in_k15* to equal 1.

The timestamp variables associated with Topic K are: *r12_uas16iwbeg, r12_uas16iwend, r13_uas94iwbeg, r13_uas94iwend*, *r14_uas231iwbeg, r14_uas231iwend*, *r15_uas457iwbeg, r15_uas457iwend*.

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, UAS 239, UAS 460) - Financial Services and Decision-Making

Variables from Topic F (Financial Services and Decision Making) have variable names beginning with the prefix "f*WV*" where "f" represents Topic F and *WV* is the wave number. UAS 16 is the Wave 12 survey for Topic F, UAS 119 is the Wave 13 survey for Topic F, UAS 239 is the Wave 14 survey for Topic F, and UAS 460 is the Wave 15 survey for Topic F.

To select all respondents who answered one or more waves of Topic F, set one or more indicator variables *in_f12* through *in_f15* to equal 1.

The timestamp variables associated with Topic F are: *r12_uas18iwbeg, r12_uas18iwend, r13_uas119iwbeg, r13_uas119iwend*, *r14_uas239iwbeg, r14_uas239iwend*, *r15_uas460iwbeg, r15_uas460iwend*.

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, UAS 238, UAS 459) - Ways People Get Information on Retirement and Social Security

Variables from Topic I (Ways people get information on retirement and Social Security) have names beginning with the prefix "i*WV*" where "i" represents Topic I and *WV* is the wave number. Thirteen variables from UAS 16 as well as all variables in UAS 26 together make up the Wave 12 survey items for Topic I. UAS 113 is the Wave 13 survey for Topic I, UAS 238 is the Wave 14 survey for Topic I, and UAS 459 is the Wave 15 survey for Topic I.

To select all respondents who answered one or more waves of Topic I, set one or more indicator variables *in_i12* through *in_i15* to equal 1.

The timestamp variables associated with Topic I are: *r12_uas16iwbeg, r12_uas16iwend, r12_uas26iwbeg, r12_uas26iwend, r13_uas113iwbeg, r13_uas113iwend*, *r14_uas238iwbeg, r14_uas238iwend*, *r15_uas459iwbeg, r15_uas459iwend*. 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, UAS 413) - Subjective numeracy and Consumer Financial Well-Being

Variables from Topic C (Subjective numeracy and Consumer Financial Well-Being) have variable names beginning with the prefix "c*WV*" where "c" represents Topic C and *WV* is the wave number. UAS 38 is the Wave 12 survey for Topic C, UAS 177 is the Wave 13 survey for Topic C, and UAS 413 is the Wave 14 survey for Topic C.

To select all respondents who answered one or more waves of Topic C, set one or more indicator variables *in_c12* through *in_c14* to equal 1.

The timestamp variables associated with Topic C are: *r12_uas38iwbeg*, *r12_uas38iwend*, *r13_uas177iwbeg*, *r13_uas177iwend*, *r14_uas413iwbeg*, *r14_uas413iwend*.

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, UAS 292, UAS 483) - Cognitive measures 1 - Numbers

Unique among the studies in the Comprehrensive File, waves for the three Woodcock-Johnson cognitive measures (Topics N, V, and A) never close, and new respondents always begin with Wave 12 no matter when they enter the UAS sample. The first survey in Topic N administered to each respondent is always UAS 42, followed by UAS 83, UAS 292, and then UAS 483.

Variables from Topic N (Cognitive measures 1 – Numbers) have variable names beginning with the prefix "n*WV*" where "n" represents Topic N and *WV* is the wave number. UAS 42 is the Wave 12 survey for Topic N, UAS 83 is the Wave 13 survey for Topic N, UAS 292 is the Wave 14 survey for Topic N, and UAS 493 is the Wave 15 survey for Topic N.

To select all respondents who answered one or more waves of Topic N, set one or more indicator variables *in_n12* through *in_n15* to equal 1.

The timestamp variables associated with Topic N are: *r12_uas42iwbeg*, *r12_uas42iwend*, *r13_uas83iwbeg*, *r13_uas83iwend*, *r14_uas292iwbeg*, *r14_uas292iwend*, *r15_uas483iwbeg*, *r15_uas483iwend*.

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, UAS 293, UAS 484) - Cognitive measures 2 - Picture Vocabulary

Unique among the studies in the Comprehrensive File, waves for the three Woodcock-Johnson cognitive measures (Topics N, V, and A) never close, and new respondents always begin with Wave 12 no matter when they enter the UAS sample. The first survey in Topic V administered to each respondent is always UAS 43, followed by UAS 84, UAS 293, and then UAS 484.

Variables from Topic V (Cognitive measures 2 – Picture Vocabulary) have variable names beginning with the prefix "v*WV*" where "v" represents Topic V and *WV* is the wave number. UAS 43 is the Wave 12 survey for Topic V, UAS 84 is the Wave 13 survey for Topic V, UAS 293 is the Wave 14 survey for Topic V, and UAS 484 is the Wave 15 survey for Topic V.

To select all respondents who answered one or more waves of Topic V, set one or more indicator variables *in_v12* through *in_v15* to equal 1.

The timestamp variables associated with Topic V are: *r12_uas43iwbeg, r12_uas43iwend, r13_uas84iwbeg, r13_uas84iwend*, *r14_uas293iwbeg, r14_uas293iwend, r15_uas484iwbeg, r15_uas484iwend*.

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, UAS 294, UAS 485) - Cognitive measures 3 - Verbal Analogies

Unique among the studies in the Comprehrensive File, waves for the three Woodcock-Johnson cognitive measures (Topics N, V, and A) never close, and new respondents always begin with Wave 12 no matter when they enter the UAS sample. The first survey in Topic A administered to each respondent is always UAS 44, followed by UAS 85, UAS 294, and then UAS 485.

Variables from Topic A (Cognitive measures 3 – Verbal Analogies) have variable names beginning with the prefix "a*WV*" where "a" represents Topic A and *WV* is the wave number. UAS 44 is the Wave 12 survey for Topic A, UAS 85 is the Wave 13 survey for Topic A, UAS 294 is the Wave 14 survey for Topic A, and UAS 485 is the Wave 15 survey for Topic A.

To select all respondents who answered one or more waves of Topic A, set one or more indicator variables *in_a12* through *in_a15* to equal 1.

The timestamp variables associated with Topic A are: *r12_uas44iwbeg, r12_uas44iwend, r13_uas85iwbeg, r13_uas85iwend*, *r14_uas294iwbeg, r14_uas294iwend, r15_uas485iwbeg, r15_uas485iwend*.

A full list of the Topic A variables included in the Comprehensive File is located in Table B.9.

3.2.10 Topic D (UAS 322, UAS 551) - Views and Knowledge about the Social Security Disability Program

Variables from Topic D (Views and Knowledge about the Social Security Disability program) have variable names beginning with the prefix "d." UAS 322 is the Wave 14 survey for Topic D, and Wave 14 variables are prefixed with "d14." UAS 551 is the Wave 15 survey for this topic, and variables are prefixed with "d15." This topic was first introduced in Wave 14 and therefore has no data from Waves 12 - 13. To select all respondents who answered one or more waves Topic D, set the indicator variable *in_d14* through *in_d15* to equal 1.

The timestamp variables associated with Topic D are: *r14_uas322iwbeg, r14_uas322iwend, r15_uas551iwbeg, r15_uas551iwend*.

For UAS 551, the there was an error in the question text for *barr1b1_3* during the first few months of fielding. Instead of asking "Do you currently earn $1,470 or more per month from work?" it had "Do you currently earn $1470 per month from work?" This was fixed in early September of 2023, and the variable *barr1b1_3_flag* was added to mark which of the two question wordings was used.

A full list of the Topic D variables included in the Comprehensive File is located in Table B.10.

3.2.11 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.

Retirement Preparedness Index

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≈0.16); an indicator for being entitled to IRA assets (weight≈0.54), an indicator for owning an IRA (weight ≈0.52), an indicator for owning enough IRA funds[7] (weight≈0.52), and an indicator for having made no early withdrawals from the IRA (0.24); having made no early cash withdrawals (weight≈0.003), the percentage of stock held in IRAs (weight≈0.25), and an indicator of whether the percentage of IRAs held as stock is appropriate for the age of the beneficiary (weight≈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 from UAS 94, UAS 99, and UAS 113.

Starting with the September 2020 Comprehensive File release, the index for Wave 14, *j14rpi*, in included. This variable is derived from raw data from UAS 231, UAS 189, and UAS 238. In September 2022, *j15rpi* was added to the file (raw data from UAS 400, UAS 457, and UAS 459)

3.2.12 Financial Health Scores

UAS surveys 133, 183, 233, 385, and 453 are the first five annual waves of the U.S. Financial Health Pulse research initiative designed and sponsored by the Financial Health Network. These three surveys were conducted in 2018 through 2022, respectively, to assess the financial health of American adults over time.

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/tools/financial-health-score/finhealth-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.11 of Appendix B. The names of the financial health scores based on the U.S. Financial Health Pulse surveys begin with the prefix "qfhn" followed by a wave number, in keeping with the

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

naming structure of the UAS HRS and other Comprehensive File studies, and also the year in which the particular survey was fielded.

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

[2018 survey (UAS 133)](#)

[2019 survey (UAS 183)](#)

[2020 survey (UAS 233)](#)

[2021 survey (UAS 385)](#)

[2022 survey (UAS 453)](#)

3.2.13 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.12](#) 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™ and 2020 Elder Index™ were produced by the Gerontology Institute at the University of Massachusetts Boston, and released in November 2019 and May 2021, respectively. County and state-level values of the Elder Index™ are disseminated through https://elderindex.org/.

The 2019 Elder Index™ and 2020 Elder Index™ releases included in the current UAS Comprehensive File were 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 through 15):

- *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

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

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
h14arles	w14 uas189 net value of real estate that is not primary residence
h15arles	w15 uas400 net value of real estate that is not primary residence
h12afrles	w12 uas24 net value of real estate that is not primary residence-imp flag
h13afrles	w13 uas99 net value of real estate that is not primary residence-imp flag
h14afrles	w14 uas189 net value of real estate that is not primary residence-imp flag
h15afrles	w15 uas400 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
h14atran	w14 uas189 net value of vehicles
h15atran	w15 uas400 net value of vehicles
h12aftran	w12 uas24 net value of vehicles-imp flag
h13aftran	w13 uas99 net value of vehicles-imp flag
h14aftran	w14 uas189 net value of vehicles-imp flag
h15aftran	w15 uas400 net value of vehicles-imp flag
h12absns	w12 uas24 net value of businesses
h13absns	w13 uas99 net value of businesses
h14absns	w14 uas189 net value of businesses
h15absns	w15 uas400 net value of businesses
h12afbsns	w12 uas24 net value of businesses-imp flag
h13afbsns	w13 uas99 net value of businesses-imp flag
h14afbsns	w14 uas189 net value of businesses-imp flag
h15afbsns	w15 uas400 net value of businesses-imp flag
h12aira	w12 uas24 net value of ira, keogh accounts
h13aira	w13 uas99 net value of ira, keogh accounts

h14aira	w14 uas189 net value of ira, keogh accounts
h15aira	w15 uas400 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
h14afira	w14 uas189 net value of ira, keogh accounts-imp flag
h15afira	w15 uas400 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
h14astck	w14 uas189 net value of stocks, mutual funds, and investment trusts
h15astck	w15 uas400 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
h14afstck	w14 uas189 net value of stocks, mutual funds, and investment trusts-imp flag
h15afstck	w15 uas400 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
h14achck	w14 uas189 value of checking, savings, or money market accounts
h15achck	w15 uas400 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
h14afchck	w14 uas189 value of checking, savings, or money market accounts-imp flag
h15afchck	w15 uas400 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
h14acd	w14 uas189 value of cd, government savings bonds, and t-bills
h15acd	w15 uas400 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
h14afcd	w14 uas189 value of cd, government savings bonds, and t-bills-imp flag
h15afcd	w15 uas400 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
h14abond	w14 uas189 net value of bonds and bond funds
h15abond	w15 uas400 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
h14afbond	w14 uas189 net value of bonds and bond funds-imp flag
h15afbond	w15 uas400 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
h14aothr	w14 uas189 net value of all other savings
h15aothr	w15 uas400 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
h14afothr	w14 uas189 net value of all other savings-imp flag
h15afothr	w15 uas400 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]
h14adebt	w14 uas189 value of other debt[not yet asked about]
h15adebt	w15 uas400 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
h14afdebt	w14 uas189 value of other debt-imp flag
h15afdebt	w15 uas400 value of other debt-imp flag
h12ahous	w12 uas21 value of primary residence
h13ahous	w13 uas96 value of primary residence
h14ahous	w14 uas186 value of primary residence
h15ahous	w15 uas397 value of primary residence
h12afhous	w12 uas21 value of primary residence-imp flag
h13afhous	w13 uas96 value of primary residence-imp flag

h14afhous	w14 uas186 value of primary residence-imp flag
h15afhous	w15 uas397 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
h14amort	w14 uas186 value of all mortgages/land contracts on primary residence
h15amort	w15 uas397 value of all mortgages/land contracts on primary residence
h12afmort	w12 uas21 value of all mortgages/land contracts on primary residence-imp flag
h13afmort	w13 uas96 value of all mortgages/land contracts on primary residence-imp flag
h14afmort	w14 uas186 value of all mortgages/land contracts on primary residence-imp flag
h15afmort	w15 uas397 value of all mortgages/land contracts on primary residence-imp flag
h12ahmln	w12 uas21 value of other home loans on primary residence
h13ahmln	w13 uas96 value of other home loans on primary residence
h14ahmln	w14 uas186 value of other home loans on primary residence
h15ahmln	w15 uas397 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
h14afhmln	w14 uas186 value of other home loans on primary residence-imp flag
h15afhmln	w15 uas397 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
h14atoth	w14 uas186 net value of primary residence
h15atoth	w15 uas397 net value of primary residence
h12ahoub	w12 uas21 value of secondary residence
h13ahoub	w13 uas96 value of secondary residence
h14ahoub	w14 uas186 value of secondary residence
h15ahoub	w15 uas397 value of secondary residence
h12afhoub	w12 uas21 value of secondary residence-imp flag

h13afhoub	w13 uas96 value of secondary residence-imp flag
h14afhoub	w14 uas186 value of secondary residence-imp flag
h15afhoub	w15 uas397 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
h14amrtb	w14 uas186 value of all mortgages/land contracts on secondary residence
h15amrtb	w15 uas397 value of all mortgages/land contracts on secondary residence
h12afmrtb	w12 uas21 value of all mortgages/land contracts on secondary residence
h13afmrtb	w13 uas96 value of all mortgages/land contracts on secondary residence
h14afmrtb	w14 uas186 value of all mortgages/land contracts on secondary residence
h15afmrtb	w15 uas397 value of all mortgages/land contracts on secondary residence
h12anethb	w12 uas21 net value of secondary residence
h13anethb	w13 uas96 net value of secondary residence
h14anethb	w14 uas186 net value of secondary residence
h15anethb	w15 uas397 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
h14atotf	w14 uas189 net value of non-housing financial wealth
h15atotf	w15 uas400 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
h14atota	w14 uas186/uas189 total wealth--excluding secondary residence
h15atota	w15 uas397/uas400 total wealth--excluding secondary residence
h12atotb	w12 uas21/uas24 total wealth--including secondary residence
h13atotb	w13 uas96/uas99 total wealth--including secondary residence
h14atotb	w14 uas186/uas189 total wealth--including secondary residence
h15atotb	w15 uas397/uas400 total wealth--including secondary residence
h12atotw	w12 uas21/uas24 total wealth--excluding iras
h13atotw	w13 uas96/uas99 total wealth--excluding iras
h14atotw	w14 uas186/uas189 total wealth--excluding iras

h15atotw	w15 uas397/uas400 total wealth--excluding iras
h12atotn	w12 uas24 total non-housing wealth
h13atotn	w13 uas99 total non-housing wealth
h14atotn	w14 uas189 total non-housing wealth
h15atotn	w15 uas400 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
r14iearn	w14 uas189 earnings
r15iearn	w15 uas400 earnings
r12ifearn	w12 uas24 earnings-imp flag
r13ifearn	w13 uas99 earnings-imp flag
r14ifearn	w14 uas189 earnings-imp flag
r15ifearn	w15 uas400 earnings-imp flag
s12iearn	w12 uas24 earnings sp
s13iearn	w13 uas99 earnings sp
s14iearn	w14 uas189 earnings sp
s15iearn	w15 uas400 earnings sp
s12ifearn	w12 uas24 earnings sp-imp flag
s13ifearn	w13 uas99 earnings sp-imp flag
s14ifearn	w14 uas189 earnings sp-imp flag
s15ifearn	w15 uas400 earnings sp-imp flag
h12icap	w12 uas24 household capital income
h13icap	w13 uas99 household capital income
h14icap	w14 uas189 household capital income
h15icap	w15 uas400 household capital income
h12ifcap	w12 uas24 household capital income-imp flag
h13ifcap	w13 uas99 household capital income-imp flag
h14ifcap	w14 uas189 household capital income-imp flag
h15ifcap	w15 uas400 household capital income-imp flag
r12ipena	w12 uas24 income from employer pension and annuity
r13ipena	w13 uas99 income from employer pension and annuity
r14ipena	w14 uas189 income from employer pension and annuity

r15ipena	w15 uas400 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
r14ifpena	w14 uas189 income from employer pension and annuity-imp flag
r15ifpena	w15 uas400 income from employer pension and annuity-imp flag
s12ipena	w12 uas24 income from employer pension and annuity sp
s13ipena	w13 uas99 income from employer pension and annuity sp
s14ipena	w14 uas189 income from employer pension and annuity sp
s15ipena	w15 uas400 income from employer pension and annuity sp
s12ifpena	w12 uas24 income from employer pension and annuity sp-imp flag
s13ifpena	w13 uas99 income from employer pension and annuity sp-imp flag
s14ifpena	w14 uas189 income from employer pension and annuity sp-imp flag
s15ifpena	w15 uas400 income from employer pension and annuity sp-imp flag
r12ipen	w12 uas24 income from employer pension
r13ipen	w13 uas99 income from employer pension
r14ipen	w14 uas189 income from employer pension
r15ipen	w15 uas400 income from employer pension
r12ifpen	w12 uas24 income from employer pension-imp flag
r13ifpen	w13 uas99 income from employer pension-imp flag
r14ifpen	w14 uas189 income from employer pension-imp flag
r15ifpen	w15 uas400 income from employer pension-imp flag
s12ipen	w12 uas24 income from employer pension sp
s13ipen	w13 uas99 income from employer pension sp
s14ipen	w14 uas189 income from employer pension sp
s15ipen	w15 uas400 income from employer pension sp
s12ifpen	w12 uas24 income from employer pension sp-imp flag
s13ifpen	w13 uas99 income from employer pension sp-imp flag
s14ifpen	w14 uas189 income from employer pension sp-imp flag
s15ifpen	w15 uas400 income from employer pension sp-imp flag
r12iann	w12 uas24 income from employer annuity

r13iann	w13 uas99 income from employer annuity
r14iann	w14 uas189 income from employer annuity
r15iann	w15 uas400 income from employer annuity
r12ifann	w12 uas24 income from employer annuity-imp flag
r13ifann	w13 uas99 income from employer annuity-imp flag
r14ifann	w14 uas189 income from employer annuity-imp flag
r15ifann	w15 uas400 income from employer annuity-imp flag
s12iann	w12 uas24 income from employer annuity sp
s13iann	w13 uas99 income from employer annuity sp
s14iann	w14 uas189 income from employer annuity sp
s15iann	w15 uas400 income from employer annuity sp
s12ifann	w12 uas24 income from employer annuity sp-imp flag
s13ifann	w13 uas99 income from employer annuity sp-imp flag
s14ifann	w14 uas189 income from employer annuity sp-imp flag
s15ifann	w15 uas400 income from employer annuity sp-imp flag
r12issdi	w12 uas24 income from soc sec disability and ssi
r13issdi	w13 uas99 income from soc sec disability and ssi
r14issdi	w14 uas189 income from soc sec disability and ssi
r15issdi	w15 uas400 income from soc sec disability and ssi
r12ifssdi	w12 uas24 income from soc sec disability and ssi-imp flag
r13ifssdi	w13 uas99 income from soc sec disability and ssi-imp flag
r14ifssdi	w14 uas189 income from soc sec disability and ssi-imp flag
r15ifssdi	w15 uas400 income from soc sec disability and ssi-imp flag
s12issdi	w12 uas24 income from soc sec disability and ssi sp
s13issdi	w13 uas99 income from soc sec disability and ssi sp
s14issdi	w14 uas189 income from soc sec disability and ssi sp
s15issdi	w15 uas400 income from soc sec disability and ssi sp
s12ifssdi	w12 uas24 income from soc sec disability and ssi sp-imp flag
s13ifssdi	w13 uas99 income from soc sec disability and ssi sp-imp flag
s14ifssdi	w14 uas189 income from soc sec disability and ssi sp-imp flag

s15ifssdi	w15 uas400 income from soc sec disability and ssi sp-imp flag
r12isdi	w12 uas24 income from soc sec disability
r13isdi	w13 uas99 income from soc sec disability
r14isdi	w14 uas189 income from soc sec disability
r15isdi	w15 uas400 income from soc sec disability
r12ifsdi	w12 uas24 income from soc sec disability-imp flag
r13ifsdi	w13 uas99 income from soc sec disability-imp flag
r14ifsdi	w14 uas189 income from soc sec disability-imp flag
r15ifsdi	w15 uas400 income from soc sec disability-imp flag
s12isdi	w12 uas24 income from soc sec disability sp
s13isdi	w13 uas99 income from soc sec disability sp
s14isdi	w14 uas189 income from soc sec disability sp
s15isdi	w15 uas400 income from soc sec disability sp
s12ifsdi	w12 uas24 income from soc sec disability sp-imp flag
s13ifsdi	w13 uas99 income from soc sec disability sp-imp flag
s14ifsdi	w14 uas189 income from soc sec disability sp-imp flag
s15ifsdi	w15 uas400 income from soc sec disability sp-imp flag
r12issi	w12 uas24 income from soc sec ssi
r13issi	w13 uas99 income from soc sec ssi
r14issi	w14 uas189 income from soc sec ssi
r15issi	w15 uas400 income from soc sec ssi
s12issi	w12 uas24 income from soc sec ssi sp
s13issi	w13 uas99 income from soc sec ssi sp
s14issi	w14 uas189 income from soc sec ssi sp
s15issi	w15 uas400 income from soc sec ssi sp
h12ifssi	w12 uas24 household income from ssi-imp flag
h13ifssi	w13 uas99 household income from ssi-imp flag
h14ifssi	w14 uas189 household income from ssi-imp flag
h15ifssi	w15 uas400 household income from ssi-imp flag
r12isret	w12 uas24 income from soc sec retirement

r13isret	w13 uas99 income from soc sec retirement
r14isret	w14 uas189 income from soc sec retirement
r15isret	w15 uas400 income from soc sec retirement
r12ifsret	w12 uas24 income from soc sec retirement-imp flag
r13ifsret	w13 uas99 income from soc sec retirement-imp flag
r14ifsret	w14 uas189 income from soc sec retirement-imp flag
r15ifsret	w15 uas400 income from soc sec retirement-imp flag
s12isret	w12 uas24 income from soc sec retirement sp
s13isret	w13 uas99 income from soc sec retirement sp
s14isret	w14 uas189 income from soc sec retirement sp
s15isret	w15 uas400 income from soc sec retirement sp
s12ifsret	w12 uas24 income from soc sec retirement sp-imp flag
s13ifsret	w13 uas99 income from soc sec retirement sp-imp flag
s14ifsret	w14 uas189 income from soc sec retirement sp-imp flag
s15ifsret	w15 uas400 income from soc sec retirement sp-imp flag
r12iunwc	w12 uas24 unemployment and workers compensation
r13iunwc	w13 uas99 unemployment and workers compensation
r14iunwc	w14 uas189 unemployment and workers compensation
r15iunwc	w15 uas400 unemployment and workers compensation
r12ifunwc	w12 uas24 unemployment and workers compensation-imp flag
r13ifunwc	w13 uas99 unemployment and workers compensation-imp flag
r14ifunwc	w14 uas189 unemployment and workers compensation-imp flag
r15ifunwc	w15 uas400 unemployment and workers compensation-imp flag
s12iunwc	w12 uas24 unemployment and workers compensation sp
s13iunwc	w13 uas99 unemployment and workers compensation sp
s14iunwc	w14 uas189 unemployment and workers compensation sp
s15iunwc	w15 uas400 unemployment and workers compensation sp
s12ifunwc	w12 uas24 unemployment and workers compensation sp-imp flag
s13ifunwc	w13 uas99 unemployment and workers compensation sp-imp flag
s14ifunwc	w14 uas189 unemployment and workers compensation sp-imp flag

s15ifunwc	w15 uas400 unemployment and workers compensation sp-imp flag
r12iunem	w12 uas24 unemployment
r13iunem	w13 uas99 unemployment
r14iunem	w14 uas189 unemployment
r15iunem	w15 uas400 unemployment
r12ifunem	w12 uas24 unemployment-imp flag
r13ifunem	w13 uas99 unemployment-imp flag
r14ifunem	w14 uas189 unemployment-imp flag
r15ifunem	w15 uas400 unemployment-imp flag
s12iunem	w12 uas24 unemployment sp
s13iunem	w13 uas99 unemployment sp
s14iunem	w14 uas189 unemployment sp
s15iunem	w15 uas400 unemployment sp
s12ifunem	w12 uas24 unemployment sp-imp flag
s13ifunem	w13 uas99 unemployment sp-imp flag
s14ifunem	w14 uas189 unemployment sp-imp flag
s15ifunem	w15 uas400 unemployment sp-imp flag
r12iwcmp	w12 uas24 workers compensation
r13iwcmp	w13 uas99 workers compensation
r14iwcmp	w14 uas189 workers compensation
r15iwcmp	w15 uas400 workers compensation
r12ifwcmp	w12 uas24 workers compensation-imp flag
r13ifwcmp	w13 uas99 workers compensation-imp flag
r14ifwcmp	w14 uas189 workers compensation-imp flag
r15ifwcmp	w15 uas400 workers compensation-imp flag
s12iwcmp	w12 uas24 workers compensation sp
s13iwcmp	w13 uas99 workers compensation sp
s14iwcmp	w14 uas189 workers compensation sp
s15iwcmp	w15 uas400 workers compensation sp
s12ifwcmp	w12 uas24 workers compensation sp-imp flag

s13ifwcmp	w13 uas99 workers compensation sp-imp flag
s14ifwcmp	w14 uas189 workers compensation sp-imp flag
s15ifwcmp	w15 uas400 workers compensation sp-imp flag
r12igxfr	w12 uas24 income from other government transfers
r13igxfr	w13 uas99 income from other government transfers
r14igxfr	w14 uas189 income from other government transfers
r15igxfr	w15 uas400 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
r14ifgxfr	w14 uas189 income from other government transfers-imp flag
r15ifgxfr	w15 uas400 income from other government transfers-imp flag
s12igxfr	w12 uas24 income from other government transfers sp
s13igxfr	w13 uas99 income from other government transfers sp
s14igxfr	w14 uas189 income from other government transfers sp
s15igxfr	w15 uas400 income from other government transfers sp
s12ifgxfr	w12 uas24 income from other government transfers sp-imp flag
s13ifgxfr	w13 uas99 income from other government transfers sp-imp flag
s14ifgxfr	w14 uas189 income from other government transfers sp-imp flag
s15ifgxfr	w15 uas400 income from other government transfers sp-imp flag
h12iothr	w12 uas24 all other household income
h13iothr	w13 uas99 all other household income
h14iothr	w14 uas189 all other household income
h15iothr	w15 uas400 all other household income
h12ifothr	w12 uas24 all other household income-imp flag
h13ifothr	w13 uas99 all other household income-imp flag
h14ifothr	w14 uas189 all other household income-imp flag
h15ifothr	w15 uas400 all other household income-imp flag
h12itot	w12 uas24 total household income (respondent & spouse)
h13itot	w13 uas99 total household income (respondent & spouse)
h14itot	w14 uas189 total household income (respondent & spouse)

h15itot	w15 uas400 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
h14iftot	w14 uas189 total household income (respondent & spouse)-imp flag
h15iftot	w15 uas400 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	MyHH Respondent birth year
r12mstat	w12 MyHH respondent marital status
r13mstat	w13 MyHH respondent marital status
r14mstat	w14 MyHH respondent marital status
r15mstat	w15 MyHH respondent marital status
r12agey_b	w12 MyHH respondent age at time of first survey in wave sequence
r13agey_b	w13 MyHH respondent age at time of first survey in wave sequence
r14agey_b	w14 MyHH respondent age at time of first survey in wave sequence
r15agey_b	w15 MyHH respondent age at time of first survey in wave sequence
r12agey_e	w12 MyHH respondent age at time of last completed survey in wave sequence
r13agey_e	w13 MyHH respondent age at time of last completed survey in wave sequence
r14agey_e	w14 r MyHH espondent age at time of last completed survey in wave sequence
r15agey_e	w15 r MyHH espondent age at time of last completed survey in wave sequence
s12agey_b	w12 respondent's spouse age at time of first hrs survey
s13agey_b	w13 respondent's spouse age at time of first hrs survey
s14agey_b	w14 respondent's spouse age at time of first hrs survey
s15agey_b	w15 respondent's spouse age at time of first hrs survey
ragender	MyHH Respondent gender
rarace	MyHH Respondent race
r12educ	w12 MyHH respondent highest level of education achieved
r13educ	w13 MyHH respondent highest level of education achieved
r14educ	w14 MyHH respondent highest level of education achieved
r15educ	w15 MyHH respondent highest level of education achieved

rarelig	hrs demog: Respondent religion
ravetrn	hrs demog: Respondent veteran
r12final_weight	w12 Relative post-stratification weight
r13final_weight	w13 Relative post-stratification weight
r14final_weight	w14 Relative post-stratification weight
r15final_weight	w15 Relative post-stratification weight
rahispanic	MyHH Respondent hispanic origin
rabornus	MyHH Born in the US
racountryborn	MyHH Country respondent born
racountryborn_oth	MyHH Specified country resp born
r12citizenus	w12 MyHH respondent US citizenship
r13citizenus	w13 MyHH respondent US citizenship
r14citizenus	w14 MyHH respondent US citizenship
r15citizenus	w15 MyHH respondent US citizenship
r12tabletprovide	w12 MyHH whether tablet provided
r13tabletprovide	w13 MyHH whether tablet provided
r14tabletprovide	w14 MyHH whether tablet provided
r15tabletprovide	w15 MyHH whether tablet provided
raimmstat	MyHH Respondent immigrant status
r12laborstatus	w12 MyHH respondent labor force status
r13laborstatus	w13 MyHH respondent labor force status
r14laborstatus	w14 MyHH respondent labor force status
r15laborstatus	w15 MyHH respondent labor force status
r12livewpartner	w12 MyHH whether resp living with partner
r13livewpartner	w13 MyHH whether resp living with partner
r14livewpartner	w14 MyHH whether resp living with partner
r15livewpartner	w15 MyHH whether resp living with partner
raprimresp	MyHH Whether primary resp or added member
rasampletype	MyHH Respondent sample type
rastateborn	MyHH State born - FIPS coding

r12stateres	w12 MyHH state residing - FIPS coding
r13stateres	w13 MyHH state residing - FIPS coding
r14stateres	w14 MyHH state residing - FIPS coding
r15stateres	w15 MyHH state residing - FIPS coding
r12hhmembernumber	w12 MyHH number of household members besides the respondent
r13hhmembernumber	w13 MyHH number of household members besides the respondent
r14hhmembernumber	w14 MyHH number of household members besides the respondent
r15hhmembernumber	w15 MyHH number of household members besides the respondent
r12uasmembers	w12 MyHH number of other uas hh members
r13uasmembers	w13 MyHH number of other uas hh members
r14uasmembers	w14 MyHH number of other uas hh members
r15uasmembers	w15 MyHH number of other uas 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
h14cpl	w14 whether HH is a couple (married/partnered)--for HRS participants only
h15cpl	w15 whether HH is a couple (married/partnered)--for HRS participants only
r12mrct	w12 uas20 r # marriages
r13mrct	w13 uas95 r # marriages
r14mrct	w14 uas185 r # marriages
r15mrct	w15 uas396 r # marriages
r12mnev	w12 uas20 r never married
r13mnev	w13 uas95 r never married
r14mnev	w14 uas185 r never married
r15mnev	w15 uas396 r never married
r12mdiv	w12 uas20 r # times divorced
r13mdiv	w13 uas95 r # times divorced
r14mdiv	w14 uas185 r # times divorced
r15mdiv	w15 uas396 r # times divorced
r12mwid	w12 uas20 r # times widowed
r13mwid	w13 uas95 r # times widowed

r14mwid	w14 uas185 r # times widowed
r15mwid	w15 uas396 r # times widowed
r12mend	w12 uas20 r # times did not report what caused the marriage to end
r13mend	w13 uas95 r # times did not report what caused the marriage to end
r14mend	w14 uas185 r # times did not report what caused the marriage to end
r15mend	w15 uas396 r # times did not report what caused the marriage to end
r12mcurln	w12 uas20 r length of current marriage in years
r13mcurln	w13 uas95 r length of current marriage in years
r14mcurln	w14 uas185 r length of current marriage in years
r15mcurln	w15 uas396 r length of current marriage in years
r12mlen	w12 uas20 r length of longest marriage in years
r13mlen	w13 uas95 r length of longest marriage in years
r14mlen	w14 uas185 r length of longest marriage in years
r15mlen	w15 uas396 r length of longest marriage in years
r12mlenm	w12 uas20 r # marriage lengths missing
r13mlenm	w13 uas95 r # marriage lengths missing
r14mlenm	w14 uas185 r # marriage lengths missing
r15mlenm	w15 uas396 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 12 studies
inmyhh	whether Respondent completed My Household survey (should = 1 for all Respondents)
inwave12	w12 indicates Respondent completed at least 1 UAS survey in wave
inwave13	w13 indicates Respondent completed at least 1 UAS survey in wave
inwave14	w14 indicates Respondent completed at least 1 UAS survey in wave
inwave15	w15 indicates Respondent completed at least 1 UAS survey in wave
inhrs12	w12 Indicates Respondent completed at least 1 Wave 12 UAS HRS survey (UAS20-25)

inhrs13	w13 Indicates Respondent completed at least 1 Wave 13 UAS HRS survey (UAS95-100)
inhrs14	w14 Indicates Respondent completed at least 1 Wave 14 UAS HRS survey (UAS185-190)
inhrs15	w15 Indicates Respondent completed at least 1 Wave 15 UAS HRS survey (UAS396-401)
in_p12	w12 whether Respondent completed Comprehensive File Topic P
in_p13	w13 whether Respondent completed Comprehensive File Topic P
in_p14	w14 whether Respondent completed Comprehensive File Topic P
in_p15	w15 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_w14	w14 whether Respondent completed Comprehensive File Topic W
in_w15	w15 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_k14	w14 whether Respondent completed Comprehensive File Topic K
in_k15	w15 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_f14	w14 whether Respondent completed Comprehensive File Topic F
in_f15	w15 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_i14	w14 whether Respondent completed Comprehensive File Topic I
in_i15	w15 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_c14	w14 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_n14	w14 whether Respondent completed Comprehensive File Topic N
in_n15	w15 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_v14	w14 whether Respondent completed Comprehensive File Topic V
in_v15	w15 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
in_a14	w14 whether Respondent completed Comprehensive File Topic A
in_a15	w15 whether Respondent completed Comprehensive File Topic A
in_d14	w14 whether Respondent completed Comprehensive File Topic D
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
inuas185	w14 Indicates if Respondent completed UAS185 HRS survey
inuas186	w14 Indicates if Respondent completed UAS186 HRS survey
inuas187	w14 Indicates if Respondent completed UAS187 HRS survey
inuas188	w14 Indicates if Respondent completed UAS188 HRS survey
inuas189	w14 Indicates if Respondent completed UAS189 HRS survey
inuas190	w14 Indicates if Respondent completed UAS190 HRS survey
inuas396	w15 Indicates if Respondent completed UAS396 HRS survey

inuas397	w15 Indicates if Respondent completed UAS397 HRS survey
inuas398	w15 Indicates if Respondent completed UAS398 HRS survey
inuas399	w15 Indicates if Respondent completed UAS399 HRS survey
inuas400	w15 Indicates if Respondent completed UAS400 HRS survey
inuas401	w15 Indicates if Respondent completed UAS401 HRS survey
inuas1	indicates Respondent completed UAS 1 survey
inuas2	indicates Respondent completed UAS 2 survey
inuas16	indicates Respondent completed UAS 16 survey
inuas18	indicates Respondent completed UAS 18 survey
inuas26	indicates Respondent completed UAS 26 survey
inuas38	indicates Respondent completed UAS 38 survey
inuas42	indicates Respondent completed UAS 42 survey
inuas43	indicates Respondent completed UAS 43 survey
inuas44	indicates Respondents completed UAS 44 survey
inuas83	indicates Respondent completed UAS 83 survey
inuas84	indicates Respondent completed UAS 84 survey
inuas85	indicates Respondent completed UAS 85 survey
inuas94	indicates Respondent completed UAS 94 survey
inuas113	indicates Respondent completed UAS 113 survey
inuas119	indicates Respondent completed UAS 119 survey
inuas121	indicates Respondent completed UAS 121 survey
inuas177	indicates Respondent completed UAS 177 survey
inuas231	indicates Respondent completed UAS 231 survey
inuas237	indicates Respondent completed UAS 237 survey
inuas238	indicates Respondent completed UAS 238 survey
inuas239	indicates Respondent completed UAS 239 survey
inuas292	indicates Respondent completed UAS 292 survey
inuas293	indicates Respondent completed UAS 293 survey
inuas294	indicates Respondent completed UAS 294 survey
inuas322	indicates Respondent completed UAS 322 survey

inuas413	indicates Respondent completed UAS 413 survey
inuas457	indicates Respondent completed UAS 457 survey
inuas458	indicates Respondent completed UAS 458 survey
inuas459	indicates Respondent completed UAS 459 survey
inuas460	indicates Respondent completed UAS 460 survey
inuas483	indicates Respondent completed UAS 483 survey
inuas484	indicates Respondent completed UAS 484 survey
inuas485	indicates Respondent completed UAS 485 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
r14iwbeg	w14 date when respondent first completed an HRS survey in wave
r15iwbeg	w15 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
r14iwend	w14 date when respondent last completed an HRS survey in wave
r15iwend	w15 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
r14_uas185iwbeg	w14 uas185 interview start date
r14_uas185iwend	w14 uas185 interview completion date
r14_uas186iwbeg	w14 uas186 interview start date
r14_uas186iwend	w14 uas186 interview completion date
r14_uas187iwbeg	w14 uas187 interview start date
r14_uas187iwend	w14 uas187 interview completion date
r14_uas188iwbeg	w14 uas188 interview start date
r14_uas188iwend	w14 uas188 interview completion date
r14_uas189iwbeg	w14 uas189 interview start date
r14_uas189iwend	w14 uas189 interview completion date
r14_uas190iwbeg	w14 uas190 interview start date
r14_uas190iwend	w14 uas190 interview completion date
r14_uas231iwbeg	w14 uas231 interview start date
r14_uas231iwend	w14 uas231 interview end date
r14_uas237iwbeg	w14 uas237 interview start date
r14_uas237iwend	w14 uas237 interview end date

r14_uas238iwbeg	w14 uas238 interview start date
r14_uas238iwend	w14 uas238 interview end date
r14_uas239iwbeg	w14 uas239 interview start date
r14_uas239iwend	w14 uas239 interview end date
r14_uas292iwbeg	w14 uas292 interview start date
r14_uas292iwend	w14 uas292 interview end date
r14_uas293iwbeg	w14 uas293 interview start date
r14_uas293iwend	w14 uas293 interview end date
r14_uas294iwbeg	w14 uas294 interview start date
r14_uas294iwend	w14 uas294 interview end date
r14_uas322iwbeg	w14 uas322 interview start date
r14_uas322iwend	w14 uas322 interview end date
r14_uas413iwbeg	w14 uas413 interview start date
r14_uas413iwend	w14 uas413 interview end date
r15_uas396iwbeg	w15 uas396 interview start date
r15_uas396iwend	w15 uas396 interview end date
r15_uas397iwbeg	w15 uas397 interview start date
r15_uas397iwend	w15 uas397 interview end date
r15_uas398iwbeg	w15 uas398 interview start date
r15_uas398iwend	w15 uas398 interview end date
r15_uas399iwbeg	w15 uas399 interview start date
r15_uas399iwend	w15 uas399 interview end date
r15_uas400iwbeg	w15 uas400 interview start date
r15_uas400iwend	w15 uas400 interview end date
r15_uas401iwbeg	w15 uas401 interview start date
r15_uas401iwend	w15 uas401 interview end date
r15_uas457iwbeg	w15 uas457 interview start date
r15_uas457iwend	w15 uas457 interview end date
r15_uas458iwbeg	w15 uas458 interview start date
r15_uas458iwend	w15 uas458 interview end date

r15_uas459iwbeg	w15 uas459 interview start date
r15_uas459iwend	w15 uas459 interview end date
r15_uas460iwbeg	w15 uas460 interview start date
r15_uas460iwend	w15 uas460 interview end date
r15_uas483iwbeg	w15 uas483 interview start date
r15_uas483iwend	w15 uas483 interview end date
r15_uas484iwbeg	w15 uas484 interview start date
r15_uas484iwend	w15 uas484 interview end date
r15_uas485iwbeg	w15 uas485 interview start date
r15_uas485iwend	w15 uas485 interview end 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
r14shlt	w14 uas185 self-report of health
r15shlt	w15 uas396 self-report of health
r13shltc	w13 uas95 change in self-reported hlth
r14shltc	w14 uas185 change in self-reported hlth
r15shltc	w15 uas396 change in self-reported hlth
r13hltc	w13 uas95 self-report of health change
r14hltc	w14 uas185 self-report of health change
r15hltc	w15 uas396 self-report of health change
r13hltcf	w13 uas95 flag self-report of hlth chg
r14hltcf	w14 uas185 flag self-report of hlth chg
r15hltcf	w15 uas396 flag self-report of hlth chg
r12depres	w12 uas20 cesd: felt depressed
r13depres	w13 uas95 cesd: felt depressed
r14depres	w14 uas185 cesd: felt depressed
r15depres	w15 uas396 cesd: felt depressed
r12effort	w12 uas20 cesd: everything an effort
r13effort	w13 uas95 cesd: everything an effort
r14effort	w14 uas185 cesd: everything an effort
r15effort	w15 uas396 cesd: everything an effort
r12sleepr	w12 uas20 cesd: sleep was restless
r13sleepr	w13 uas95 cesd: sleep was restless
r14sleepr	w14 uas185 cesd: sleep was restless
r15sleepr	w15 uas396 cesd: sleep was restless
r12whappy	w12 uas20 cesd: was happy
r13whappy	w13 uas95 cesd: was happy
r14whappy	w14 uas185 cesd: was happy

r15whappy	w15 uas396 cesd: was happy
r12flone	w12 uas20 cesd: felt lonely
r13flone	w13 uas95 cesd: felt lonely
r14flone	w14 uas185 cesd: felt lonely
r15flone	w15 uas396 cesd: felt lonely
r12enlife	w12 uas20 cesd: enjoyed life
r13enlife	w13 uas95 cesd: enjoyed life
r14enlife	w14 uas185 cesd: enjoyed life
r15enlife	w15 uas396 cesd: enjoyed life
r12fsad	w12 uas20 cesd: felt sad
r13fsad	w13 uas95 cesd: felt sad
r14fsad	w14 uas185 cesd: felt sad
r15fsad	w15 uas396 cesd: felt sad
r12going	w12 uas20 cesd: could not get going
r13going	w13 uas95 cesd: could not get going
r14going	w14 uas185 cesd: could not get going
r15going	w15 uas396 cesd: could not get going
r12cesd	w12 uas20 cesd score
r13cesd	w13 uas95 cesd score
r14cesd	w14 uas185 cesd score
r15cesd	w15 uas396 cesd score
r12cesdm	w12 uas20 missings in cesd score
r13cesdm	w13 uas95 missings in cesd score
r14cesdm	w14 uas185 missings in cesd score
r15cesdm	w15 uas396 missings in cesd score
r12vgactx	w12 uas20 r freq vigorous phys activ {finer scale}
r13vgactx	w13 uas95 r freq vigorous phys activ {finer scale}
r14vgactx	w14 uas185 r freq vigorous phys activ {finer scale}
r15vgactx	w15 uas396 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}
r14mdactx	w14 uas185 r freq moderate phys activ {finer scale}
r15mdactx	w15 uas396 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}
r14ltactx	w14 uas185 r freq light phys activ {finer scale}
r15ltactx	w15 uas396 r freq light phys activ {finer scale}
r12flusht	w12 uas20 prev flu shot
r13flusht	w13 uas95 prev flu shot
r14flusht	w14 uas185 prev flu shot
r15flusht	w15 uas396 prev flu shot
r12cholst	w12 uas20 prev cholesterol
r13cholst	w13 uas95 prev cholesterol
r14cholst	w14 uas185 prev cholesterol
r15cholst	w15 uas396 prev cholesterol
r12mammog	w12 uas20 prev mammogram
r13mammog	w13 uas95 prev mammogram
r14mammog	w14 uas185 prev mammogram
r15mammog	w15 uas396 prev mammogram
r12papsm	w12 uas20 prev pap smear
r13papsm	w13 uas95 prev pap smear
r14papsm	w14 uas185 prev pap smear
r15papsm	w15 uas396 prev pap smear
r12prost	w12 uas20 prev prostate
r13prost	w13 uas95 prev prostate
r14prost	w14 uas185 prev prostate
r15prost	w15 uas396 prev prostate
r12hlthlm	w12 uas22 hlth problems limit work
r13hlthlm	w13 uas97 hlth problems limit work
r14hlthlm	w14 uas187 hlth problems limit work

r15hlthlm	w15 uas398 hlth problems limit work
r12bmi	w12 uas20 body mass index=kg/m2
r13bmi	w13 uas95 body mass index=kg/m2
r14bmi	w14 uas185 body mass index=kg/m2
r15bmi	w15 uas396 body mass index=kg/m2
r12height	w12 uas20 height in meters
r13height	w13 uas95 height in meters
r14height	w14 uas185 height in meters
r15height	w15 uas396 height in meters
r12weight	w12 uas20 weight in kilograms
r13weight	w13 uas95 weight in kilograms
r14weight	w14 uas185 weight in kilograms
r15weight	w15 uas396 weight in kilograms
r12back	w12 uas20 r had back problems
r13back	w13 uas95 r had back problems
r14back	w14 uas185 r had back problems
r15back	w15 uas396 r had back problems
r12drink	w12 uas20 r ever drinks any alcohol
r13drink	w13 uas95 r ever drinks any alcohol
r14drink	w14 uas185 r ever drinks any alcohol
r15drink	w15 uas396 r ever drinks any alcohol
r12drinkd	w12 uas20 r # days/week drinks
r13drinkd	w13 uas95 r # days/week drinks
r14drinkd	w14 uas185 r # days/week drinks
r15drinkd	w15 uas396 r # days/week drinks
r12drinkn	w12 uas20 r # drinks/day when drinks
r13drinkn	w13 uas95 r # drinks/day when drinks
r14drinkn	w14 uas185 r # drinks/day when drinks
r15drinkn	w15 uas396 r # drinks/day when drinks
r12smokev	w12 uas20 r smoke ever

r13smokev	w13 uas95 r smoke ever
r14smokev	w14 uas185 r smoke ever
r15smokev	w15 uas396 r smoke ever
r12smoken	w12 uas20 r smokes now
r13smoken	w13 uas95 r smokes now
r14smoken	w14 uas185 r smokes now
r15smoken	w15 uas396 r smokes now
r13sleepe	w13 uas95 r ever had sleep disorder
r14sleepe	w14 uas185 r ever had sleep disorder
r15sleepe	w15 uas396 r ever had sleep disorder
r12hibpq	w12 uas20 q-wording high bp
r13hibpq	w13 uas95 q-wording high bp
r14hibpq	w14 uas185 q-wording high bp
r15hibpq	w15 uas396 q-wording high bp
r12hibp	w12 uas20 r reports high bp
r13hibp	w13 uas95 r reports high bp
r14hibp	w14 uas185 r reports high bp
r15hibp	w15 uas396 r reports high bp
r12hibpe	w12 uas20 r ever had high blood pressure
r13hibpe	w13 uas95 r ever had high blood pressure
r14hibpe	w14 uas185 r ever had high blood pressure
r15hibpe	w15 uas396 r ever had high blood pressure
r13hibps	w13 uas95 r had hi bp since last iw
r14hibps	w14 uas185 r had hi bp since last iw
r15hibps	w15 uas396 r had hi bp since last iw
r12hibpf	w12 uas20 flag dispute chg hi bp
r13hibpf	w13 uas95 flag dispute chg hi bp
r14hibpf	w14 uas185 flag dispute chg hi bp
r15hibpf	w15 uas396 flag dispute chg hi bp
r12diabq	w12 uas20 q-wording diabetes

r13diabq	w13 uas95 q-wording diabetes
r14diabq	w14 uas185 q-wording diabetes
r15diabq	w15 uas396 q-wording diabetes
r12diab	w12 uas20 r reports diabetes
r13diab	w13 uas95 r reports diabetes
r14diab	w14 uas185 r reports diabetes
r15diab	w15 uas396 r reports diabetes
r12diabe	w12 uas20 r ever had diabetes
r13diabe	w13 uas95 r ever had diabetes
r14diabe	w14 uas185 r ever had diabetes
r15diabe	w15 uas396 r ever had diabetes
r13diabs	w13 uas95 r had diabetes since last iw
r14diabs	w14 uas185 r had diabetes since last iw
r15diabs	w15 uas396 r had diabetes since last iw
r12diabf	w12 uas20 flag dispute chg diabetes
r13diabf	w13 uas95 flag dispute chg diabetes
r14diabf	w14 uas185 flag dispute chg diabetes
r15diabf	w15 uas396 flag dispute chg diabetes
r12cancrq	w12 uas20 q-wording cancer
r13cancrq	w13 uas95 q-wording cancer
r14cancrq	w14 uas185 q-wording cancer
r15cancrq	w15 uas396 q-wording cancer
r12cancr	w12 uas20 r reports cancer
r13cancr	w13 uas95 r reports cancer
r14cancr	w14 uas185 r reports cancer
r15cancr	w15 uas396 r reports cancer
r12cancre	w12 uas20 r ever had cancer
r13cancre	w13 uas95 r ever had cancer
r14cancre	w14 uas185 r ever had cancer
r15cancre	w15 uas396 r ever had cancer

r13cancrs	w13 uas95 r had cancer since last iw
r14cancrs	w14 uas185 r had cancer since last iw
r15cancrs	w15 uas396 r had cancer since last iw
r12cancrf	w12 uas20 flag dispute chg cancer
r13cancrf	w13 uas95 flag dispute chg cancer
r14cancrf	w14 uas185 flag dispute chg cancer
r15cancrf	w15 uas396 flag dispute chg cancer
r12lungq	w12 uas20 q-wording lung disease
r13lungq	w13 uas95 q-wording lung disease
r14lungq	w14 uas185 q-wording lung disease
r15lungq	w15 uas396 q-wording lung disease
r12lung	w12 uas20 r reports lung disease
r13lung	w13 uas95 r reports lung disease
r14lung	w14 uas185 r reports lung disease
r15lung	w15 uas396 r reports lung disease
r12lunge	w12 uas20 r ever had lung disease
r13lunge	w13 uas95 r ever had lung disease
r14lunge	w14 uas185 r ever had lung disease
r15lunge	w15 uas396 r ever had lung disease
r13lungs	w13 uas95 r had lung dis since last iw
r14lungs	w14 uas185 r had lung dis since last iw
r15lungs	w15 uas396 r had lung dis since last iw
r12lungf	w12 uas20 flag dispute chg lung disease
r13lungf	w13 uas95 flag dispute chg lung disease
r14lungf	w14 uas185 flag dispute chg lung disease
r15lungf	w15 uas396 flag dispute chg lung disease
r12heartq	w12 uas20 q-wording heart prob
r13heartq	w13 uas95 q-wording heart prob
r14heartq	w14 uas185 q-wording heart prob
r15heartq	w15 uas396 q-wording heart prob

r12heart	w12 uas20 r reports heart prob
r13heart	w13 uas95 r reports heart prob
r14heart	w14 uas185 r reports heart prob
r15heart	w15 uas396 r reports heart prob
r12hearte	w12 uas20 r ever had heart problems
r13hearte	w13 uas95 r ever had heart problems
r14hearte	w14 uas185 r ever had heart problems
r15hearte	w15 uas396 r ever had heart problems
r13hearts	w13 uas95 r had heart prob since last iw
r14hearts	w14 uas185 r had heart prob since last iw
r15hearts	w15 uas396 r had heart prob since last iw
r12heartf	w12 uas20 flag dispute chg heart prob
r13heartf	w13 uas95 flag dispute chg heart prob
r14heartf	w14 uas185 flag dispute chg heart prob
r15heartf	w15 uas396 flag dispute chg heart prob
r12strokq	w12 uas20 q-wording stroke
r13strokq	w13 uas95 q-wording stroke
r14strokq	w14 uas185 q-wording stroke
r15strokq	w15 uas396 q-wording stroke
r12strok	w12 uas20 r reports stroke
r13strok	w13 uas95 r reports stroke
r14strok	w14 uas185 r reports stroke
r15strok	w15 uas396 r reports stroke
r12stroke	w12 uas20 r ever had stroke
r13stroke	w13 uas95 r ever had stroke
r14stroke	w14 uas185 r ever had stroke
r15stroke	w15 uas396 r ever had stroke
r13stroks	w13 uas95 r had stroke since last iw
r14stroks	w14 uas185 r had stroke since last iw
r15stroks	w15 uas396 r had stroke since last iw

r12strokf	w12 uas20 flag dispute chg stroke
r13strokf	w13 uas95 flag dispute chg stroke
r14strokf	w14 uas185 flag dispute chg stroke
r15strokf	w15 uas396 flag dispute chg stroke
r12psychq	w12 uas20 q-wording psych prob
r13psychq	w13 uas95 q-wording psych prob
r14psychq	w14 uas185 q-wording psych prob
r15psychq	w15 uas396 q-wording psych prob
r12psych	w12 uas20 r reports psych prob
r13psych	w13 uas95 r reports psych prob
r14psych	w14 uas185 r reports psych prob
r15psych	w15 uas396 r reports psych prob
r12psyche	w12 uas20 r ever had psych problems
r13psyche	w13 uas95 r ever had psych problems
r14psyche	w14 uas185 r ever had psych problems
r15psyche	w15 uas396 r ever had psych problems
r13psychs	w13 uas95 r had psych prob since last iw
r14psychs	w14 uas185 r had psych prob since last iw
r15psychs	w15 uas396 r had psych prob since last iw
r12psychf	w12 uas20 flag dispute chg psych probs
r13psychf	w13 uas95 flag dispute chg psych probs
r14psychf	w14 uas185 flag dispute chg psych probs
r15psychf	w15 uas396 flag dispute chg psych probs
r12arthrq	w12 uas20 q-wording arthritis
r13arthrq	w13 uas95 q-wording arthritis
r14arthrq	w14 uas185 q-wording arthritis
r15arthrq	w15 uas396 q-wording arthritis
r12arthr	w12 uas20 r reports arthritis
r13arthr	w13 uas95 r reports arthritis
r14arthr	w14 uas185 r reports arthritis

r15arthr	w15 uas396 r reports arthritis
r12arthre	w12 uas20 r ever had arthritis
r13arthre	w13 uas95 r ever had arthritis
r14arthre	w14 uas185 r ever had arthritis
r15arthre	w15 uas396 r ever had arthritis
r13arthrs	w13 uas95 r had arthritis since last iw
r14arthrs	w14 uas185 r had arthritis since last iw
r15arthrs	w15 uas396 r had arthritis since last iw
r12arthrf	w12 uas20 flag dispute chg arthritis
r13arthrf	w13 uas95 flag dispute chg arthritis
r14arthrf	w14 uas185 flag dispute chg arthritis
r15arthrf	w15 uas396 flag dispute chg arthritis
r12alzheq	w12 uas20 q-wording of alzheimer
r13alzheq	w13 uas95 q-wording of alzheimer
r14alzheq	w14 uas185 q-wording of alzheimer
r15alzheq	w15 uas396 q-wording of alzheimer
r12alzhe	w12 uas20 r reports alzheimer
r13alzhe	w13 uas95 r reports alzheimer
r14alzhe	w14 uas185 r reports alzheimer
r15alzhe	w15 uas396 r reports alzheimer
r12alzhee	w12 uas20 r ever reported alzheimer
r13alzhee	w13 uas95 r ever reported alzheimer
r14alzhee	w14 uas185 r ever reported alzheimer
r15alzhee	w15 uas396 r ever reported alzheimer
r13alzhes	w13 uas95 r had alzheimer onset since last iw
r14alzhes	w14 uas185 r had alzheimer onset since last iw
r15alzhes	w15 uas396 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
r14alzhef	w14 uas185 flag chg prev report of alzheimer

r15alzhef	w15 uas396 flag chg prev report of alzheimer
r12demenq	w12 uas20 q-wording of dementia
r13demenq	w13 uas95 q-wording of dementia
r14demenq	w14 uas185 q-wording of dementia
r15demenq	w15 uas396 q-wording of dementia
r12demen	w12 uas20 r reports dementia
r13demen	w13 uas95 r reports dementia
r14demen	w14 uas185 r reports dementia
r15demen	w15 uas396 r reports dementia
r12demene	w12 uas20 r ever reported dementia
r13demene	w13 uas95 r ever reported dementia
r14demene	w14 uas185 r ever reported dementia
r15demene	w15 uas396 r ever reported dementia
r13demens	w13 uas95 r had dementia onset since last iw
r14demens	w14 uas185 r had dementia onset since last iw
r15demens	w15 uas396 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
r14demenf	w14 uas185 flag chg prev report of dementia
r15demenf	w15 uas396 flag chg prev report of dementia
r12condem	w12 uas20 # missings in sum cond ever
r13condem	w13 uas95 # missings in sum cond ever
r14condem	w14 uas185 # missings in sum cond ever
r15condem	w15 uas396 # missings in sum cond ever
r13condsm	w13 uas95 # missings in sum cond since last iw
r14condsm	w14 uas185 # missings in sum cond since last iw
r15condsm	w15 uas396 # missings in sum cond since last iw
r12condef	w12 uas20 # chg from dispute/sum ever
r13condef	w13 uas95 # chg from dispute/sum ever
r14condef	w14 uas185 # chg from dispute/sum ever

r15condef	w15 uas396 # chg from dispute/sum ever
r13condsf	w13 uas95 # chg from dispute/sum since last iw
r14condsf	w14 uas185 # chg from dispute/sum since last iw
r15condsf	w15 uas396 # chg from dispute/sum since last iw
r13condsp	w13 uas95 flag prv ivw not wv-1/since last iw
r14condsp	w14 uas185 flag prv ivw not wv-1/since last iw
r15condsp	w15 uas396 flag prv ivw not wv-1/since last iw
r12conde	w12 uas20 sum of conditions ever had
r13conde	w13 uas95 sum of conditions ever had
r14conde	w14 uas185 sum of conditions ever had
r15conde	w15 uas396 sum of conditions ever had
r13conds	w13 uas95 sum of conditions since last iw
r14conds	w14 uas185 sum of conditions since last iw
r15conds	w15 uas396 sum of conditions since last iw
r12dress	w12 uas21 r diff-dressing
r13dress	w13 uas96 r diff-dressing
r14dress	w14 uas186 r diff-dressing
r15dress	w15 uas397 r diff-dressing
r12walkr	w12 uas21 r diff-walk across room
r13walkr	w13 uas96 r diff-walk across room
r14walkr	w14 uas186 r diff-walk across room
r15walkr	w15 uas397 r diff-walk across room
r12bath	w12 uas21 r diff-bathing or showerng
r13bath	w13 uas96 r diff-bathing or showerng
r14bath	w14 uas186 r diff-bathing or showerng
r15bath	w15 uas397 r diff-bathing or showerng
r12eat	w12 uas21 r diff-eating
r13eat	w13 uas96 r diff-eating
r14eat	w14 uas186 r diff-eating
r15eat	w15 uas397 r diff-eating

r12bed	w12 uas21 r diff-get in/out of bed
r13bed	w13 uas96 r diff-get in/out of bed
r14bed	w14 uas186 r diff-get in/out of bed
r15bed	w15 uas397 r diff-get in/out of bed
r12toilt	w12 uas21 r diff-using the toilet
r13toilt	w13 uas96 r diff-using the toilet
r14toilt	w14 uas186 r diff-using the toilet
r15toilt	w15 uas397 r diff-using the toilet
r12dressh	w12 uas21 r gets help-dressing
r13dressh	w13 uas96 r gets help-dressing
r14dressh	w14 uas186 r gets help-dressing
r15dressh	w15 uas397 r gets help-dressing
r12walkrh	w12 uas21 r gets help-walk across room
r13walkrh	w13 uas96 r gets help-walk across room
r14walkrh	w14 uas186 r gets help-walk across room
r15walkrh	w15 uas397 r gets help-walk across room
r12bathh	w12 uas21 r gets help-bathing, showerng
r13bathh	w13 uas96 r gets help-bathing, showerng
r14bathh	w14 uas186 r gets help-bathing, showerng
r15bathh	w15 uas397 r gets help-bathing, showerng
r12eath	w12 uas21 r gets help-eating
r13eath	w13 uas96 r gets help-eating
r14eath	w14 uas186 r gets help-eating
r15eath	w15 uas397 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
r14bedh	w14 uas186 r gets help-get in/out of bed
r15bedh	w15 uas397 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

r14toilth	w14 uas186 r gets help-using the toilet
r15toilth	w15 uas397 r gets help-using the toilet
r12walkre	w12 uas21 r eqp-walk across room
r13walkre	w13 uas96 r eqp-walk across room
r14walkre	w14 uas186 r eqp-walk across room
r15walkre	w15 uas397 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
r14bede	w14 uas186 r use eqp-get in/out of bed
r15bede	w15 uas397 r use eqp-get in/out of bed
r12meals	w12 uas21 r diff-preparing hot meals
r13meals	w13 uas96 r diff-preparing hot meals
r14meals	w14 uas186 r diff-preparing hot meals
r15meals	w15 uas397 r diff-preparing hot meals
r12shop	w12 uas21 r diff-shop for groceries
r13shop	w13 uas96 r diff-shop for groceries
r14shop	w14 uas186 r diff-shop for groceries
r15shop	w15 uas397 r diff-shop for groceries
r12phone	w12 uas21 r diff-use telephone
r13phone	w13 uas96 r diff-use telephone
r14phone	w14 uas186 r diff-use telephone
r15phone	w15 uas397 r diff-use telephone
r12meds	w12 uas21 r diff-take medications
r13meds	w13 uas96 r diff-take medications
r14meds	w14 uas186 r diff-take medications
r15meds	w15 uas397 r diff-take medications
r12money	w12 uas21 r diff-managing money
r13money	w13 uas96 r diff-managing money
r14money	w14 uas186 r diff-managing money
r15money	w15 uas397 r diff-managing money

r12walks	w12 uas21 r diff-walk sev blocks
r13walks	w13 uas96 r diff-walk sev blocks
r14walks	w14 uas186 r diff-walk sev blocks
r15walks	w15 uas397 r diff-walk sev blocks
r12jog	w12 uas21 r diff-jog one mile
r13jog	w13 uas96 r diff-jog one mile
r14jog	w14 uas186 r diff-jog one mile
r15jog	w15 uas397 r diff-jog one mile
r12walk1	w12 uas21 r diff-walk one block
r13walk1	w13 uas96 r diff-walk one block
r14walk1	w14 uas186 r diff-walk one block
r15walk1	w15 uas397 r diff-walk one block
r12sit	w12 uas21 r diff-sit for 2 hours
r13sit	w13 uas96 r diff-sit for 2 hours
r14sit	w14 uas186 r diff-sit for 2 hours
r15sit	w15 uas397 r diff-sit for 2 hours
r12chair	w12 uas21 r diff-get up fr chair
r13chair	w13 uas96 r diff-get up fr chair
r14chair	w14 uas186 r diff-get up fr chair
r15chair	w15 uas397 r diff-get up fr chair
r12clims	w12 uas21 r diff-climb sev flt stair
r13clims	w13 uas96 r diff-climb sev flt stair
r14clims	w14 uas186 r diff-climb sev flt stair
r15clims	w15 uas397 r diff-climb sev flt stair
r12clim1	w12 uas21 r diff-climb one flt stair
r13clim1	w13 uas96 r diff-climb one flt stair
r14clim1	w14 uas186 r diff-climb one flt stair
r15clim1	w15 uas397 r diff-climb one flt stair
r12stoop	w12 uas21 r diff-stoop/kneel/crouch
r13stoop	w13 uas96 r diff-stoop/kneel/crouch

r14stoop	w14 uas186 r diff-stoop/kneel/crouch
r15stoop	w15 uas397 r diff-stoop/kneel/crouch
r12arms	w12 uas21 r diff-reach/extnd arms up
r13arms	w13 uas96 r diff-reach/extnd arms up
r14arms	w14 uas186 r diff-reach/extnd arms up
r15arms	w15 uas397 r diff-reach/extnd arms up
r12push	w12 uas21 r diff-push/pull large obj
r13push	w13 uas96 r diff-push/pull large obj
r14push	w14 uas186 r diff-push/pull large obj
r15push	w15 uas397 r diff-push/pull large obj
r12lift	w12 uas21 r diff-lift/carry 10lbs
r13lift	w13 uas96 r diff-lift/carry 10lbs
r14lift	w14 uas186 r diff-lift/carry 10lbs
r15lift	w15 uas397 r diff-lift/carry 10lbs
r12dime	w12 uas21 r diff-pick up a dime
r13dime	w13 uas96 r diff-pick up a dime
r14dime	w14 uas186 r diff-pick up a dime
r15dime	w15 uas397 r diff-pick up a dime
r12map	w12 uas21 r diff-use a map
r13map	w13 uas96 r diff-use a map
r14map	w14 uas186 r diff-use a map
r15map	w15 uas397 r diff-use a map
r12walksa	w12 uas21 r some diff-walk sev blocks
r13walksa	w13 uas96 r some diff-walk sev blocks
r14walksa	w14 uas186 r some diff-walk sev blocks
r15walksa	w15 uas397 r some diff-walk sev blocks
r12joga	w12 uas21 r some diff-jog one mile
r13joga	w13 uas96 r some diff-jog one mile
r14joga	w14 uas186 r some diff-jog one mile
r15joga	w15 uas397 r some diff-jog one mile

r12walk1a	w12 uas21 r some diff-walk one block
r13walk1a	w13 uas96 r some diff-walk one block
r14walk1a	w14 uas186 r some diff-walk one block
r15walk1a	w15 uas397 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
r14sita	w14 uas186 r some diff-sit for 2 hours
r15sita	w15 uas397 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
r14chaira	w14 uas186 r some diff-get up fr chair
r15chaira	w15 uas397 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
r14climsa	w14 uas186 r some diff-clmb sev flt str
r15climsa	w15 uas397 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
r14clim1a	w14 uas186 r some diff-clmb 1 flt stair
r15clim1a	w15 uas397 r some diff-clmb 1 flt stair
r12stoopa	w12 uas21 r some diff-stoop/kneel/crch
r13stoopa	w13 uas96 r some diff-stoop/kneel/crch
r14stoopa	w14 uas186 r some diff-stoop/kneel/crch
r15stoopa	w15 uas397 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
r14armsa	w14 uas186 r some diff-rch/xtnd arms up
r15armsa	w15 uas397 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

r14pusha	w14 uas186 r some diff-push/pull lg obj
r15pusha	w15 uas397 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
r14lifta	w14 uas186 r some diff-lift/carry 10lbs
r15lifta	w15 uas397 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
r14dimea	w14 uas186 r some diff-pick up a dime
r15dimea	w15 uas397 r some diff-pick up a dime
r12dressa	w12 uas21 r some diff-dressing
r13dressa	w13 uas96 r some diff-dressing
r14dressa	w14 uas186 r some diff-dressing
r15dressa	w15 uas397 r some diff-dressing
r12walkra	w12 uas21 r some diff-walk across room
r13walkra	w13 uas96 r some diff-walk across room
r14walkra	w14 uas186 r some diff-walk across room
r15walkra	w15 uas397 r some diff-walk across room
r12batha	w12 uas21 r some diff-bathing, shower
r13batha	w13 uas96 r some diff-bathing, shower
r14batha	w14 uas186 r some diff-bathing, shower
r15batha	w15 uas397 r some diff-bathing, shower
r12eata	w12 uas21 r some diff-eating
r13eata	w13 uas96 r some diff-eating
r14eata	w14 uas186 r some diff-eating
r15eata	w15 uas397 r some diff-eating
r12beda	w12 uas21 r some diff-get in/out bed
r13beda	w13 uas96 r some diff-get in/out bed
r14beda	w14 uas186 r some diff-get in/out bed
r15beda	w15 uas397 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
r14toilta	w14 uas186 r some diff-using the toilet
r15toilta	w15 uas397 r some diff-using the toilet
r12mapa	w12 uas21 r some diff-use a map
r13mapa	w13 uas96 r some diff-use a map
r14mapa	w14 uas186 r some diff-use a map
r15mapa	w15 uas397 r some diff-use a map
r12mealsa	w12 uas21 r some diff-prepare hot meal
r13mealsa	w13 uas96 r some diff-prepare hot meal
r14mealsa	w14 uas186 r some diff-prepare hot meal
r15mealsa	w15 uas397 r some diff-prepare hot meal
r12shopa	w12 uas21 r some diff-shop for grocery
r13shopa	w13 uas96 r some diff-shop for grocery
r14shopa	w14 uas186 r some diff-shop for grocery
r15shopa	w15 uas397 r some diff-shop for grocery
r12phonea	w12 uas21 r some diff-use telephone
r13phonea	w13 uas96 r some diff-use telephone
r14phonea	w14 uas186 r some diff-use telephone
r15phonea	w15 uas397 r some diff-use telephone
r12medsa	w12 uas21 r some diff-take medications
r13medsa	w13 uas96 r some diff-take medications
r14medsa	w14 uas186 r some diff-take medications
r15medsa	w15 uas397 r some diff-take medications
r12moneya	w12 uas21 r some diff-managing money
r13moneya	w13 uas96 r some diff-managing money
r14moneya	w14 uas186 r some diff-managing money
r15moneya	w15 uas397 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

r14grossa	w14 uas186 walk1/r,clim1,bed,bath/0-5
r15grossa	w15 uas397 walk1/r,clim1,bed,bath/0-5
r12mobila	w12 uas21 some diff-mobility /0-5
r13mobila	w13 uas96 some diff-mobility /0-5
r14mobila	w14 uas186 some diff-mobility /0-5
r15mobila	w15 uas397 some diff-mobility /0-5
r12lgmusa	w12 uas21 some diff-large muscle /0-4
r13lgmusa	w13 uas96 some diff-large muscle /0-4
r14lgmusa	w14 uas186 some diff-large muscle /0-4
r15lgmusa	w15 uas397 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
r14iadlza	w14 uas186 some diff-iadls: w12 onwards /0-5
r15iadlza	w15 uas397 some diff-iadls: w12 onwards /0-5
r12finea	w12 uas21 dime/eat/dress /0-3
r13finea	w13 uas96 dime/eat/dress /0-3
r14finea	w14 uas186 dime/eat/dress /0-3
r15finea	w15 uas397 dime/eat/dress /0-3
r12adlwa	w12 uas21 some diff-adls:wallace /0-3
r13adlwa	w13 uas96 some diff-adls:wallace /0-3
r14adlwa	w14 uas186 some diff-adls:wallace /0-3
r15adlwa	w15 uas397 some diff-adls:wallace /0-3
r12adla	w12 uas21 some diff-adls /0-5
r13adla	w13 uas96 some diff-adls /0-5
r14adla	w14 uas186 some diff-adls /0-5
r15adla	w15 uas397 some diff-adls /0-5
r12iadla	w12 uas21 some diff-iadls: w12 onwards /0-3
r13iadla	w13 uas96 some diff-iadls: w12 onwards /0-3
r14iadla	w14 uas186 some diff-iadls: w12 onwards /0-3
r15iadla	w15 uas397 some diff-iadls: w12 onwards /0-3

r13adlc	w13 uas96 change-adls /0-5
r14adlc	w14 uas186 change-adls /0-5
r15adlc	w15 uas397 change-adls /0-5
r13finec	w13 uas96 chg:dime,eat,dress /0-3
r14finec	w14 uas186 chg:dime,eat,dress /0-3
r15finec	w15 uas397 chg:dime,eat,dress /0-3
r13grossc	w13 uas96 chg:walk1/r,clim1,bed,bath/5
r14grossc	w14 uas186 chg:walk1/r,clim1,bed,bath/5
r15grossc	w15 uas397 chg:walk1/r,clim1,bed,bath/5
r13adlf	w13 uas96 chg flag-adls /0-5
r14adlf	w14 uas186 chg flag-adls /0-5
r15adlf	w15 uas397 chg flag-adls /0-5
r13finef	w13 uas96 chgf:dime,eat,dress /0-3
r14finef	w14 uas186 chgf:dime,eat,dress /0-3
r15finef	w15 uas397 chgf:dime,eat,dress /0-3
r13grossf	w13 uas96 chgf:walk1/r,clim1,bed,bath /0-5
r14grossf	w14 uas186 chgf:walk1/r,clim1,bed,bath /0-5
r15grossf	w15 uas397 chgf:walk1/r,clim1,bed,bath /0-5
r12hosp	w12 uas23 hospital stay, prv 2 yrs
r13hosp	w13 uas98 hospital stay, prv 2 yrs
r14hosp	w14 uas188 hospital stay, prv 2 yrs
r15hosp	w15 uas399 hospital stay, prv 2 yrs
r12nrshom	w12 uas23 nurs home stay, prv 2 yrs
r13nrshom	w13 uas98 nurs home stay, prv 2 yrs
r14nrshom	w14 uas188 nurs home stay, prv 2 yrs
r15nrshom	w15 uas399 nurs home stay, prv 2 yrs
r12doctor	w12 uas23 doctor visit, prv 2 yrs
r13doctor	w13 uas98 doctor visit, prv 2 yrs
r14doctor	w14 uas188 doctor visit, prv 2 yrs
r15doctor	w15 uas399 doctor visit, prv 2 yrs

r12outpt	w12 uas23 outpatient surgry, prv 2 yrs
r13outpt	w13 uas98 outpatient surgry, prv 2 yrs
r14outpt	w14 uas188 outpatient surgry, prv 2 yrs
r15outpt	w15 uas399 outpatient surgry, prv 2 yrs
r12dentst	w12 uas23 dental visit, prv 2 yrs
r13dentst	w13 uas98 dental visit, prv 2 yrs
r14dentst	w14 uas188 dental visit, prv 2 yrs
r15dentst	w15 uas399 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
r14drugs	w14 uas188 reg take rx drugs, prv 2 yrs
r15drugs	w15 uas399 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
r14homcar	w14 uas188 home hlth care, prv 2 yrs
r15homcar	w15 uas399 home hlth care, prv 2 yrs
r12spcfac	w12 uas23 spec hlth facilty, prv 2 yrs
r13spcfac	w13 uas98 spec hlth facilty, prv 2 yrs
r14spcfac	w14 uas188 spec hlth facilty, prv 2 yrs
r15spcfac	w15 uas399 spec hlth facilty, prv 2 yrs
r12hsptim	w12 uas23 # hospital stays, prv 2 yrs
r13hsptim	w13 uas98 # hospital stays, prv 2 yrs
r14hsptim	w14 uas188 # hospital stays, prv 2 yrs
r15hsptim	w15 uas399 # hospital stays, prv 2 yrs
r12nrstim	w12 uas23 # nurs home stays, prv 2 yrs
r13nrstim	w13 uas98 # nurs home stays, prv 2 yrs
r14nrstim	w14 uas188 # nurs home stays, prv 2 yrs
r15nrstim	w15 uas399 # nurs home stays, prv 2 yrs
r12hspnit	w12 uas23 # nights in hosp, prv 2 yrs
r13hspnit	w13 uas98 # nights in hosp, prv 2 yrs

r14hspnit	w14 uas188 # nights in hosp, prv 2 yrs
r15hspnit	w15 uas399 # nights in hosp, prv 2 yrs
r12doctim	w12 uas23 # doctor vists, prv 2 yrs
r13doctim	w13 uas98 # doctor vists, prv 2 yrs
r14doctim	w14 uas188 # doctor vists, prv 2 yrs
r15doctim	w15 uas399 # 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
r14oopmd	w14 uas188 out of pkt med exp, prv 2 yrs
r15oopmd	w15 uas399 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
r14oopmdf	w14 uas188 out of pkt imputed, prv 2 yrs
r15oopmdf	w15 uas399 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
r14oopmdo	w14 uas188 out of pkt med exp w oth, prv 2 yrs
r15oopmdo	w15 uas399 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
r14oopmdof	w14 uas188 out of pkt w oth imputed, prv 2 yrs
r15oopmdof	w15 uas399 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
r14nhmliv	w14 uas188 live in nurs home at iview
r15nhmliv	w15 uas399 live in nurs home at iview
r12nhmmvy	w12 uas23 year moved to nurs home
r13nhmmvy	w13 uas98 year moved to nurs home
r14nhmmvy	w14 uas188 year moved to nurs home
r15nhmmvy	w15 uas399 year moved to nurs home

r12nhmmvm	w12 uas23 month moved to nurs home
r13nhmmvm	w13 uas98 month moved to nurs home
r14nhmmvm	w14 uas188 month moved to nurs home
r15nhmmvm	w15 uas399 month moved to nurs home
r12nhmday	w12 uas23 days in nh from move/prvivw
r13nhmday	w13 uas98 days in nh from move/prvivw
r14nhmday	w14 uas188 days in nh from move/prvivw
r15nhmday	w15 uas399 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
r14nrsnit	w14 uas188 # nights in nurs home, prv 2 yrs
r15nrsnit	w15 uas399 # 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	w13 uas95 cognition date naming-month
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
r14slfmem	w14 uas185 self rated memory
r15slfmem	w15 uas396 self rated memory
r12pstmem	w12 uas20 memory compared to past
r13pstmem	w13 uas95 memory compared to past
r14pstmem	w14 uas185 memory compared to past
r15pstmem	w15 uas396 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
r14covr	w14 uas188 r covered by r empl plan
r15covr	w15 uas399 r covered by r empl plan
r12covrt	w12 uas23 r plan covers retirees
r13covrt	w13 uas98 r plan covers retirees
r14covrt	w14 uas188 r plan covers retirees
r15covrt	w15 uas399 r plan covers retirees
r12covs	w12 uas23 r covered by s empl plan
r13covs	w13 uas98 r covered by s empl plan
r14covs	w14 uas188 r covered by s empl plan
r15covs	w15 uas399 r covered by s empl plan
r12govmd	w12 uas23 r has gov plan-medicaid
r13govmd	w13 uas98 r has gov plan-medicaid
r14govmd	w14 uas188 r has gov plan-medicaid
r15govmd	w15 uas399 r has gov plan-medicaid
r12govmr	w12 uas23 r has gov plan-medicare
r13govmr	w13 uas98 r has gov plan-medicare
r14govmr	w14 uas188 r has gov plan-medicare
r15govmr	w15 uas399 r has gov plan-medicare
r12govva	w12 uas23 r has gov plan-champus/va
r13govva	w13 uas98 r has gov plan-champus/va
r14govva	w14 uas188 r has gov plan-champus/va
r15govva	w15 uas399 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
r14hecov1	w14 uas188 who is covered in r empl plan #1
r15hecov1	w15 uas399 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
r14hecov2	w14 uas188 who is covered in r empl plan #2
r15hecov2	w15 uas399 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
r14hecov3	w14 uas188 who is covered in r empl plan #3
r15hecov3	w15 uas399 who is covered in r empl plan #3
r12henum	w12 uas23 number of health insurance plans
r13henum	w13 uas98 number of health insurance plans
r14henum	w14 uas188 number of health insurance plans
r15henum	w15 uas399 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
r14hertr1	w14 uas188 r coverage by r in retirement #1
r15hertr1	w15 uas399 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
r14hertr2	w14 uas188 r coverage by r in retirement #2
r15hertr2	w15 uas399 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
r14hertr3	w14 uas188 r coverage by r in retirement #3
r15hertr3	w15 uas399 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
r14herts1	w14 uas188 sp coverage by r in retirement #1
r15herts1	w15 uas399 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

r14herts2	w14 uas188 sp coverage by r in retirement #2
r15herts2	w15 uas399 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
r14herts3	w14 uas188 sp coverage by r in retirement #3
r15herts3	w15 uas399 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
r14hesrc1	w14 uas188 source of r empl plan #1
r15hesrc1	w15 uas399 source of r empl plan #1
r12hesrc2	w12 uas23 source of r empl plan #2
r13hesrc2	w13 uas98 source of r empl plan #2
r14hesrc2	w14 uas188 source of r empl plan #2
r15hesrc2	w15 uas399 source of r empl plan #2
r12hesrc3	w12 uas23 source of r empl plan #3
r13hesrc3	w13 uas98 source of r empl plan #3
r14hesrc3	w14 uas188 source of r empl plan #3
r15hesrc3	w15 uas399 source of r empl plan #3
r12higov	w12 uas23 r is covered by gov plan
r13higov	w13 uas98 r is covered by gov plan
r14higov	w14 uas188 r is covered by gov plan
r15higov	w15 uas399 r is covered by gov plan
r12hiltc	w12 uas23 r has long term care ins
r13hiltc	w13 uas98 r has long term care ins
r14hiltc	w14 uas188 r has long term care ins
r15hiltc	w15 uas399 r has long term care ins
r12hiothp	w12 uas23 r has other ins
r13hiothp	w13 uas98 r has other ins
r14hiothp	w14 uas188 r has other ins
r15hiothp	w15 uas399 r has other ins

r12lifein	w12 uas25 r has life insurance
r13lifein	w13 uas100 r has life insurance
r14lifein	w14 uas190 r has life insurance
r15lifein	w15 uas401 r has life insurance
r12tyltc	w12 uas23 r type of long term care ins
r13tyltc	w13 uas98 r type of long term care ins
r14tyltc	w14 uas188 r type of long term care ins
r15tyltc	w15 uas399 r type of long term care ins
r12heret	w12 uas23 r covered in retirement /summary
r13heret	w13 uas98 r covered in retirement /summary
r14heret	w14 uas188 r covered in retirement /summary
r15heret	w15 uas399 r covered in retirement /summary

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

Variable Name	Variable Label
r12fsize	w12 uas22 size of firm or business
r13fsize	w13 uas97 size of firm or business
r14fsize	w14 uas187 size of firm or business
r15fsize	w15 uas398 size of firm or business
r13fsizef	w13 uas97 value carried forward from previous wave
r14fsizef	w14 uas187 value carried forward from previous wave
r15fsizef	w15 uas398 value carried forward from previous wave
r12inlbrf	w12 uas22 equals 1 if r is in labor force
r13inlbrf	w13 uas97 equals 1 if r is in labor force
r14inlbrf	w14 uas187 equals 1 if r is in labor force
r15inlbrf	w15 uas398 equals 1 if r is in labor force
r12jcoccc	w12 uas22 current occupation (2018 census code)
r13jcoccc	w13 uas97 current occupation (2018 census code)
r14jcoccc	w14 uas187 current occupation (2018 census code)
r15jcoccc	w15 uas398 current occupation (2018 census code)
r12jcten	w12 uas22 current job tenure
r13jcten	w13 uas97 current job tenure
r14jcten	w14 uas187 current job tenure
r15jcten	w15 uas398 current job tenure
r12jhour2	w12 uas22 hours worked/week 2nd job
r13jhour2	w13 uas97 hours worked/week 2nd job
r14jhour2	w14 uas187 hours worked/week 2nd job
r15jhour2	w15 uas398 hours worked/week 2nd job
r12jhours	w12 uas22 hours worked/week main job
r13jhours	w13 uas97 hours worked/week main job
r14jhours	w14 uas187 hours worked/week main job
r15jhours	w15 uas398 hours worked/week main job
r12jjobs	w12 uas22 status of r job history

r13jjobs	w13 uas97 status of r job history
r14jjobs	w14 uas187 status of r job history
r15jjobs	w15 uas398 status of r job history
r12jlastm	w12 uas22 month last worked/not workng
r13jlastm	w13 uas97 month last worked/not workng
r14jlastm	w14 uas187 month last worked/not workng
r15jlastm	w15 uas398 month last worked/not workng
r12jlasty	w12 uas22 year last worked/not working
r13jlasty	w13 uas97 year last worked/not working
r14jlasty	w14 uas187 year last worked/not working
r15jlasty	w15 uas398 year last worked/not working
r12jlift	w12 uas22 cur job req lift heavy loads
r13jlift	w13 uas97 cur job req lift heavy loads
r14jlift	w14 uas187 cur job req lift heavy loads
r15jlift	w15 uas398 cur job req lift heavy loads
r12jlmis	w12 uas22 longest job # jobs date=miss
r13jlmis	w13 uas97 longest job # jobs date=miss
r14jlmis	w14 uas187 longest job # jobs date=miss
r15jlmis	w15 uas398 longest job # jobs date=miss
r12jloccc	w12 uas22 r occupation with longest reported tenure (2018 census code)
r13jloccc	w13 uas97 r occupation with longest reported tenure (2018 census code)
r14jloccc	w14 uas187 r occupation with longest reported tenure (2018 census code)
r15jloccc	w15 uas398 r occupation with longest reported tenure (2018 census code)
r12jlten	w12 uas22 longest reported job tenure
r13jlten	w13 uas97 longest reported job tenure
r14jlten	w14 uas187 longest reported job tenure
r15jlten	w15 uas398 longest reported job tenure
r12jmiss	w12 uas22 # jobs with missing dates
r13jmiss	w13 uas97 # jobs with missing dates
r14jmiss	w14 uas187 # jobs with missing dates

r15jmiss	w15 uas398 # jobs with missing dates
r12jnjob	w12 uas22 # jobs reported
r13jnjob	w13 uas97 # jobs reported
r14jnjob	w14 uas187 # jobs reported
r15jnjob	w15 uas398 # jobs reported
r12jnjob5	w12 uas22 # 5+ year-jobs reported
r13jnjob5	w13 uas97 # 5+ year-jobs reported
r14jnjob5	w14 uas187 # 5+ year-jobs reported
r15jnjob5	w15 uas398 # 5+ year-jobs reported
r12jphys	w12 uas22 cur job req lots phys effort
r13jphys	w13 uas97 cur job req lots phys effort
r14jphys	w14 uas187 cur job req lots phys effort
r15jphys	w15 uas398 cur job req lots phys effort
r12jsight	w12 uas22 cur job req good eyesight
r13jsight	w13 uas97 cur job req good eyesight
r14jsight	w14 uas187 cur job req good eyesight
r15jsight	w15 uas398 cur job req good eyesight
r12jstoop	w12 uas22 cur job req stoop/kneel/crouch
r13jstoop	w13 uas97 cur job req stoop/kneel/crouch
r14jstoop	w14 uas187 cur job req stoop/kneel/crouch
r15jstoop	w15 uas398 cur job req stoop/kneel/crouch
r12jstres	w12 uas22 cur job involves much stress
r13jstres	w13 uas97 cur job involves much stress
r14jstres	w14 uas187 cur job involves much stress
r15jstres	w15 uas398 cur job involves much stress
r12jweek2	w12 uas22 weeks worked/year 2nd job
r13jweek2	w13 uas97 weeks worked/year 2nd job
r14jweek2	w14 uas187 weeks worked/year 2nd job
r15jweek2	w15 uas398 weeks worked/year 2nd job
r12jweeks	w12 uas22 weeks worked/year main job

r13jweeks	w13 uas97 weeks worked/year main job
r14jweeks	w14 uas187 weeks worked/year main job
r15jweeks	w15 uas398 weeks worked/year main job
r12jyearm	w12 uas22 r years worked/missing flag
r13jyearm	w13 uas97 r years worked/missing flag
r14jyearm	w14 uas187 r years worked/missing flag
r15jyearm	w15 uas398 r years worked/missing flag
r12jyears	w12 uas22 r years worked/self-report+job hist
r13jyears	w13 uas97 r years worked/self-report+job hist
r14jyears	w14 uas187 r years worked/self-report+job hist
r15jyears	w15 uas398 r years worked/self-report+job hist
r12lbrf	w12 uas22 r labor force status
r13lbrf	w13 uas97 r labor force status
r14lbrf	w14 uas187 r labor force status
r15lbrf	w15 uas398 r labor force status
r12lbrfh	w12 uas22 labor force status, no week restriction
r13lbrfh	w13 uas97 labor force status, no week restriction
r14lbrfh	w14 uas187 labor force status, no week restriction
r15lbrfh	w15 uas398 labor force status, no week restriction
r12lbrfy	w12 uas22 labor force status year round flag
r13lbrfy	w13 uas97 labor force status year round flag
r14lbrfy	w14 uas187 labor force status year round flag
r15lbrfy	w15 uas398 labor force status year round flag
r12retemp	w12 uas22 r gives retired in empstat
r13retemp	w13 uas97 r gives retired in empstat
r14retemp	w14 uas187 r gives retired in empstat
r15retemp	w15 uas398 r gives retired in empstat
r12slfemp	w12 uas22 whether self-employed
r13slfemp	w13 uas97 whether self-employed
r14slfemp	w14 uas187 whether self-employed

r15slfemp	w15 uas398 whether self-employed
r12unemp	w12 uas22 equals 1 if r is unemployed
r13unemp	w13 uas97 equals 1 if r is unemployed
r14unemp	w14 uas187 equals 1 if r is unemployed
r15unemp	w15 uas398 equals 1 if r is unemployed
r12union	w12 uas22 r is covered by a union
r13union	w13 uas97 r is covered by a union
r14union	w14 uas187 r is covered by a union
r15union	w15 uas398 r is covered by a union
r13unionf	w13 uas97 carried forward value from prev wave
r14unionf	w14 uas187 carried forward value from prev wave
r15unionf	w15 uas398 carried forward value from prev wave
r12wgfhr	w12 uas22 impute flag wage rate-hrly
r13wgfhr	w13 uas97 impute flag wage rate-hrly
r14wgfhr	w14 uas187 impute flag wage rate-hrly
r15wgfhr	w15 uas398 impute flag wage rate-hrly
r12wgfwk	w12 uas22 impute flag wage rate-wkly
r13wgfwk	w13 uas97 impute flag wage rate-wkly
r14wgfwk	w14 uas187 impute flag wage rate-wkly
r15wgfwk	w15 uas398 impute flag wage rate-wkly
r12wgihr	w12 uas22 imputed wage rate-hrly
r13wgihr	w13 uas97 imputed wage rate-hrly
r14wgihr	w14 uas187 imputed wage rate-hrly
r15wgihr	w15 uas398 imputed wage rate-hrly
r12wgiwk	w12 uas22 imputed wage rate-wkly
r13wgiwk	w13 uas97 imputed wage rate-wkly
r14wgiwk	w14 uas187 imputed wage rate-wkly
r15wgiwk	w15 uas398 imputed wage rate-wkly
r12work	w12 uas22 r working for pay
r13work	w13 uas97 r working for pay

r14work	w14 uas187 r working for pay
r15work	w15 uas398 r working for pay
r12work2	w12 uas22 works at 2nd job
r13work2	w13 uas97 works at 2nd job
r14work2	w14 uas187 works at 2nd job
r15work2	w15 uas398 works at 2nd job
r13samejob	w13 uas97 same job title as last wave
r14samejob	w14 uas187 same job title as last wave
r15samejob	w15 uas398 same job title as last wave
r13samemp	w13 uas97 same employer as last wave
r14samemp	w14 uas187 same employer as last wave
r15samemp	w15 uas398 same employer as last wave

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
r14sayret	w14 uas187 r considers self retired
r15sayret	w15 uas398 r considers self retired
r12retmon	w12 uas22 month retired if say retired
r13retmon	w13 uas97 month retired if say retired
r14retmon	w14 uas187 month retired if say retired
r15retmon	w15 uas398 month retired if say retired
r12retyr	w12 uas22 year retired if say retired
r13retyr	w13 uas97 year retired if say retired
r14retyr	w14 uas187 year retired if say retired
r15retyr	w15 uas398 year retired if say retired
r12retdtwv	w12 uas22 wave retirement date reported
r13retdtwv	w13 uas97 wave retirement date reported
r14retdtwv	w14 uas187 wave retirement date reported
r15retdtwv	w15 uas398 wave retirement date reported
r12retsat	w12 uas22 ret satisfying
r13retsat	w13 uas97 ret satisfying
r14retsat	w14 uas187 ret satisfying
r15retsat	w15 uas398 ret satisfying
r12ryrcmp	w12 uas22 ret yrs compared to before
r13ryrcmp	w13 uas97 ret yrs compared to before
r14ryrcmp	w14 uas187 ret yrs compared to before
r15ryrcmp	w15 uas398 ret yrs compared to before
r12liv75	w12 uas23 r probability to live 75+
r13liv75	w13 uas98 r probability to live 75+
r14liv75	w14 uas188 r probability to live 75+
r15liv75	w15 uas399 r probability to live 75+

r12liv75p	w12 uas23 lftab prob live 75+/r curage
r13liv75p	w13 uas98 lftab prob live 75+/r curage
r14liv75p	w14 uas188 lftab prob live 75+/r curage
r15liv75p	w15 uas399 lftab prob live 75+/r curage
r13liv75c	w13 uas98 chg live 75+: r/lftab ratio
r14liv75c	w14 uas188 chg live 75+: r/lftab ratio
r15liv75c	w15 uas399 chg live 75+: r/lftab ratio
r13liv75f	w13 uas98 flag liv75c, # prv iw
r14liv75f	w14 uas188 flag liv75c, # prv iw
r15liv75f	w15 uas399 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
r14liv10a	w14 uas188 age used in live 80-100/85 q
r15liv10a	w15 uas399 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
r14liv10	w14 uas188 r probability to live 80-100
r15liv10	w15 uas399 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
r14liv10p	w14 uas188 lftab prob live 80-100/r curage
r15liv10p	w15 uas399 lftab prob live 80-100/r curage
r13liv8xc	w13 uas98 chg live 80-100: r/lftab ratio
r14liv8xc	w14 uas188 chg live 80-100: r/lftab ratio
r15liv8xc	w15 uas399 chg live 80-100: r/lftab ratio
r13liv8xf	w13 uas98 flag liv8xc, # prv iw
r14liv8xf	w14 uas188 flag liv8xc, # prv iw
r15liv8xf	w15 uas399 flag liv8xc, # prv iw
r12ans3pq	w12 uas23 r answered the first three probability questions
r13ans3pq	w13 uas98 r answered the first three probability questions

r14ans3pq	w14 uas188 r answered the first three probability questions
r15ans3pq	w15 uas399 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
r14pnhm5y	w14 uas188 r prob moving to nhm in 5 yrs
r15pnhm5y	w15 uas399 r prob moving to nhm in 5 yrs
r12finpln	w12 uas23 r financial planning horizon
r13finpln	w13 uas98 r financial planning horizon
r14finpln	w14 uas188 r financial planning horizon
r15finpln	w15 uas399 r financial planning horizon
r12beq10k	w12 uas23 r prob leave bequest 10k+
r13beq10k	w13 uas98 r prob leave bequest 10k+
r14beq10k	w14 uas188 r prob leave bequest 10k+
r15beq10k	w15 uas399 r prob leave bequest 10k+
r12beq100	w12 uas23 r prob leave bequest 100k+
r13beq100	w13 uas98 r prob leave bequest 100k+
r14beq100	w14 uas188 r prob leave bequest 100k+
r15beq100	w15 uas399 r prob leave bequest 100k+
r12beq500	w12 uas23 r prob leave bequest 500k+
r13beq500	w13 uas98 r prob leave bequest 500k+
r14beq500	w14 uas188 r prob leave bequest 500k+
r15beq500	w15 uas399 r prob leave bequest 500k+
r12beqany	w12 uas23 r prob leave bequest any
r13beqany	w13 uas98 r prob leave bequest any
r14beqany	w14 uas188 r prob leave bequest any
r15beqany	w15 uas399 r prob leave bequest any
r12work62	w12 uas23 r prob working ft after 62
r13work62	w13 uas98 r prob working ft after 62
r14work62	w14 uas188 r prob working ft after 62
r15work62	w15 uas399 r prob working ft after 62

r12work65	w12 uas23 r prob working ft after 65
r13work65	w13 uas98 r prob working ft after 65
r14work65	w14 uas188 r prob working ft after 65
r15work65	w15 uas399 r prob working ft after 65
r12work62f	w12 uas23 logical skip flag: p62
r13work62f	w13 uas98 logical skip flag: p62
r14work62f	w14 uas188 logical skip flag: p62
r15work62f	w15 uas399 logical skip flag: p62
r12work65f	w12 uas23 logical skip flag: p65
r13work65f	w13 uas98 logical skip flag: p65
r14work65f	w14 uas188 logical skip flag: p65
r15work65f	w15 uas399 logical skip flag: p65
r12work70	w12 uas23 r prob working ft after 70
r13work70	w13 uas98 r prob working ft after 70
r14work70	w14 uas188 r prob working ft after 70
r15work70	w15 uas399 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
r14work70a	w14 uas188 r prob working at all after 70
r15work70a	w15 uas399 r prob working at all after 70
r12work70f	w12 uas23 logical skip flag: p70
r13work70f	w13 uas98 logical skip flag: p70
r14work70f	w14 uas188 logical skip flag: p70
r15work70f	w15 uas399 logical skip flag: p70
r12work70af	w12 uas23 logical skip flag: p70a
r13work70af	w13 uas98 logical skip flag: p70a
r14work70af	w14 uas188 logical skip flag: p70a
r15work70af	w15 uas399 logical skip flag: p70a
r12rplnyr	w12 uas22 when r plans to stop work
r13rplnyr	w13 uas97 when r plans to stop work

r14rplnyr	w14 uas187 when r plans to stop work
r15rplnyr	w15 uas398 when r plans to stop work
r12rplnya	w12 uas22 when r thinks will stop work
r13rplnya	w13 uas97 when r thinks will stop work
r14rplnya	w14 uas187 when r thinks will stop work
r15rplnya	w15 uas398 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 currently receiving pension income
r13peninc	w13 uas97 r currently receiving pension income
r14peninc	w14 uas187 r currently receiving pension income
r15peninc	w15 uas398 r currently receiving pension income
r12peni_n	w12 uas22 # pensions r receives income
r13peni_n	w13 uas97 # pensions r receives income
r14peni_n	w14 uas187 # pensions r receives income
r15peni_n	w15 uas398 # pensions r receives income
r12penic1	w12 uas22 r pen #1 continue after death
r13penic1	w13 uas97 r pen #1 continue after death
r14penic1	w14 uas187 r pen #1 continue after death
r15penic1	w15 uas398 r pen #1 continue after death
r12penic2	w12 uas22 r pen #2 continue after death
r13penic2	w13 uas97 r pen #2 continue after death
r14penic2	w14 uas187 r pen #2 continue after death
r15penic2	w15 uas398 r pen #2 continue after death
s12peninc	w12 uas22 sp currently receiving pension income
s13peninc	w13 uas97 sp currently receiving pension income
s14peninc	w14 uas187 sp currently receiving pension income
s15peninc	w15 uas398 sp currently receiving pension income
s12peni_n	w12 uas22 sp # pensions s receives income
s13peni_n	w13 uas97 sp # pensions s receives income
s14peni_n	w14 uas187 sp # pensions s receives income
s15peni_n	w15 uas398 sp # pensions s receives income
s12penic1	w12 uas22 sp pen #1 continue after death
s13penic1	w13 uas97 sp pen #1 continue after death
s14penic1	w14 uas187 sp pen #1 continue after death

s15penic1	w15 uas398 sp pen #1 continue after death
s12penic2	w12 uas22 sp pen #2 continue after death
s13penic2	w13 uas97 sp pen #2 continue after death
s14penic2	w14 uas187 sp pen #2 continue after death
s15penic2	w15 uas398 sp pen #2 continue after death
r12ptyp1	w12 uas22 current pension type #1
r13ptyp1	w13 uas97 current pension type #1
r14ptyp1	w14 uas187 current pension type #1
r15ptyp1	w15 uas398 current pension type #1
r12ptyp2	w12 uas22 current pension type #2
r13ptyp2	w13 uas97 current pension type #2
r14ptyp2	w14 uas187 current pension type #2
r15ptyp2	w15 uas398 current pension type #2
r12ptyp3	w12 uas22 current pension type #3
r13ptyp3	w13 uas97 current pension type #3
r14ptyp3	w14 uas187 current pension type #3
r15ptyp3	w15 uas398 current pension type #3
r12ptyp4	w12 uas22 current pension type #4
r13ptyp4	w13 uas97 current pension type #4
r14ptyp4	w14 uas187 current pension type #4
r15ptyp4	w15 uas398 current pension type #4
r12ptypd1	w12 uas22 current pension type in detail #1
r13ptypd1	w13 uas97 current pension type in detail #1
r14ptypd1	w14 uas187 current pension type in detail #1
r15ptypd1	w15 uas398 current pension type in detail #1
r12ptypd2	w12 uas22 current pension type in detail #2
r13ptypd2	w13 uas97 current pension type in detail #2
r14ptypd2	w14 uas187 current pension type in detail #2
r15ptypd2	w15 uas398 current pension type in detail #2
r12ptypd3	w12 uas22 current pension type in detail #3

r13ptypd3	w13 uas97 current pension type in detail #3
r14ptypd3	w14 uas187 current pension type in detail #3
r15ptypd3	w15 uas398 current pension type in detail #3
r12ptypd4	w12 uas22 current pension type in detail #4
r13ptypd4	w13 uas97 current pension type in detail #4
r14ptypd4	w14 uas187 current pension type in detail #4
r15ptypd4	w15 uas398 current pension type in detail #4
r12jcpen	w12 uas22 has pension current job
r13jcpen	w13 uas97 has pension current job
r14jcpen	w14 uas187 has pension current job
r15jcpen	w15 uas398 has pension current job
r12penct	w12 uas22 # pensions current job
r13penct	w13 uas97 # pensions current job
r14penct	w14 uas187 # pensions current job
r15penct	w15 uas398 # pensions current job
r12ptypf1	w12 uas22 does pension type match detail? #1
r13ptypf1	w13 uas97 does pension type match detail? #1
r14ptypf1	w14 uas187 does pension type match detail? #1
r15ptypf1	w15 uas398 does pension type match detail? #1
r12ptypf2	w12 uas22 does pension type match detail? #2
r13ptypf2	w13 uas97 does pension type match detail? #2
r14ptypf2	w14 uas187 does pension type match detail? #2
r15ptypf2	w15 uas398 does pension type match detail? #2
r12ptypf3	w12 uas22 does pension type match detail? #3
r13ptypf3	w13 uas97 does pension type match detail? #3
r14ptypf3	w14 uas187 does pension type match detail? #3
r15ptypf3	w15 uas398 does pension type match detail? #3
r12ptypf4	w12 uas22 does pension type match detail? #4
r13ptypf4	w13 uas97 does pension type match detail? #4
r14ptypf4	w14 uas187 does pension type match detail? #4

r15ptypf4	w15 uas398 does pension type match detail? #4
r12dccont1	w12 uas22 employee contribution to dc plan #1
r13dccont1	w13 uas97 employee contribution to dc plan #1
r14dccont1	w14 uas187 employee contribution to dc plan #1
r15dccont1	w15 uas398 employee contribution to dc plan #1
r12dccont2	w12 uas22 employee contribution to dc plan #2
r13dccont2	w13 uas97 employee contribution to dc plan #2
r14dccont2	w14 uas187 employee contribution to dc plan #2
r15dccont2	w15 uas398 employee contribution to dc plan #2
r12dccont3	w12 uas22 employee contribution to dc plan #3
r13dccont3	w13 uas97 employee contribution to dc plan #3
r14dccont3	w14 uas187 employee contribution to dc plan #3
r15dccont3	w15 uas398 employee contribution to dc plan #3
r12dccont4	w12 uas22 employee contribution to dc plan #4
r13dccont4	w13 uas97 employee contribution to dc plan #4
r14dccont4	w14 uas187 employee contribution to dc plan #4
r15dccont4	w15 uas398 employee contribution to dc plan #4
r12dcbal1	w12 uas22 current balance of dc plan #1
r13dcbal1	w13 uas97 current balance of dc plan #1
r14dcbal1	w14 uas187 current balance of dc plan #1
r15dcbal1	w15 uas398 current balance of dc plan #1
r12dcbal2	w12 uas22 current balance of dc plan #2
r13dcbal2	w13 uas97 current balance of dc plan #2
r14dcbal2	w14 uas187 current balance of dc plan #2
r15dcbal2	w15 uas398 current balance of dc plan #2
r12dcbal3	w12 uas22 current balance of dc plan #3
r13dcbal3	w13 uas97 current balance of dc plan #3
r14dcbal3	w14 uas187 current balance of dc plan #3
r15dcbal3	w15 uas398 current balance of dc plan #3
r12dcbal4	w12 uas22 current balance of dc plan #4

r13dcbal4	w13 uas97 current balance of dc plan #4
r14dcbal4	w14 uas187 current balance of dc plan #4
r15dcbal4	w15 uas398 current balance of dc plan #4
r12dcbene1	w12 uas22 employer contribution to dc plan #1
r13dcbene1	w13 uas97 employer contribution to dc plan #1
r14dcbene1	w14 uas187 employer contribution to dc plan #1
r15dcbene1	w15 uas398 employer contribution to dc plan #1
r12dcbene2	w12 uas22 employer contribution to dc plan #2
r13dcbene2	w13 uas97 employer contribution to dc plan #2
r14dcbene2	w14 uas187 employer contribution to dc plan #2
r15dcbene2	w15 uas398 employer contribution to dc plan #2
r12dcbene3	w12 uas22 employer contribution to dc plan #3
r13dcbene3	w13 uas97 employer contribution to dc plan #3
r14dcbene3	w14 uas187 employer contribution to dc plan #3
r15dcbene3	w15 uas398 employer contribution to dc plan #3
r12dcbene4	w12 uas22 employer contribution to dc plan #4
r13dcbene4	w13 uas97 employer contribution to dc plan #4
r14dcbene4	w14 uas187 employer contribution to dc plan #4
r15dcbene4	w15 uas398 employer contribution to dc plan #4
r12dcmode1	w12 uas22 employer contribution: $ or % #1
r13dcmode1	w13 uas97 employer contribution: $ or % #1
r14dcmode1	w14 uas187 employer contribution: $ or % #1
r15dcmode1	w15 uas398 employer contribution: $ or % #1
r12dcmode2	w12 uas22 employer contribution: $ or % #2
r13dcmode2	w13 uas97 employer contribution: $ or % #2
r14dcmode2	w14 uas187 employer contribution: $ or % #2
r15dcmode2	w15 uas398 employer contribution: $ or % #2
r12dcmode3	w12 uas22 employer contribution: $ or % #3
r13dcmode3	w13 uas97 employer contribution: $ or % #3
r14dcmode3	w14 uas187 employer contribution: $ or % #3

r15dcmode3	w15 uas398 employer contribution: $ or % #3
r12dcmode4	w12 uas22 employer contribution: $ or % #4
r13dcmode4	w13 uas97 employer contribution: $ or % #4
r14dcmode4	w14 uas187 employer contribution: $ or % #4
r15dcmode4	w15 uas398 employer contribution: $ or % #4
r12dcpct1	w12 uas22 employer % contribution #1
r13dcpct1	w13 uas97 employer % contribution #1
r14dcpct1	w14 uas187 employer % contribution #1
r15dcpct1	w15 uas398 employer % contribution #1
r12dcpct2	w12 uas22 employer % contribution #2
r13dcpct2	w13 uas97 employer % contribution #2
r14dcpct2	w14 uas187 employer % contribution #2
r15dcpct2	w15 uas398 employer % contribution #2
r12dcpct3	w12 uas22 employer % contribution #3
r13dcpct3	w13 uas97 employer % contribution #3
r14dcpct3	w14 uas187 employer % contribution #3
r15dcpct3	w15 uas398 employer % contribution #3
r12dcpct4	w12 uas22 employer % contribution #4
r13dcpct4	w13 uas97 employer % contribution #4
r14dcpct4	w14 uas187 employer % contribution #4
r15dcpct4	w15 uas398 employer % contribution #4

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

Variable Name	Variable Label
h12hhres	w12 uas20 Number of people in HH including R
h13hhres	w13 uas95 Number of people in HH including R
h14hhres	w14 uas185 Number of people in HH including R
h15hhres	w15 uas396 Number of people in HH including R
h12child	w12 uas20 r+sp number of living children:bio,adopted,step
h13child	w13 uas95 r+sp number of living children:bio,adopted,step
h14child	w14 uas185 r+sp number of living children:bio,adopted,step
h15child	w15 uas396 r+sp number of living children:bio,adopted,step
r12livbro	w12 uas21 R Number of living brothers
r13livbro	w13 uas96 R Number of living brothers
r14livbro	w14 uas186 R Number of living brothers
r15livbro	w15 uas397 R Number of living brothers
r12livsis	w12 uas21 R Number of living sisters
r13livsis	w13 uas96 R Number of living sisters
r14livsis	w14 uas186 R Number of living sisters
r15livsis	w15 uas397 R Number of living sisters
r12livsib	w12 uas21 R Number of living siblings
r13livsib	w13 uas96 R Number of living siblings
r14livsib	w14 uas186 R Number of living siblings
r15livsib	w15 uas397 R Number of living siblings
r12momliv	w12 uas21 R Mother alive
r13momliv	w13 uas96 R Mother alive
r14momliv	w14 uas186 R Mother alive
r15momliv	w15 uas397 R Mother alive
r12dadliv	w12 uas21 R Father alive
r13dadliv	w13 uas96 R Father alive
r14dadliv	w14 uas186 R Father alive

r15dadliv	w15 uas397 R Father alive
r12livpar	w12 uas21 R Number of living parents
r13livpar	w13 uas96 R Number of living parents
r14livpar	w14 uas186 R Number of living parents
r15livpar	w15 uas397 R Number of living parents
r12momage	w12 uas21 R Mother age current/at death
r13momage	w13 uas96 R Mother age current/at death
r14momage	w14 uas186 R Mother age current/at death
r15momage	w15 uas397 R Mother age current/at death
r12dadage	w12 uas21 R Father age current/at death
r13dadage	w13 uas96 R Father age current/at death
r14dadage	w14 uas186 R Father age current/at death
r15dadage	w15 uas397 R Father age current/at death
raevbrn	hrs demog: number of children ever born to R
rameduc	hrs demog: respondent mother's highest level of education
rafeduc	hrs demog: 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	hrs socsec: r ever received socsec--any type
rassagem	hrs socsec: age/months r start rec socsec
rassageb	hrs socsec: age r start rec socsec
sassrecv	hrs socsec: any spouse ever received socsec--any type
sassagem	hrs socsec: age/months sp start rec socsec
sassageb	hrs socsec: age sp start rec socsec
radtype1	hrs socsec episode1: ssdi=1,ssi=2,dk or both=3
radtype2	hrs socsec episode2: ssdi=1,ssi=2,dk or both=3
radtype3	hrs socsec episode3: ssdi=1,ssi=2,dk or both=3
radtype4	hrs socsec episode4: ssdi=1,ssi=2,dk or both=3
radtype5	hrs socsec episode5: ssdi=1,ssi=2,dk or both=3
radtype6	hrs socsec episode6: ssdi=1,ssi=2,dk or both=3
radtype7	hrs socsec episode7: ssdi=1,ssi=2,dk or both=3
radtype8	hrs socsec episode8: ssdi=1,ssi=2,dk or both=3
radappm1	hrs socsec episode1: month applied ssi/ssdi
radappm2	hrs socsec episode2: month applied ssi/ssdi
radappm3	hrs socsec episode3: month applied ssi/ssdi
radappm4	hrs socsec episode4: month applied ssi/ssdi
radappm5	hrs socsec episode5: month applied ssi/ssdi
radappm6	hrs socsec episode6: month applied ssi/ssdi
radappm7	hrs socsec episode7: month applied ssi/ssdi
radappm8	hrs socsec episode8: month applied ssi/ssdi
radappy1	hrs socsec episode1: year applied ssi/ssdi
radappy2	hrs socsec episode2: year applied ssi/ssdi
radappy3	hrs socsec episode3: year applied ssi/ssdi
radappy4	hrs socsec episode4: year applied ssi/ssdi
radappy5	hrs socsec episode5: year applied ssi/ssdi
radappy6	hrs socsec episode6: year applied ssi/ssdi

radappy7	hrs socsec episode7: year applied ssi/ssdi
radappy8	hrs socsec episode8: year applied ssi/ssdi
radream1	hrs socsec episode1: month reapplied/appealed ssi/ssdi
radream2	hrs socsec episode2: month reapplied/appealed ssi/ssdi
radream3	hrs socsec episode3: month reapplied/appealed ssi/ssdi
radream4	hrs socsec episode4: month reapplied/appealed ssi/ssdi
radream5	hrs socsec episode5: month reapplied/appealed ssi/ssdi
radream6	hrs socsec episode6: month reapplied/appealed ssi/ssdi
radream7	hrs socsec episode7: month reapplied/appealed ssi/ssdi
radream8	hrs socsec episode8: month reapplied/appealed ssi/ssdi
radreay1	hrs socsec episode1: year reapplied/appealed ssi/ssdi
radreay2	hrs socsec episode2: year reapplied/appealed ssi/ssdi
radreay3	hrs socsec episode3: year reapplied/appealed ssi/ssdi
radreay4	hrs socsec episode4: year reapplied/appealed ssi/ssdi
radreay5	hrs socsec episode5: year reapplied/appealed ssi/ssdi
radreay6	hrs socsec episode6: year reapplied/appealed ssi/ssdi
radreay7	hrs socsec episode7: year reapplied/appealed ssi/ssdi
radreay8	hrs socsec episode8: year reapplied/appealed ssi/ssdi
radrecm1	hrs socsec episode1: month received ssi/ssdi
radrecm2	hrs socsec episode2: month received ssi/ssdi
radrecm3	hrs socsec episode3: month received ssi/ssdi
radrecm4	hrs socsec episode4: month received ssi/ssdi
radrecm5	hrs socsec episode5: month received ssi/ssdi
radrecm6	hrs socsec episode6: month received ssi/ssdi
radrecm7	hrs socsec episode7: month received ssi/ssdi
radrecm8	hrs socsec episode8: month received ssi/ssdi
radrecy1	hrs socsec episode1: year received ssi/ssdi
radrecy2	hrs socsec episode2: year received ssi/ssdi
radrecy3	hrs socsec episode3: year received ssi/ssdi
radrecy4	hrs socsec episode4: year received ssi/ssdi

radrecy5	hrs socsec episode5: year received ssi/ssdi
radrecy6	hrs socsec episode6: year received ssi/ssdi
radrecy7	hrs socsec episode7: year received ssi/ssdi
radrecy8	hrs socsec episode8: year received ssi/ssdi
radendm1	hrs socsec episode1: month ended ssi/ssdi
radendm2	hrs socsec episode2: month ended ssi/ssdi
radendm3	hrs socsec episode3: month ended ssi/ssdi
radendm4	hrs socsec episode4: month ended ssi/ssdi
radendm5	hrs socsec episode5: month ended ssi/ssdi
radendm6	hrs socsec episode6: month ended ssi/ssdi
radendm7	hrs socsec episode7: month ended ssi/ssdi
radendm8	hrs socsec episode8: month ended ssi/ssdi
radendy1	hrs socsec episode1: year ended ssi/ssdi
radendy2	hrs socsec episode2: year ended ssi/ssdi
radendy3	hrs socsec episode3: year ended ssi/ssdi
radendy4	hrs socsec episode4: year ended ssi/ssdi
radendy5	hrs socsec episode5: year ended ssi/ssdi
radendy6	hrs socsec episode6: year ended ssi/ssdi
radendy7	hrs socsec episode7: year ended ssi/ssdi
radendy8	hrs socsec episode8: year ended ssi/ssdi
radstat1	hrs socsec episode1: episode status
radstat2	hrs socsec episode2: episode status
radstat3	hrs socsec episode3: episode status
radstat4	hrs socsec episode4: episode status
radstat5	hrs socsec episode5: episode status
radstat6	hrs socsec episode6: episode status
radstat7	hrs socsec episode7: episode status
radstat8	hrs socsec episode8: episode status
radnepi	hrs socsec: total number of ssdi/ssi episodes
radappd1	hrs socsec episode1: date applied ssi/ssdi

radappd2	hrs socsec episode2: date applied ssi/ssdi
radappd3	hrs socsec episode3: date applied ssi/ssdi
radappd4	hrs socsec episode4: date applied ssi/ssdi
radappd5	hrs socsec episode5: date applied ssi/ssdi
radappd6	hrs socsec episode6: date applied ssi/ssdi
radappd7	hrs socsec episode7: date applied ssi/ssdi
radappd8	hrs socsec episode8: date applied ssi/ssdi
radread1	hrs socsec episode1: date reapplied/appealed ssi/ssdi
radread2	hrs socsec episode2: date reapplied/appealed ssi/ssdi
radread3	hrs socsec episode3: date reapplied/appealed ssi/ssdi
radread4	hrs socsec episode4: date reapplied/appealed ssi/ssdi
radread5	hrs socsec episode5: date reapplied/appealed ssi/ssdi
radread6	hrs socsec episode6: date reapplied/appealed ssi/ssdi
radread7	hrs socsec episode7: date reapplied/appealed ssi/ssdi
radread8	hrs socsec episode8: date reapplied/appealed ssi/ssdi
radrecd1	hrs socsec episode1: date received ssi/ssdi
radrecd2	hrs socsec episode2: date received ssi/ssdi
radrecd3	hrs socsec episode3: date received ssi/ssdi
radrecd4	hrs socsec episode4: date received ssi/ssdi
radrecd5	hrs socsec episode5: date received ssi/ssdi
radrecd6	hrs socsec episode6: date received ssi/ssdi
radrecd7	hrs socsec episode7: date received ssi/ssdi
radrecd8	hrs socsec episode8: date received ssi/ssdi
radendd1	hrs socsec episode1: date ended ssi/ssdi
radendd2	hrs socsec episode2: date ended ssi/ssdi
radendd3	hrs socsec episode3: date ended ssi/ssdi
radendd4	hrs socsec episode4: date ended ssi/ssdi
radendd5	hrs socsec episode5: date ended ssi/ssdi
radendd6	hrs socsec episode6: date ended ssi/ssdi
radendd7	hrs socsec episode7: date ended ssi/ssdi

radendd8	hrs socsec episode8: date ended ssi/ssdi
r12dssamt	w12 uas22 amt received last month ssdi
r13dssamt	w13 uas97 amt received last month ssdi
r14dssamt	w14 uas187 amt received last month ssdi
r15dssamt	w15 uas398 amt received last month ssdi
r12dsiamt	w12 uas22 amt received last month ssi
r13dsiamt	w13 uas97 amt received last month ssi
r14dsiamt	w14 uas187 amt received last month ssi
r15dsiamt	w15 uas398 amt received last month ssi
r12dstat	w12 uas22 socsec status: 1st digit=dk 2nd digit=ssdi 3rd digit=ssi
r13dstat	w13 uas97 socsec status: 1st digit=dk 2nd digit=ssdi 3rd digit=ssi
r14dstat	w14 uas187 socsec status: 1st digit=dk 2nd digit=ssdi 3rd digit=ssi
r15dstat	w15 uas398 socsec status: 1st digit=dk 2nd digit=ssdi 3rd digit=ssi
r12ssdi	w12 uas22 r is receiving ssdi
r13ssdi	w13 uas97 r is receiving ssdi
r14ssdi	w14 uas187 r is receiving ssdi
r15ssdi	w15 uas398 r is receiving ssdi

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

Variable Name	Variable Label
p12l001	wv12 uas1 financial literacy:: 2% interest rate over 5 yrs
p13l001	wv13 uas121 financial literacy:: 2% interest rate over 5 yrs
p14l001	wv14 uas237 financial literacy:: 2% interest rate over 5 yrs
p15l001	wv15 uas458 financial literacy:: 2% interest rate over 5 yrs
p12l002	wv12 uas1 financial literacy:: 20% interest rate over 5 yrs
p13l002	wv13 uas121 financial literacy:: 20% interest rate over 5 yrs
p14l002	wv14 uas237 financial literacy:: 20% interest rate over 5 yrs
p15l002	wv15 uas458 financial literacy:: 20% interest rate over 5 yrs
p12l003	wv12 uas1 financial literacy:: 1% interest 2% inflation over 1 yr
p13l003	wv13 uas121 financial literacy:: 1% interest 2% inflation over 1 yr
p14l003	wv14 uas237 financial literacy:: 1% interest 2% inflation over 1 yr
p15l003	wv15 uas458 financial literacy:: 1% interest 2% inflation over 1 yr
p12l004	wv12 uas1 financial literacy:: value of inheritance now vs in 3 yrs
p13l004	wv13 uas121 financial literacy:: value of inheritance now vs in 3 yrs
p14l004	wv14 uas237 financial literacy:: value of inheritance now vs in 3 yrs
p15l004	wv15 uas458 financial literacy:: value of inheritance now vs in 3 yrs
p12l005	wv12 uas1 financial literacy:: price/income doubled
p13l005	wv13 uas121 financial literacy:: price/income doubled
p14l005	wv14 uas237 financial literacy:: price/income doubled
p15l005	wv15 uas458 financial literacy:: price/income doubled
p12d001	wv12 uas1 financial literacy:: main function of stock market
p13d001	wv13 uas121 financial literacy:: main function of stock market
p14d001	wv14 uas237 financial literacy:: main function of stock market
p15d001	wv15 uas458 financial literacy:: main function of stock market
p12d002	wv12 uas1 financial literacy:: mutual fund
p13d002	wv13 uas121 financial literacy:: mutual fund

p14d002	wv14 uas237 financial literacy:: mutual fund
p15d002	wv15 uas458 financial literacy:: mutual fund
p12p001_randomizer	wv12 uas1 financial literacy:: p001 about rise (=1) or about fall (=2)
p13p001_randomizer	wv13 uas121 financial literacy:: p001 about rise (=1) or about fall (=2)
p14p001_randomizer	wv14 uas237 financial literacy:: p001 about rise (=1) or about fall (=2)
p15p001_randomizer	wv15 uas458 financial literacy:: p001 about rise (=1) or about fall (=2)
p12p001	wv12 uas1 financial literacy:: interest rate change effect on bond prices
p13p001	wv13 uas121 financial literacy:: interest rate change effect on bond prices
p14p001	wv14 uas237 financial literacy:: interest rate change effect on bond prices
p15p001	wv15 uas458 financial literacy:: interest rate change effect on bond prices
p12p002_randomizer	wv12 uas1 financial literacy:: p002 abt single company (=1) or abt stocks (=2)
p13p002_randomizer	wv13 uas121 financial literacy:: p002 abt single company (=1) or abt stocks (=2)
p14p002_randomizer	wv14 uas237 financial literacy:: p002 abt single company (=1) or abt stocks (=2)
p15p002_randomizer	wv15 uas458 financial literacy:: p002 abt single company (=1) or abt stocks (=2)
p12p002	wv12 uas1 financial literacy:: safer return
p13p002	wv13 uas121 financial literacy:: safer return
p14p002	wv14 uas237 financial literacy:: safer return
p15p002	wv15 uas458 financial literacy:: safer return
p12p003_randomizer	wv12 uas1 financial literacy:: p003 abt stocks(=1) or abt bonds(=2)
p13p003_randomizer	wv13 uas121 financial literacy:: p003 abt stocks(=1) or abt bonds(=2)
p14p003_randomizer	wv14 uas237 financial literacy:: p003 abt stocks(=1) or abt bonds(=2)
p15p003_randomizer	wv15 uas458 financial literacy:: p003 abt stocks(=1) or abt bonds(=2)
p12p003	wv12 uas1 financial literacy:: riskier stocks/bonds
p13p003	wv13 uas121 financial literacy:: riskier stocks/bonds
p14p003	wv14 uas237 financial literacy:: riskier stocks/bonds
p15p003	wv15 uas458 financial literacy:: riskier stocks/bonds
p12p004	wv12 uas1 financial literacy:: highest returns - savings/bonds/stocks
p13p004	wv13 uas121 financial literacy:: highest returns - savings/bonds/stocks
p14p004	wv14 uas237 financial literacy:: highest returns - savings/bonds/stocks
p15p004	wv15 uas458 financial literacy:: highest returns - savings/bonds/stocks

p12p005	wv12 uas1 financial literacy:: highest fluctuations - savings/bonds/stocks
p13p005	wv13 uas121 financial literacy:: highest fluctuations - savings/bonds/stocks
p14p005	wv14 uas237 financial literacy:: highest fluctuations - savings/bonds/stocks
p15p005	wv15 uas458 financial literacy:: highest fluctuations - savings/bonds/stocks
p12p006	wv12 uas1 financial literacy:: risk of owning different assets
p13p006	wv13 uas121 financial literacy:: risk of owning different assets
p14p006	wv14 uas237 financial literacy:: risk of owning different assets
p15p006	wv15 uas458 financial literacy:: risk of owning different assets
p12p007	wv12 uas1 financial literacy:: housing prices
p13p007	wv13 uas121 financial literacy:: housing prices
p14p007	wv14 uas237 financial literacy:: housing prices
p15p007	wv15 uas458 financial literacy:: housing prices
p12finlitscore	wv12 uas1 financial literacy:: Financial Literacy Score
p13finlitscore	wv13 uas121 financial literacy:: Financial Literacy Score
p14finlitscore	wv14 uas237 financial literacy:: Financial Literacy Score
p15finlitscore	wv15 uas458 financial literacy:: Financial Literacy Score
p12bif001	wv12 uas1 big five:: talkative
p13bif001	wv13 uas121 big five:: talkative
p14bif001	wv14 uas237 big five:: talkative
p15bif001	wv15 uas458 big five:: talkative
p12bif002	wv12 uas1 big five:: finds fault with others
p13bif002	wv13 uas121 big five:: finds fault with others
p14bif002	wv14 uas237 big five:: finds fault with others
p15bif002	wv15 uas458 big five:: finds fault with others
p12bif003	wv12 uas1 big five:: does thorough job
p13bif003	wv13 uas121 big five:: does thorough job
p14bif003	wv14 uas237 big five:: does thorough job
p15bif003	wv15 uas458 big five:: does thorough job
p12bif004	wv12 uas1 big five:: depressed
p13bif004	wv13 uas121 big five:: depressed

p14bif004	wv14 uas237 big five:: depressed
p15bif004	wv15 uas458 big five:: depressed
p12bif005	wv12 uas1 big five:: original
p13bif005	wv13 uas121 big five:: original
p14bif005	wv14 uas237 big five:: original
p15bif005	wv15 uas458 big five:: original
p12bif006	wv12 uas1 big five:: reserved
p13bif006	wv13 uas121 big five:: reserved
p14bif006	wv14 uas237 big five:: reserved
p15bif006	wv15 uas458 big five:: reserved
p12bif007	wv12 uas1 big five:: helpful and unselfish
p13bif007	wv13 uas121 big five:: helpful & unselfish
p14bif007	wv14 uas237 big five:: helpful & unselfish
p15bif007	wv15 uas458 big five:: helpful & unselfish
p12bif008	wv12 uas1 big five:: can be somewhat careless
p13bif008	wv13 uas121 big five:: can be somewhat careless
p14bif008	wv14 uas237 big five:: can be somewhat careless
p15bif008	wv15 uas458 big five:: can be somewhat careless
p12bif009	wv12 uas1 big five:: relaxed
p13bif009	wv13 uas121 big five:: relaxed
p14bif009	wv14 uas237 big five:: relaxed
p15bif009	wv15 uas458 big five:: relaxed
p12bif010	wv12 uas1 big five:: curious
p13bif010	wv13 uas121 big five:: curious
p14bif010	wv14 uas237 big five:: curious
p15bif010	wv15 uas458 big five:: curious
p12bif011	wv12 uas1 big five:: energetic
p13bif011	wv13 uas121 big five:: energetic
p14bif011	wv14 uas237 big five:: energetic
p15bif011	wv15 uas458 big five:: energetic

p12bif012	wv12 uas1 big five:: starts quarrels
p13bif012	wv13 uas121 big five:: starts quarrels
p14bif012	wv14 uas237 big five:: starts quarrels
p15bif012	wv15 uas458 big five:: starts quarrels
p12bif013	wv12 uas1 big five:: reliable worker
p13bif013	wv13 uas121 big five:: reliable worker
p14bif013	wv14 uas237 big five:: reliable worker
p15bif013	wv15 uas458 big five:: reliable worker
p12bif014	wv12 uas1 big five:: can be tense
p13bif014	wv13 uas121 big five:: can be tense
p14bif014	wv14 uas237 big five:: can be tense
p15bif014	wv15 uas458 big five:: can be tense
p12bif015	wv12 uas1 big five:: deep thinker
p13bif015	wv13 uas121 big five:: deep thinker
p14bif015	wv14 uas237 big five:: deep thinker
p15bif015	wv15 uas458 big five:: deep thinker
p12bif016	wv12 uas1 big five:: generates enthusiasm
p13bif016	wv13 uas121 big five:: generates enthusiasm
p14bif016	wv14 uas237 big five:: generates enthusiasm
p15bif016	wv15 uas458 big five:: generates enthusiasm
p12bif017	wv12 uas1 big five:: forgiving nature
p13bif017	wv13 uas121 big five:: forgiving nature
p14bif017	wv14 uas237 big five:: forgiving nature
p15bif017	wv15 uas458 big five:: forgiving nature
p12bif018	wv12 uas1 big five:: tends to be disorganized
p13bif018	wv13 uas121 big five:: tends to be disorganized
p14bif018	wv14 uas237 big five:: tends to be disorganized
p15bif018	wv15 uas458 big five:: tends to be disorganized
p12bif019	wv12 uas1 big five:: worries a lot
p13bif019	wv13 uas121 big five:: worries a lot

p14bif019	wv14 uas237 big five:: worries a lot
p15bif019	wv15 uas458 big five:: worries a lot
p12bif020	wv12 uas1 big five:: active imagination
p13bif020	wv13 uas121 big five:: active imagination
p14bif020	wv14 uas237 big five:: active imagination
p15bif020	wv15 uas458 big five:: active imagination
p12bif021	wv12 uas1 big five:: tends to be quiet
p13bif021	wv13 uas121 big five:: tends to be quiet
p14bif021	wv14 uas237 big five:: tends to be quiet
p15bif021	wv15 uas458 big five:: tends to be quiet
p12bif022	wv12 uas1 big five:: trusting
p13bif022	wv13 uas121 big five:: trusting
p14bif022	wv14 uas237 big five:: trusting
p15bif022	wv15 uas458 big five:: trusting
p12bif023	wv12 uas1 big five:: tends to be lazy
p13bif023	wv13 uas121 big five:: tends to be lazy
p14bif023	wv14 uas237 big five:: tends to be lazy
p15bif023	wv15 uas458 big five:: tends to be lazy
p12bif024	wv12 uas1 big five:: emotionally stable
p13bif024	wv13 uas121 big five:: emotionally stable
p14bif024	wv14 uas237 big five:: emotionally stable
p15bif024	wv15 uas458 big five:: emotionally stable
p12bif025	wv12 uas1 big five:: inventive
p13bif025	wv13 uas121 big five:: inventive
p14bif025	wv14 uas237 big five:: inventive
p15bif025	wv15 uas458 big five:: inventive
p12bif026	wv12 uas1 big five:: assertive
p13bif026	wv13 uas121 big five:: assertive
p14bif026	wv14 uas237 big five:: assertive
p15bif026	wv15 uas458 big five:: assertive

p12bif027	wv12 uas1 big five:: can be cold and aloof
p13bif027	wv13 uas121 big five:: can be cold & aloof
p14bif027	wv14 uas237 big five:: can be cold & aloof
p15bif027	wv15 uas458 big five:: can be cold & aloof
p12bif028	wv12 uas1 big five:: perseveres until finished
p13bif028	wv13 uas121 big five:: perseveres until finished
p14bif028	wv14 uas237 big five:: perseveres until finished
p15bif028	wv15 uas458 big five:: perseveres until finished
p12bif029	wv12 uas1 big five:: can be moody
p13bif029	wv13 uas121 big five:: can be moody
p14bif029	wv14 uas237 big five:: can be moody
p15bif029	wv15 uas458 big five:: can be moody
p12bif030	wv12 uas1 big five:: values artistic experiences
p13bif030	wv13 uas121 big five:: values artistic experiences
p14bif030	wv14 uas237 big five:: values artistic experiences
p15bif030	wv15 uas458 big five:: values artistic experiences
p12bif031	wv12 uas1 big five:: sometimes shy
p13bif031	wv13 uas121 big five:: sometimes shy
p14bif031	wv14 uas237 big five:: sometimes shy
p15bif031	wv15 uas458 big five:: sometimes shy
p12bif032	wv12 uas1 big five:: considerate and kind
p13bif032	wv13 uas121 big five:: considerate & kind
p14bif032	wv14 uas237 big five:: considerate & kind
p15bif032	wv15 uas458 big five:: considerate & kind
p12bif033	wv12 uas1 big five:: does things efficiently
p13bif033	wv13 uas121 big five:: does things efficiently
p14bif033	wv14 uas237 big five:: does things efficiently
p15bif033	wv15 uas458 big five:: does things efficiently
p12bif034	wv12 uas1 big five:: remains calm in tense situations
p13bif034	wv13 uas121 big five:: remains calm in tense situations

p14bif034	wv14 uas237 big five:: remains calm in tense situations
p15bif034	wv15 uas458 big five:: remains calm in tense situations
p12bif035	wv12 uas1 big five:: prefers routine work
p13bif035	wv13 uas121 big five:: prefers routine work
p14bif035	wv14 uas237 big five:: prefers routine work
p15bif035	wv15 uas458 big five:: prefers routine work
p12bif036	wv12 uas1 big five:: outgoing
p13bif036	wv13 uas121 big five:: outgoing
p14bif036	wv14 uas237 big five:: outgoing
p15bif036	wv15 uas458 big five:: outgoing
p12bif037	wv12 uas1 big five:: sometimes rude
p13bif037	wv13 uas121 big five:: sometimes rude
p14bif037	wv14 uas237 big five:: sometimes rude
p15bif037	wv15 uas458 big five:: sometimes rude
p12bif038	wv12 uas1 big five:: makes plans and follows through
p13bif038	wv13 uas121 big five:: makes plans & follows through
p14bif038	wv14 uas237 big five:: makes plans & follows through
p15bif038	wv15 uas458 big five:: makes plans & follows through
p12bif039	wv12 uas1 big five:: easily nervous
p13bif039	wv13 uas121 big five:: easily nervous
p14bif039	wv14 uas237 big five:: easily nervous
p15bif039	wv15 uas458 big five:: easily nervous
p12bif040	wv12 uas1 big five:: likes to reflect
p13bif040	wv13 uas121 big five:: likes to reflect
p14bif040	wv14 uas237 big five:: likes to reflect
p15bif040	wv15 uas458 big five:: likes to reflect
p12bif041	wv12 uas1 big five:: few artistic interests
p13bif041	wv13 uas121 big five:: few artistic interests
p14bif041	wv14 uas237 big five:: few artistic interests
p15bif041	wv15 uas458 big five:: few artistic interests

p12bif042	wv12 uas1 big five:: likes to cooperate with others
p13bif042	wv13 uas121 big five:: likes to cooperate with others
p14bif042	wv14 uas237 big five:: likes to cooperate with others
p15bif042	wv15 uas458 big five:: likes to cooperate with others
p12bif043	wv12 uas1 big five:: easily distracted
p13bif043	wv13 uas121 big five:: easily distracted
p14bif043	wv14 uas237 big five:: easily distracted
p15bif043	wv15 uas458 big five:: easily distracted
p12bif044	wv12 uas1 big five:: sophisticated in art/music/literature
p13bif044	wv13 uas121 big five:: sophisticated in art/music/literature
p14bif044	wv14 uas237 big five:: sophisticated in art/music/literature
p15bif044	wv15 uas458 big five:: sophisticated in art/music/literature
p12agreeableness	wv12 uas1 big five:: Agreeableness Score (maximum of 45)
p13agreeableness	wv13 uas121 big five:: Agreeableness Score (maximum of 45)
p14agreeableness	wv14 uas237 big five:: Agreeableness Score (maximum of 45)
p15agreeableness	wv15 uas458 big five:: Agreeableness Score (maximum of 45)
p12conscientiousness	wv12 uas1 big five:: Conscientiousness Score (maximum of 45)
p13conscientiousness	wv13 uas121 big five:: Conscientiousness Score (maximum of 45)
p14conscientiousness	wv14 uas237 big five:: Conscientiousness Score (maximum of 45)
p15conscientiousness	wv15 uas458 big five:: Conscientiousness Score (maximum of 45)
p12extroversion	wv12 uas1 big five:: Extroversion Score (maximum of 40)
p13extroversion	wv13 uas121 big five:: Extroversion Score (maximum of 40)
p14extroversion	wv14 uas237 big five:: Extroversion Score (maximum of 40)
p15extroversion	wv15 uas458 big five:: Extroversion Score (maximum of 40)
p12neuroticism	wv12 uas1 big five:: Neuroticism Score (maximum of 40)
p13neuroticism	wv13 uas121 big five:: Neuroticism Score (maximum of 40)
p14neuroticism	wv14 uas237 big five:: Neuroticism Score (maximum of 40)
p15neuroticism	wv15 uas458 big five:: Neuroticism Score (maximum of 40)
p12openness	wv12 uas1 big five:: Openness Score (maximum of 50)
p13openness	wv13 uas121 big five:: Openness Score (maximum of 50)

p14openness	wv14 uas237 big five:: Openness Score (maximum of 50)
p15openness	wv15 uas458 big five:: Openness Score (maximum of 50)
p12admc1	wv12 uas1 A-DMC, consistency in risk perception:: eat pizza next yr
p13admc1	wv13 uas121 A-DMC, consistency in risk perception:: eat pizza next yr
p14admc1	wv14 uas237 A-DMC, consistency in risk perception:: eat pizza next yr
p15admc1	wv15 uas458 A-DMC, consistency in risk perception:: eat pizza next yr
p12admc2	wv12 uas1 A-DMC, consistency in risk perception:: flu next yr
p13admc2	wv13 uas121 A-DMC, consistency in risk perception:: flu next yr
p14admc2	wv14 uas237 A-DMC, consistency in risk perception:: flu next yr
p15admc2	wv15 uas458 A-DMC, consistency in risk perception:: flu next yr
p12admc3	wv12 uas1 A-DMC, consistency in risk perception:: car accident next yr
p13admc3	wv13 uas121 A-DMC, consistency in risk perception:: car accident next yr
p14admc3	wv14 uas237 A-DMC, consistency in risk perception:: car accident next yr
p15admc3	wv15 uas458 A-DMC, consistency in risk perception:: car accident next yr
p12admc4	wv12 uas1 A-DMC, consistency in risk perception:: cavity filled next yr
p13admc4	wv13 uas121 A-DMC, consistency in risk perception:: cavity filled next yr
p14admc4	wv14 uas237 A-DMC, consistency in risk perception:: cavity filled next yr
p15admc4	wv15 uas458 A-DMC, consistency in risk perception:: cavity filled next yr
p12admc6	wv12 uas1 A-DMC, consistency in risk perception:: stolen from next yr
p13admc6	wv13 uas121 A-DMC, consistency in risk perception:: stolen from next yr
p14admc6	wv14 uas237 A-DMC, consistency in risk perception:: stolen from next yr
p15admc6	wv15 uas458 A-DMC, consistency in risk perception:: stolen from next yr
p12admc7	wv12 uas1 A-DMC, consistency in risk perception:: move to other state next yr
p13admc7	wv13 uas121 A-DMC, consistency in risk perception:: move to other state next yr
p14admc7	wv14 uas237 A-DMC, consistency in risk perception:: move to other state next yr
p15admc7	wv15 uas458 A-DMC, consistency in risk perception:: move to other state next yr
p12admc9	wv12 uas1 A-DMC, consistency in risk perception:: home broken into next yr
p13admc9	wv13 uas121 A-DMC, consistency in risk perception:: home broken into next yr
p14admc9	wv14 uas237 A-DMC, consistency in risk perception:: home broken into next yr
p15admc9	wv15 uas458 A-DMC, consistency in risk perception:: home broken into next yr

p12admc10	wv12 uas1 A-DMC, consistency in risk perception:: stay in same state next yr
p13admc10	wv13 uas121 A-DMC, consistency in risk perception:: stay in same state next yr
p14admc10	wv14 uas237 A-DMC, consistency in risk perception:: stay in same state next yr
p15admc10	wv15 uas458 A-DMC, consistency in risk perception:: stay in same state next yr
p12admc11	wv12 uas1 A-DMC, consistency in risk perception:: dentist visit next yr
p13admc11	wv13 uas121 A-DMC, consistency in risk perception:: dentist visit next yr
p14admc11	wv14 uas237 A-DMC, consistency in risk perception:: dentist visit next yr
p15admc11	wv15 uas458 A-DMC, consistency in risk perception:: dentist visit next yr
p12admc12	wv12 uas1 A-DMC, consistency in risk perception:: no driving accdents next yr
p13admc12	wv13 uas121 A-DMC, consistency in risk perception:: no driving accdents next yr
p14admc12	wv14 uas237 A-DMC, consistency in risk perception:: no driving accdents next yr
p15admc12	wv15 uas458 A-DMC, consistency in risk perception:: no driving accdents next yr
p12admc13	wv12 uas1 A-DMC, consistency in risk perception:: car accident next 5 yrs
p13admc13	wv13 uas121 A-DMC, consistency in risk perception:: car accident next 5 yrs
p14admc13	wv14 uas237 A-DMC, consistency in risk perception:: car accident next 5 yrs
p15admc13	wv15 uas458 A-DMC, consistency in risk perception:: car accident next 5 yrs
p12admc14	wv12 uas1 A-DMC, consistency in risk perception:: cavity filled next 5 yrs
p13admc14	wv13 uas121 A-DMC, consistency in risk perception:: cavity filled next 5 yrs
p14admc14	wv14 uas237 A-DMC, consistency in risk perception:: cavity filled next 5 yrs
p15admc14	wv15 uas458 A-DMC, consistency in risk perception:: cavity filled next 5 yrs
p12admc16	wv12 uas1 A-DMC, consistency in risk perception:: stolen from next 5 yrs
p13admc16	wv13 uas121 A-DMC, consistency in risk perception:: stolen from next 5 yrs
p14admc16	wv14 uas237 A-DMC, consistency in risk perception:: stolen from next 5 yrs
p15admc16	wv15 uas458 A-DMC, consistency in risk perception:: stolen from next 5 yrs
p12admc17	wv12 uas1 A-DMC, consistency in risk perception:: move other state next 5 yrs
p13admc17	wv13 uas121 A-DMC, consistency in risk perception:: move other state next 5 yrs
p14admc17	wv14 uas237 A-DMC, consistency in risk perception:: move other state next 5 yrs
p15admc17	wv15 uas458 A-DMC, consistency in risk perception:: move other state next 5 yrs
p12admc19	wv12 uas1 A-DMC, consistency in risk perception:: home broken into next 5 yrs
p13admc19	wv13 uas121 A-DMC, consistency in risk perception:: home broken into next 5 yrs

p14admc19	wv14 uas237 A-DMC, consistency in risk perception:: home broken into next 5 yrs
p15admc19	wv15 uas458 A-DMC, consistency in risk perception:: home broken into next 5 yrs
p12admc20	wv12 uas1 A-DMC, consistency in risk perception:: stay same state next 5 yrs
p13admc20	wv13 uas121 A-DMC, consistency in risk perception:: stay same state next 5 yrs
p14admc20	wv14 uas237 A-DMC, consistency in risk perception:: stay same state next 5 yrs
p15admc20	wv15 uas458 A-DMC, consistency in risk perception:: stay same state next 5 yrs
p12admc21	wv12 uas1 A-DMC, consistency in risk perception:: dentist visit next 5 yrs
p13admc21	wv13 uas121 A-DMC, consistency in risk perception:: dentist visit next 5 yrs
p14admc21	wv14 uas237 A-DMC, consistency in risk perception:: dentist visit next 5 yrs
p15admc21	wv15 uas458 A-DMC, consistency in risk perception:: dentist visit next 5 yrs
p12admc22	wv12 uas1 A-DMC, consistency in risk perception:: no drive accdnts next 5 yrs
p13admc22	wv13 uas121 A-DMC, consistency in risk perception:: no drive accdnts next 5 yrs
p14admc22	wv14 uas237 A-DMC, consistency in risk perception:: no drive accdnts next 5 yrs
p15admc22	wv15 uas458 A-DMC, consistency in risk perception:: no drive accdnts next 5 yrs
p12lip001	wv12 uas1 numeracy:: Lipkus/DR Numeracy, times even out of 1000
p13lip001	wv13 uas121 numeracy:: Lipkus/DR Numeracy, times even out of 1000
p14lip001	wv14 uas237 numeracy:: Lipkus/DR Numeracy, times even out of 1000
p15lip001	wv15 uas458 numeracy:: Lipkus/DR Numeracy, times even out of 1000
p12lip002	wv12 uas1 numeracy:: Lipkus/DR Numeracy, num winning lottery with 1% chance
p13lip002	wv13 uas121 numeracy:: Lipkus/DR Numeracy, num winning lottery with 1% chance
p14lip002	wv14 uas237 numeracy:: Lipkus/DR Numeracy, num winning lottery with 1% chance
p15lip002	wv15 uas458 numeracy:: Lipkus/DR Numeracy, num winning lottery with 1% chance
p12lip003	wv12 uas1 numeracy:: Lipkus/DR Numeracy, percent win when 1 in 1000 chance
p13lip003	wv13 uas121 numeracy:: Lipkus/DR Numeracy, percent win when 1 in 1000 chance
p14lip003	wv14 uas237 numeracy:: Lipkus/DR Numeracy, percent win when 1 in 1000 chance
p15lip003	wv15 uas458 numeracy:: Lipkus/DR Numeracy, percent win when 1 in 1000 chance
p12lip008	wv12 uas1 numeracy:: Lipkus/DR Numeracy, num getting disease when 10% chance
p13lip008	wv13 uas121 numeracy:: Lipkus/DR Numeracy, num getting disease when 10% chance
p14lip008	wv14 uas237 numeracy:: Lipkus/DR Numeracy, num getting disease when 10% chance
p15lip008	wv15 uas458 numeracy:: Lipkus/DR Numeracy, num getting disease when 10% chance

p12lip009	wv12 uas1 numeracy:: Lipkus/DR Numeracy, percent chance when 20 out of 100
p13lip009	wv13 uas121 numeracy:: Lipkus/DR Numeracy, percent chance when 20 out of 100
p14lip009	wv14 uas237 numeracy:: Lipkus/DR Numeracy, percent chance when 20 out of 100
p15lip009	wv15 uas458 numeracy:: Lipkus/DR Numeracy, percent chance when 20 out of 100
p12lip012a	wv12 uas1 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - numerator
p13lip012a	wv13 uas121 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - numerator
p14lip012a	wv14 uas237 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - numerator
p15lip012a	wv15 uas458 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - numerator
p12lip012b	wv12 uas1 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - denominator
p13lip012b	wv13 uas121 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - denominator
p14lip012b	wv14 uas237 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - denominator
p15lip012b	wv15 uas458 numeracy:: Lipkus/DR Numeracy, likelihood has tumor - denominator
p12lip015	wv12 uas1 numeracy:: Extended CRT, item cost given 2 items cost & cost dif bt
p13lip015	wv13 uas121 numeracy:: Extended CRT, item cost given 2 items cost & cost dif bt
p14lip015	wv14 uas237 numeracy:: Extended CRT, item cost given 2 items cost & cost dif bt
p15lip015	wv15 uas458 numeracy:: Extended CRT, item cost given 2 items cost & cost dif bt
p12lip017	wv12 uas1 numeracy:: Extended CRT, time for lily pads to cover 1/2 of lake
p13lip017	wv13 uas121 numeracy:: Extended CRT, time for lily pads to cover 1/2 of lake
p14lip017	wv14 uas237 numeracy:: Extended CRT, time for lily pads to cover 1/2 of lake
p15lip017	wv15 uas458 numeracy:: Extended CRT, time for lily pads to cover 1/2 of lake
p12lip005	wv12 uas1 numeracy:: Extended CRT, tot stdnts if 1 rankd 15th highest & lowest
p13lip005	wv13 uas121 numeracy:: Extended CRT, tot stdnts if 1 rankd 15th highest & lowest
p14lip005	wv14 uas237 numeracy:: Extended CRT, tot stdnts if 1 rankd 15th highest & lowest
p15lip005	wv15 uas458 numeracy:: Extended CRT, tot stdnts if 1 rankd 15th highest & lowest
p12lip006	wv12 uas1 numeracy:: Extended CRT, amt earned after buy-sell-buy-sell
p13lip006	wv13 uas121 numeracy:: Extended CRT, amt earned after buy-sell-buy-sell
p14lip006	wv14 uas237 numeracy:: Extended CRT, amt earned after buy-sell-buy-sell
p15lip006	wv15 uas458 numeracy:: Extended CRT, amt earned after buy-sell-buy-sell
p12lip007	wv12 uas1 numeracy:: Extended CRT, value after decrease 50% then increase 75%
p13lip007	wv13 uas121 numeracy:: Extended CRT, value after decrease 50% then increase 75%

p14lip007	wv14 uas237 numeracy:: Extended CRT, value after decrease 50% then increase 75%
p15lip007	wv15 uas458 numeracy:: Extended CRT, value after decrease 50% then increase 75%
p12lip004	wv12 uas1 numeracy:: Extended CRT, time to do together given each persons rate
p13lip004	wv13 uas121 numeracy:: Extended CRT, time to do togeth given each persons rate
p14lip004	wv14 uas237 numeracy:: Extended CRT, time to do togeth given each persons rate
p15lip004	wv15 uas458 numeracy:: Extended CRT, time to do togeth given each persons rate
p12cog1	wv12 uas1 numeracy:: whether answer is correct, lip001
p13cog1	wv13 uas121 numeracy:: whether answer is correct, lip001
p14cog1	wv14 uas237 numeracy:: whether answer is correct, lip001
p15cog1	wv15 uas458 numeracy:: whether answer is correct, lip001
p12cog2	wv12 uas1 numeracy:: whether answer is correct, lip002
p13cog2	wv13 uas121 numeracy:: whether answer is correct, lip002
p14cog2	wv14 uas237 numeracy:: whether answer is correct, lip002
p15cog2	wv15 uas458 numeracy:: whether answer is correct, lip002
p12cog3	wv12 uas1 numeracy:: whether answer is correct, lip003
p13cog3	wv13 uas121 numeracy:: whether answer is correct, lip003
p14cog3	wv14 uas237 numeracy:: whether answer is correct, lip003
p15cog3	wv15 uas458 numeracy:: whether answer is correct, lip003
p12cog4	wv12 uas1 numeracy:: whether answer is correct, lip008
p13cog4	wv13 uas121 numeracy:: whether answer is correct, lip008
p14cog4	wv14 uas237 numeracy:: whether answer is correct, lip008
p15cog4	wv15 uas458 numeracy:: whether answer is correct, lip008
p12cog5	wv12 uas1 numeracy:: whether answer is correct, lip009
p13cog5	wv13 uas121 numeracy:: whether answer is correct, lip009
p14cog5	wv14 uas237 numeracy:: whether answer is correct, lip009
p15cog5	wv15 uas458 numeracy:: whether answer is correct, lip009
p12cog6	wv12 uas1 numeracy:: whether answer is correct, lip012
p13cog6	wv13 uas121 numeracy:: whether answer is correct, lip012
p14cog6	wv14 uas237 numeracy:: whether answer is correct, lip012
p15cog6	wv15 uas458 numeracy:: whether answer is correct, lip012

p12cog7	wv12 uas1 numeracy:: whether answer is correct, lip015
p13cog7	wv13 uas121 numeracy:: whether answer is correct, lip015
p14cog7	wv14 uas237 numeracy:: whether answer is correct, lip015
p15cog7	wv15 uas458 numeracy:: whether answer is correct, lip015
p12cog8	wv12 uas1 numeracy:: whether answer is correct, lip017
p13cog8	wv13 uas121 numeracy:: whether answer is correct, lip017
p14cog8	wv14 uas237 numeracy:: whether answer is correct, lip017
p15cog8	wv15 uas458 numeracy:: whether answer is correct, lip017
p12cog	wv12 uas1 numeracy:: numeracy scale score
p13cog	wv13 uas121 numeracy:: numeracy scale score
p14cog	wv14 uas237 numeracy:: numeracy scale score
p15cog	wv15 uas458 numeracy:: numeracy scale score
p15randomizer_scale	wv15 uas458 grit:: wheth g001-g008 ans options agreement scale or like me scale
p15floptions_1_	wv15 uas458 grit:: text for g001-g008 answer option 1
p15floptions_2_	wv15 uas458 grit:: text for g001-g008 answer option 2
p15floptions_3_	wv15 uas458 grit:: text for g001-g008 answer option 3
p15floptions_4_	wv15 uas458 grit:: text for g001-g008 answer option 4
p15floptions_5_	wv15 uas458 grit:: text for g001-g008 answer option 5
p15g001	wv15 uas458 grit:: compared to others, new ideas/projects distract me from prev
p15g002	wv15 uas458 grit:: compared to others, setbacks don't discourage me
p15g003	wv15 uas458 grit:: compared to others, obsessed w idea/proj but lose interest
p15g004	wv15 uas458 grit:: compared to others, a hard worker
p15g005	wv15 uas458 grit:: compared to others, often set goal but then pursue dif one
p15g006	wv15 uas458 grit:: compared to others, dfficult maintaining focus on long proj
p15g007	wv15 uas458 grit:: compared to others, finish what I begin
p15g008	wv15 uas458 grit:: compared to others, diligent
p15gm001a	wv15 uas458 grit:: agreement lev, people can learn to be good at math
p15gm002b	wv15 uas458 grit:: agreement lev, have to be born with math ability to be good

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

Variable Name	Variable Label
w12os001	wv12 uas2 well-being:: how satisfied with life
w13os001	wv13 uas121 well-being:: how satisfied with life
w14os001	wv14 uas237 well-being:: how satisfied with life
w15os001	wv15 uas458 well-being:: how satisfied with life
w12os002	wv12 uas2 well-being:: how happy
w13os002	wv13 uas121 well-being:: how happy
w14os002	wv14 uas237 well-being:: how happy
w15os002	wv15 uas458 well-being:: how happy
w12osrand	wv12 uas2 well-being:: QUES ORDER - os001 os002
w13osrand	wv13 uas121 well-being:: QUES ORDER - os001 os002
w14osrand	wv14 uas237 well-being:: QUES ORDER - os001 os002
w15osrand	wv15 uas458 well-being:: QUES ORDER - os001 os002
w12os003	wv12 uas2 well-being:: how satisfied with income
w13os003	wv13 uas121 well-being:: how satisfied with income
w14os003	wv14 uas237 well-being:: how satisfied with income
w15os003	wv15 uas458 well-being:: how satisfied with income
w12os004	wv12 uas2 well-being:: how satisfied with health
w13os004	wv13 uas121 well-being:: how satisfied with health
w14os004	wv14 uas237 well-being:: how satisfied with health
w15os004	wv15 uas458 well-being:: how satisfied with health
w12os005	wv12 uas2 well-being:: how satisfied with job/daily activities
w13os005	wv13 uas121 well-being:: how satisfied with job/daily activities
w14os005	wv14 uas237 well-being:: how satisfied with job/daily activities
w15os005	wv15 uas458 well-being:: how satisfied with job/daily activities
w12os006	wv12 uas2 well-being:: how satisfied with family life
w13os006	wv13 uas121 well-being:: how satisfied with family life
w14os006	wv14 uas237 well-being:: how satisfied with family life
w15os006	wv15 uas458 well-being:: how satisfied with family life

w12os007	wv12 uas2 well-being:: how satisfied with number of friends
w13os007	wv13 uas121 well-being:: how satisfied with number of friends
w14os007	wv14 uas237 well-being:: how satisfied with number of friends
w15os007	wv15 uas458 well-being:: how satisfied with number of friends
w13osplacement	wv13 uas121 well-being:: placement of well-being section within uas121
w14osplacement	wv14 uas237 well-being:: placement of well-being section within uas237
w15osplacement	wv15 uas458 well-being:: placement of well-being section within uas458
w12hw001	wv12 uas2 yesterdays affect:: time woke up
w12hw002	wv12 uas2 yesterdays affect:: time went to sleep
w12hw004	wv12 uas2 yesterdays affect:: happy
w12hw005	wv12 uas2 yesterdays affect:: enthusiastic
w12hw006	wv12 uas2 yesterdays affect:: content
w12hw007	wv12 uas2 yesterdays affect:: angry
w12hw008	wv12 uas2 yesterdays affect:: frustrated
w12hw009	wv12 uas2 yesterdays affect:: tired
w12hw010	wv12 uas2 yesterdays affect:: sad
w12hw011	wv12 uas2 yesterdays affect:: stressed
w12hw012	wv12 uas2 yesterdays affect:: lonely
w12hw013	wv12 uas2 yesterdays affect:: worried
w12hw014	wv12 uas2 yesterdays affect:: bored
w12hw015	wv12 uas2 yesterdays affect:: pain
w12hwsectionorder_10_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 10th ques
w12hwsectionorder_11_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 11th ques
w12hwsectionorder_12_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 12th ques
w12hwsectionorder_1_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 1st ques
w12hwsectionorder_2_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 2nd ques
w12hwsectionorder_3_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 3rd ques
w12hwsectionorder_4_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 4th ques
w12hwsectionorder_5_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 5th ques
w12hwsectionorder_6_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 6th ques

w12hwsectionorder_7_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 7th ques
w12hwsectionorder_8_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 8th ques
w12hwsectionorder_9_	wv12 uas2 yesterdays affect:: QUES ORDER - hw004-hw015, 9th ques
w12hd001	wv12 uas2 neighborhood:: neighborhood rating
w12hd002	wv12 uas2 neighborhood:: grocery/drug store within 15 min
w12hd003	wv12 uas2 neighborhood:: typical transport to grocery store
w12hd004	wv12 uas2 neighborhood:: 1/2 block from home - body of water
w12hd005	wv12 uas2 neighborhood:: half block from home - open space
w12hd006	wv12 uas2 neighborhood:: half block from home - railroad/airport/4-lane highway
w12hd007	wv12 uas2 neighborhood:: half block from home - parking lot
w12hd008s1	wv12 uas2 neighborhood:: half block from home - single-fam detached home
w12hd008s2	wv12 uas2 neighborhood:: half block from home - single-fam townhouse
w12hd008s3	wv12 uas2 neighborhood:: half block from home - apt building
w12hd008s4	wv12 uas2 neighborhood:: half block from home - manufactured/mobile home
w12hd008s5	wv12 uas2 neighborhood:: 1/2 block from home - none of the above (hd008s1-s4)
w12hd008	wv12 uas2 neighborhood:: half block from home - MULT RESPONSE COMBO (for hd008)
w12hd009	wv12 uas2 neighborhood:: half block from home - business/institution
w12hd010	wv12 uas2 neighborhood:: half block from home - factory/industrial structure
w12hd011	wv12 uas2 neighborhood:: half block from home - metal bars on windows
w12hd012	wv12 uas2 neighborhood:: half block from home - vandalized/abandoned buildings
w12hd013	wv12 uas2 neighborhood:: half block from home - trash/litter/junk
w12hd014	wv12 uas2 neighborhood:: half block from home - extent of street repairs needed
w12hd015	wv12 uas2 neighborhood:: satisfactory police protection
w12hd016	wv12 uas2 neighborhood:: extent to which people are willing to help neighbors
w12hd017	wv12 uas2 neighborhood:: extent to which neighborhood is close knit
w12hd018	wv12 uas2 neighborhood:: extent to which neighbors get along
w12hd019	wv12 uas2 neighborhood:: extent to which neighbors share same values
w12hd020	wv12 uas2 neighborhood:: extent to which neighbors can be trusted
w12hd021	wv12 uas2 neighborhood:: number of of friends who live in neighborhood
w12hd022	wv12 uas2 neighborhood:: talked with neighbor for 10+ min

w12ir001	wv12 uas2 inc ranking:: avg yrly HH income in zip
w12ir002	wv12 uas2 inc ranking:: HH inc rank % within zip
w12ir003	wv12 uas2 inc ranking:: how often R compares inc w same-zip others
w12ir004	wv12 uas2 inc ranking:: avg yrly HH income in county
w12ir005	wv12 uas2 inc ranking:: HH inc rank % within same county
w12ir006	wv12 uas2 inc ranking:: how often R compares inc w same-county others
w12ir007	wv12 uas2 inc ranking:: currently working for pay
w13ir007	wv13 uas121 inc ranking:: currently working for pay
w14ir007	wv14 uas237 inc ranking:: currently working for pay
w12ir009	wv12 uas2 inc ranking:: avg yrly HH income for people with same occup
w12ir011	wv12 uas2 inc ranking:: HH inc rank % within same occup
w12ir013	wv12 uas2 inc ranking:: how often R compares inc w same-occup others
w12ir010_others	wv12 uas2 inc ranking:: any friends/acquaintances with same occup
w12ir010	wv12 uas2 inc ranking:: avg yrly HH income for those in circle w same occup
w12ir012	wv12 uas2 inc ranking:: HH inc rank % among those in circle w same occup
w12ir013a	wv12 uas2 inc ranking:: how often R compares inc w those in circle w same occup
w12ir014	wv12 uas2 inc ranking:: ever worked for pay
w12ir015_year	wv12 uas2 inc ranking:: date that R last worked for pay, as yr
w12ir015_yearsago	wv12 uas2 inc ranking:: date that R last worked for pay, as yrs ago
w12ir017	wv12 uas2 inc ranking:: avg yrly HH income for people with same occup, last job
w12ir019	wv12 uas2 inc ranking:: HH inc rank % within same occup, last job
w12ir021	wv12 uas2 inc ranking:: how often R compares inc w same-occup others, last job
w12ir018_others	wv12 uas2 inc ranking:: any friends/acquaintances with same occup, last job
w12ir018	wv12 uas2 inc ranking:: avg yrly HH inc for circle w same occup, last job
w12ir020	wv12 uas2 inc ranking:: HH inc rank % among circle w same occup, last job
w12ir021a	wv12 uas2 inc ranking:: how oft R cmpr inc w circle w same occup, last job
w12ir022	wv12 uas2 inc ranking:: avg yrly HH income for people with same age
w12ir023	wv12 uas2 inc ranking:: HH inc rank % among same age
w12ir025	wv12 uas2 inc ranking:: how often R compares inc w same-age others
w12ir024	wv12 uas2 inc ranking:: avg yrly HH income for those in circle w same age

w12ir024a	wv12 uas2 inc ranking:: HH inc rank % among those in circle w same age
w12ir025b	wv12 uas2 inc ranking:: how often R compares inc w those in circle w same age
w12ir026	wv12 uas2 inc ranking:: avg yrly HH income for people with same level of ed
w12ir027	wv12 uas2 inc ranking:: HH inc rank % among same ed
w12ir029	wv12 uas2 inc ranking:: how often R compares inc w same-ed others
w12ir028_others	wv12 uas2 inc ranking:: any friends/acquaintances with same ed level
w12ir028	wv12 uas2 inc ranking:: avg yrly HH income for those in circle w same ed
w12ir027a	wv12 uas2 inc ranking:: HH inc rank % among those in circle w same ed
w12ir029a	wv12 uas2 inc ranking:: how often R compares inc w those in circle with same ed

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

Variable Name	Variable Label
k12s4	wv12 uas16 HH info:: r marital status
k13s4	wv13 uas94 HH info:: r marital status
k14s4	wv14 uas231 HH info:: r marital status
k15s4	wv15 uas457 HH info:: r marital status
k12s7a	wv12 uas16 SS:: currently receives SS benefits
k13s7a	wv13 uas94 SS:: currently receives SS benefits
k14s7a	wv14 uas231 SS:: currently receives SS benefits
k15s7a	wv15 uas457 SS:: currently receives SS benefits
k12s6a	wv12 uas16 SS:: def of SS benefits that describes purpose of program
k13NEW13s6a	wv13 uas94 SS:: <wv13 new ques> confidence that SS will pay some of benfit owed
k14NEW13s6a	wv14 uas231 SS:: <wv13 new ques> confidence that SS will pay some of benfit owed
k15NEW13s6a	wv15 uas457 SS:: <wv13 new ques> confidence that SS will pay some of benfit owed
k13s12a	wv13 uas94 SS:: age when began claiming benefits
k14s12a	wv14 uas231 SS:: age when began claiming benefits
k15s12a	wv15 uas457 SS:: age when began claiming benefits
k13s12b	wv13 uas94 SS:: satisfaction with age when began claiming benefits
k14s12b	wv14 uas231 SS:: satisfaction with age when began claiming benefits
k15s12b	wv15 uas457 SS:: satisfaction with age when began claiming benefits
k13s12c	wv13 uas94 SS:: had sufficient info for decision on age to begin clming benfit
k14s12c	wv14 uas231 SS:: had sufficient info for decision on age to begin clming benfit
k15s12c	wv15 uas457 SS:: had sufficient info for decision on age to begin clming benfit
k12s7b	wv12 uas16 SS:: currently receives SS benefits, spouse
k13s7b	wv13 uas94 SS:: currently receives SS benefits, spouse
k14s7b	wv14 uas231 SS:: currently receives SS benefits, spouse
k15s7b	wv15 uas457 SS:: currently receives SS benefits, spouse
k12s8a	wv12 uas16 HH info:: current employment status
k13s8a	wv13 uas94 HH info:: current employment status
k14s8a	wv14 uas231 HH info:: current employment status

k15s8a	wv15 uas457 HH info:: current employment status
k12s8c	wv12 uas16 HH info:: retired work status
k13s8c	wv13 uas94 HH info:: retired work status
k14s8c	wv14 uas231 HH info:: retired work status
k15s8c	wv15 uas457 HH info:: retired work status
k12s8b	wv12 uas16 HH info:: employment status, spouse
k13s8b	wv13 uas94 HH info:: employment status, spouse
k14s8b	wv14 uas231 HH info:: employment status, spouse
k15s8b	wv15 uas457 HH info:: employment status, spouse
k12s9c	wv12 uas16 HH info:: retired work status, spouse
k13s9c	wv13 uas94 HH info:: retired work status, spouse
k14s9c	wv14 uas231 HH info:: retired work status, spouse
k15s9c	wv15 uas457 HH info:: retired work status, spouse
k12s11	wv12 uas16 HH info:: compare r earnings with spouse earnings
k13s11	wv13 uas94 HH info:: compare r earnings with spouse earnings
k14s11	wv14 uas231 HH info:: compare r earnings with spouse earnings
k15s11	wv15 uas457 HH info:: compare r earnings with spouse earnings
k12q1	wv12 uas16 retir:: how financially prepared for retirement
k13q1	wv13 uas94 retir:: how financially prepared for retirement
k14q1	wv14 uas231 retir:: how financially prepared for retirement
k15q1	wv15 uas457 retir:: how financially prepared for retirement
k12q2a	wv12 uas16 self-perceived knwge of retir:: how inflation affects retirement
k13q2a	wv13 uas94 self-perceived knwge of retir:: how inflation affects retirement
k14q2a	wv14 uas231 self-perceived knwge of retir:: how inflation affects retirement
k15q2a	wv15 uas457 self-perceived knwge of retir:: how inflation affects retirement
k12q2b	wv12 uas16 self-perceived knwge of retir:: savings needed to retire w comfort
k13q2b	wv13 uas94 self-perceived knwge of retir:: amt needed to save to retir w cmfort
k14q2b	wv14 uas231 self-perceived knwge of retir:: amt needed to save to retir w cmfort
k15q2b	wv15 uas457 self-perceived knwge of retir:: amt needed to save to retir w cmfort
k12q2c	wv12 uas16 self-perceived knwge of SS:: how SS works

k13q2c	wv13 uas94 self-perceived knwge of SS:: how SS works
k14q2c	wv14 uas231 self-perceived knwge of SS:: how SS works
k15q2c	wv15 uas457 self-perceived knwge of SS:: how SS works
k12q2d	wv12 uas16 self-perceived knwge of retir:: how long r might live in retirement
k13q2d	wv13 uas94 self-perceived knwge of retir:: how long r might live in retirement
k14q2d	wv14 uas231 self-perceived knwge of retir:: how long r might live in retirement
k15q2d	wv15 uas457 self-perceived knwge of retir:: how long r might live in retirement
k12q2e	wv12 uas16 self-perceived knwge of retir:: how to invest retirement money
k13q2e	wv13 uas94 self-perceived knwge of retir:: how to invest retirement money
k14q2e	wv14 uas231 self-perceived knwge of retir:: how to invest retirement money
k15q2e	wv15 uas457 self-perceived knwge of retir:: how to invest retirement money
k12q2f	wv12 uas16 self-perceived knwge of retir:: how to manage retirement spending
k13q2f	wv13 uas94 self-perceived knwge of retir:: how to manage retirement spending
k14q2f	wv14 uas231 self-perceived knwge of retir:: how to manage retirement spending
k15q2f	wv15 uas457 self-perceived knwge of retir:: how to manage retirement spending
k12q3	wv12 uas16 SS:: what SS ought to provide
k13q3	wv13 uas94 SS:: what SS ought to provide
k14q3	wv14 uas231 SS:: what SS ought to provide
k15q3	wv15 uas457 SS:: what SS ought to provide
k12q4a	wv12 uas16 self-perceived knwge of SS:: how benefits are calculated
k13q4a	wv13 uas94 self-perceived knwge of SS:: how benefits are calculated
k14q4a	wv14 uas231 self-perceived knwge of SS:: how benefits are calculated
k15q4a	wv15 uas457 self-perceived knwge of SS:: how benefits are calculated
k12q4b	wv12 uas16 self-perceived knwge of SS:: age for eligibility
k13q4b	wv13 uas94 self-perceived knwge of SS:: age for eligibility
k14q4b	wv14 uas231 self-perceived knwge of SS:: age for eligibility
k15q4b	wv15 uas457 self-perceived knwge of SS:: age for eligibility
k12q4c	wv12 uas16 self-perceived knwge of SS:: effects if you work & claim
k13q4c	wv13 uas94 self-perceived knwge of SS:: effects if you work & claim
k14q4c	wv14 uas231 self-perceived knwge of SS:: effects if you work & claim

k15q4c	wv15 uas457 self-perceived knwge of SS:: effects if you work & claim
k12q4d	wv12 uas16 self-perceived knwge of SS:: what monthly amount will be
k13q4d	wv13 uas94 self-perceived knwge of SS:: what monthly amount will be
k14q4d	wv14 uas231 self-perceived knwge of SS:: what monthly amount will be
k15q4d	wv15 uas457 self-perceived knwge of SS:: what monthly amount will be
k12q4e	wv12 uas16 self-perceived knwge of SS:: change in benefits based on time clmed
k13q4e	wv13 uas94 self-perceived knwge of SS:: change in benefits based on time clmed
k14q4e	wv14 uas231 self-perceived knwge of SS:: change in benefits based on time clmed
k15q4e	wv15 uas457 self-perceived knwge of SS:: change in benefits based on time clmed
k12q4spa	wv12 uas16 self-perceived knwge of SS:: what monthly amount will be, spouse
k13q4spa	wv13 uas94 self-perceived knwge of SS:: what monthly amount will be, spouse
k14q4spa	wv14 uas231 self-perceived knwge of SS:: what monthly amount will be, spouse
k15q4spa	wv15 uas457 self-perceived knwge of SS:: what monthly amount will be, spouse
k12q4spb	wv12 uas16 self-perceived knwge of SS:: how timing of clm affects sp benfits
k13q4spb	wv13 uas94 self-perceived knwge of SS:: how timing of claim affects sp benefits
k14q4spb	wv14 uas231 self-perceived knwge of SS:: how timing of claim affects sp benefits
k15q4spb	wv15 uas457 self-perceived knwge of SS:: how timing of claim affects sp benefits
k12q4spc	wv12 uas16 self-perceived knwge of SS:: how timing of sp clm affects r benefits
k13q4spc	wv13 uas94 self-perceived knwge of SS:: how timing of sp clm affects r benefits
k14q4spc	wv14 uas231 self-perceived knwge of SS:: how timing of sp clm affects r benefits
k15q4spc	wv15 uas457 self-perceived knwge of SS:: how timing of sp clm affects r benefits
k12q5	wv12 uas16 predict SS benefits:: confidence in SS to pay out benefits
k13q5	wv13 uas94 predict SS benefits:: confidence in SS to pay out benefits
k14q5	wv14 uas231 predict SS benefits:: confidence in SS to pay out benefits
k15q5	wv15 uas457 predict SS benefits:: confidence in SS to pay out benefits
k12q6a	wv12 uas16 predict SS benefits:: confidence in SS benefits being there
k13q6a_ch13	wv13 uas94 predict SS benefits:: <wv13 text change> confidnce benfit be there
k14q6a_ch13	wv14 uas231 predict SS benefits:: <wv13 text change> confidnce benfit be there
k15q6a_ch13	wv15 uas457 predict SS benefits:: <wv13 text change> confidnce benfit be there
k15q6a_b	wv15 uas457 predict SS benefits:: confidnce >2/3 of SS benefits will be there

k13q6d	wv13 uas94 SS:: best description of SS benefits
k14q6d	wv14 uas231 SS:: best description of SS benefits
k15q6d	wv15 uas457 SS:: best description of SS benefits
k12q6b	wv12 uas16 predict SS benefits:: percent chance live to 90
k13NEW13q6b	wv13 uas94 predict SS benefits:: <wv13 new ques> percent chance live to 75
k14NEW13q6b	wv14 uas231 predict SS benefits:: <wv13 new ques> percent chance live to 75
k15NEW13q6b	wv15 uas457 predict SS benefits:: <wv13 new ques> percent chance live to 75
k13q6c	wv13 uas94 predict SS benefits:: percent chance live to 85
k14q6c	wv14 uas231 predict SS benefits:: percent chance live to 85
k15q6c	wv15 uas457 predict SS benefits:: percent chance live to 85
k12q7b	wv12 uas16 SS:: current benefits enough for good retir
k13q7b_ans13	wv13 uas94 SS:: <wv13 ans change> current benefits enough for good retir
k14q7b_ans13	wv14 uas231 SS:: <wv13 ans change> current benefits enough for good retir
k15q7b_ans13	wv15 uas457 SS:: <wv13 ans change> current benefits enough for good retir
k12q7a	wv12 uas16 predict SS benefits:: future benefits enough to ensure good retir
k13q7a_ch13	wv13 uas94 predict SS benefits:: <wv13 text change> retir benfit from SS enough
k14q7a_ch13	wv14 uas231 predict SS benefits:: <wv13 text change> retir benfit from SS enough
k15q7a_ch13	wv15 uas457 predict SS benefits:: <wv13 text change> retir benfit from SS enough
k12q8	wv12 uas16 retir:: prep steps - MULT RESP COMBO
k12q8s1	wv12 uas16 retir:: prep steps - contribute to 401k or defined contribution plan
k12q8s2	wv12 uas16 retir:: prep steps - have other savings/investments
k12q8s3	wv12 uas16 retir:: prep steps - applied for disability benefits
k12q8s4	wv12 uas16 retir:: prep steps - spend less/downsize
k12q8s5	wv12 uas16 retir:: prep steps - sought higher earning job
k12q8s6	wv12 uas16 retir:: prep steps - plan to work in retirement
k12q8s7	wv12 uas16 retir:: prep steps - other
k12q8s8	wv12 uas16 retir:: prep steps - none
k13q8a	wv13 uas94 retir:: interact prep, cur retir - MULT RESPONSE COMBO
k14q8a	wv14 uas231 retir:: interact prep, cur retir - MULT RESPONSE COMBO
k15q8a	wv15 uas457 retir:: interact prep, cur retir - MULT RESPONSE COMBO

k13q8as1	wv13 uas94 retir:: interact prep, cur retir - visited Social Security office
k14q8as1	wv14 uas231 retir:: interact prep, cur retir - visited Social Security office
k15q8as1	wv15 uas457 retir:: interact prep, cur retir - visited Social Security office
k13q8as2	wv13 uas94 retir:: interact prep, cur retir - called SSA
k14q8as2	wv14 uas231 retir:: interact prep, cur retir - called SSA
k15q8as2	wv15 uas457 retir:: interact prep, cur retir - called SSA
k13q8as3	wv13 uas94 retir:: interact prep, cur retir - visited Social Security website
k14q8as3	wv14 uas231 retir:: interact prep, cur retir - visited Social Security website
k15q8as3	wv15 uas457 retir:: interact prep, cur retir - visited Social Security website
k13q8as4	wv13 uas94 retir:: interact prep, cur retir - used retirement calculator
k14q8as4	wv14 uas231 retir:: interact prep, cur retir - used retirement calculator
k15q8as4	wv15 uas457 retir:: interact prep, cur retir - used retirement calculator
k13q8as5	wv13 uas94 retir:: interact prep, cur retir - consulted professional sources
k14q8as5	wv14 uas231 retir:: interact prep, cur retir - consulted professional sources
k15q8as5	wv15 uas457 retir:: interact prep, cur retir - consulted professional sources
k13q8as6	wv13 uas94 retir:: interact prep, cur retir - discussed fncl plan w fam/friends
k14q8as6	wv14 uas231 retir:: interact prep, cur retir - discussed fncl plan w fam/friends
k15q8as6	wv15 uas457 retir:: interact prep, cur retir - discussed fncl plan w fam/friends
k13q8as7	wv13 uas94 retir:: interact prep, cur retir - none of the above
k14q8as7	wv14 uas231 retir:: interact prep, cur retir - none of the above
k15q8as7	wv15 uas457 retir:: interact prep, cur retir - none of the above
k13q8b	wv13 uas94 retir:: investments, cur retired ed - MULT RESP COMBO
k14q8b	wv14 uas231 retir:: investments, cur retired ed - MULT RESP COMBO
k15q8b	wv15 uas457 retir:: investments, cur retired ed - MULT RESP COMBO
k13q8bs1	wv13 uas94 retir:: investments, cur retired - employers retir savings program
k14q8bs1	wv14 uas231 retir:: investments, cur retired - employers retir savings program
k15q8bs1	wv15 uas457 retir:: investments, cur retired - employers retir savings program
k13q8bs2	wv13 uas94 retir:: investments, cur retired ed - savings account
k14q8bs2	wv14 uas231 retir:: investments, cur retired ed - savings account
k15q8bs2	wv15 uas457 retir:: investments, cur retired ed - savings account

k13q8bs3	wv13 uas94 retir:: investments, cur retired ed - 401(k) or 403(b) or equiv
k14q8bs3	wv14 uas231 retir:: investments, cur retired ed - 401(k) or 403(b) or equiv
k15q8bs3	wv15 uas457 retir:: investments, cur retired ed - 401(k) or 403(b) or equiv
k13q8bs4	wv13 uas94 retir:: investments, cur retired - Individual Reti Account (IRA)
k14q8bs4	wv14 uas231 retir:: investments, cur retired - Individual Reti Account (IRA)
k15q8bs4	wv15 uas457 retir:: investments, cur retired - Individual Reti Account (IRA)
k13q8bs5	wv13 uas94 retir:: investments, cur retired - Certificates of Deposits (CDs)
k14q8bs5	wv14 uas231 retir:: investments, cur retired - Certificates of Deposits (CDs)
k15q8bs5	wv15 uas457 retir:: investments, cur retired - Certificates of Deposits (CDs)
k13q8bs6	wv13 uas94 retir:: investments, cur retired ed - mutual funds, stocks/bonds
k14q8bs6	wv14 uas231 retir:: investments, cur retired ed - mutual funds, stocks/bonds
k15q8bs6	wv15 uas457 retir:: investments, cur retired ed - mutual funds, stocks/bonds
k13q8bs7	wv13 uas94 retir:: investments, cur retired ed - none of the above
k14q8bs7	wv14 uas231 retir:: investments, cur retired ed - none of the above
k15q8bs7	wv15 uas457 retir:: investments, cur retired ed - none of the above
k13q8c	wv13 uas94 retir:: interact prep, not retir - MULT RESPONSE COMBO
k14q8c	wv14 uas231 retir:: interact prep, not retir - MULT RESPONSE COMBO
k15q8c	wv15 uas457 retir:: interact prep, not retir - MULT RESPONSE COMBO
k13q8cs1	wv13 uas94 retir:: interact prep, not retir - visited Social Security office
k14q8cs1	wv14 uas231 retir:: interact prep, not retir - visited Social Security office
k15q8cs1	wv15 uas457 retir:: interact prep, not retir - visited Social Security office
k13q8cs2	wv13 uas94 retir:: interact prep, not retir - called SSA
k14q8cs2	wv14 uas231 retir:: interact prep, not retir - called SSA
k15q8cs2	wv15 uas457 retir:: interact prep, not retir - called SSA
k13q8cs3	wv13 uas94 retir:: interact prep, not retir - visited Social Security website
k14q8cs3	wv14 uas231 retir:: interact prep, not retir - visited Social Security website
k15q8cs3	wv15 uas457 retir:: interact prep, not retir - visited Social Security website
k13q8cs4	wv13 uas94 retir:: interact prep, not retir - used retirement calculator
k14q8cs4	wv14 uas231 retir:: interact prep, not retir - used retirement calculator
k15q8cs4	wv15 uas457 retir:: interact prep, not retir - used retirement calculator

k13q8cs5	wv13 uas94 retir:: interact prep, not retir - consulted professional sources
k14q8cs5	wv14 uas231 retir:: interact prep, not retir - consulted professional sources
k15q8cs5	wv15 uas457 retir:: interact prep, not retir - consulted professional sources
k13q8cs6	wv13 uas94 retir:: interact prep, not retir - discussed fncl plan w fam/friends
k14q8cs6	wv14 uas231 retir:: interact prep, not retir - discussed fncl plan w fam/friends
k15q8cs6	wv15 uas457 retir:: interact prep, not retir - discussed fncl plan w fam/friends
k13q8cs7	wv13 uas94 retir:: interact prep, not retir - none of the above
k14q8cs7	wv14 uas231 retir:: interact prep, not retir - none of the above
k15q8cs7	wv15 uas457 retir:: interact prep, not retir - none of the above
k13q8d	wv13 uas94 retir:: investments, not retired - MULT RESP COMBO
k14q8d	wv14 uas231 retir:: investments, not retired - MULT RESP COMBO
k15q8d	wv15 uas457 retir:: investments, not retired - MULT RESP COMBO
k13q8ds1	wv13 uas94 retir:: investments, not retired - employers retir savings program
k14q8ds1	wv14 uas231 retir:: investments, not retired - employers retir savings program
k15q8ds1	wv15 uas457 retir:: investments, not retired - employers retir savings program
k13q8ds2	wv13 uas94 retir:: investments, not retired - savings account
k14q8ds2	wv14 uas231 retir:: investments, not retired - savings account
k15q8ds2	wv15 uas457 retir:: investments, not retired - savings account
k13q8ds3	wv13 uas94 retir:: investments, not retired - 401(k) or 403(b) or equivalent
k14q8ds3	wv14 uas231 retir:: investments, not retired - 401(k) or 403(b) or equivalent
k15q8ds3	wv15 uas457 retir:: investments, not retired - 401(k) or 403(b) or equivalent
k13q8ds4	wv13 uas94 retir:: investments, not retired - Individual Retir Account (IRA)
k14q8ds4	wv14 uas231 retir:: investments, not retired - Individual Retir Account (IRA)
k15q8ds4	wv15 uas457 retir:: investments, not retired - Individual Retir Account (IRA)
k13q8ds5	wv13 uas94 retir:: investments, not retired - Certificates of Deposits (CDs)
k14q8ds5	wv14 uas231 retir:: investments, not retired - Certificates of Deposits (CDs)
k15q8ds5	wv15 uas457 retir:: investments, not retired - Certificates of Deposits (CDs)
k13q8ds6	wv13 uas94 retir:: investments, not retired - mutual funds, stocks/bonds
k14q8ds6	wv14 uas231 retir:: investments, not retired - mutual funds, stocks/bonds
k15q8ds6	wv15 uas457 retir:: investments, not retired - mutual funds, stocks/bonds

k13q8ds7	wv13 uas94 retir:: investments, not retired - none of the above
k14q8ds7	wv14 uas231 retir:: investments, not retired - none of the above
k15q8ds7	wv15 uas457 retir:: investments, not retired - none of the above
k12q9	wv12 uas16 knowge of SS:: how benefits are calculated
k13q9	wv13 uas94 knowge of SS:: how benefits are calculated
k14q9	wv14 uas231 knowge of SS:: how benefits are calculated
k15q9	wv15 uas457 knowge of SS:: how benefits are calculated
k12q10a	wv12 uas16 knowge of SS:: non-worker can claim if spouse qualifies
k13q10a	wv13 uas94 knowge of SS:: non-worker can claim if spouse qualifies
k14q10a	wv14 uas231 knowge of SS:: non-worker can claim if spouse qualifies
k15q10a	wv15 uas457 knowge of SS:: non-worker can claim if spouse qualifies
k12q10b	wv12 uas16 knowge of SS:: benefits not affected by age when claimed
k13q10b	wv13 uas94 knowge of SS:: benefits not affected by age when claimed
k14q10b	wv14 uas231 knowge of SS:: benefits not affected by age when claimed
k15q10b	wv15 uas457 knowge of SS:: benefits not affected by age when claimed
k12q10c	wv12 uas16 knowge of SS:: benefits are adjusted for inflation
k13q10c	wv13 uas94 knowge of SS:: benefits are adjusted for inflation
k14q10c	wv14 uas231 knowge of SS:: benefits are adjusted for inflation
k15q10c	wv15 uas457 knowge of SS:: benefits are adjusted for inflation
k12q10d	wv12 uas16 knowge of SS:: benefits must be claimed as soon as someone retires
k12q10e	wv12 uas16 knowge of SS:: retired people who still earn have to pay tax
k12q10f	wv12 uas16 knowge of SS:: paid for by taxing both workers & employers
k13q10f	wv13 uas94 knowge of SS:: paid for by taxing both workers & employers
k14q10f	wv14 uas231 knowge of SS:: paid for by taxing both workers & employers
k15q10f	wv15 uas457 knowge of SS:: paid for by taxing both workers & employers
k12q10g	wv12 uas16 knowge of SS:: workers who pay SS tax entitled to SS disability
k13q10g	wv13 uas94 knowge of SS:: workers who pay SS taxes entitled to SS disability
k14q10g	wv14 uas231 knowge of SS:: workers who pay SS taxes entitled to SS disability
k15q10g	wv15 uas457 knowge of SS:: workers who pay SS taxes entitled to SS disability
k12q10h	wv12 uas16 knowge of SS:: only childn < 18 can clm benfit when SS taxpayer dies

k13q10h	wv13 uas94 knowge of SS:: only childn < 18 can clm benfit when SS taxpayer dies
k14q10h	wv14 uas231 knowge of SS:: only childn < 18 can clm benfit when SS taxpayer dies
k15q10h	wv15 uas457 knowge of SS:: only childn < 18 can clm benfit when SS taxpayer dies
k12q10i	wv12 uas16 knowge of SS:: only sp w childn can clm benfit when SS taxpayer dies
k13q10i	wv13 uas94 knowge of SS:: only sp w childn can clm benfit when SS taxpayer dies
k14q10i	wv14 uas231 knowge of SS:: only sp w childn can clm benfit when SS taxpayer dies
k15q10i	wv15 uas457 knowge of SS:: only sp w childn can clm benfit when SS taxpayer dies
k13q10j	wv13 uas94 knowge of SS:: never entitled to benefits on ex-spouses record
k14q10j	wv14 uas231 knowge of SS:: never entitled to benefits on ex-spouses record
k15q10j	wv15 uas457 knowge of SS:: never entitled to benefits on ex-spouses record
k13q10k	wv13 uas94 knowge of SS:: must claim benefits immediately after retirement
k14q10k	wv14 uas231 knowge of SS:: must claim benefits immediately after retirement
k15q10k	wv15 uas457 knowge of SS:: must claim benefits immediately after retirement
k12q9_correct	wv12 uas16 SS ans correct:: [q9] how benefits are calculated
k13q9_correct	wv13 uas94 SS ans correct:: [q9] how benefits are calculated
k14q9_correct	wv14 uas231 SS ans correct:: [q9] how benefits are calculated
k15q9_correct	wv15 uas457 SS ans correct:: [q9] how benefits are calculated
k12q10a_correct	wv12 uas16 SS ans correct:: [q10a] non-worker can claim if spouse qualifies
k13q10a_correct	wv13 uas94 SS ans correct:: [q10a] non-worker can claim if spouse qualifies
k14q10a_correct	wv14 uas231 SS ans correct:: [q10a] non-worker can claim if spouse qualifies
k15q10a_correct	wv15 uas457 SS ans correct:: [q10a] non-worker can claim if spouse qualifies
k12q10b_correct	wv12 uas16 SS ans correct:: [q10b] benefits not affected by age when claimed
k13q10b_correct	wv13 uas94 SS ans correct:: [q10b] benefits not affected by age when claimed
k14q10b_correct	wv14 uas231 SS ans correct:: [q10b] benefits not affected by age when claimed
k15q10b_correct	wv15 uas457 SS ans correct:: [q10b] benefits not affected by age when claimed
k12q10c_correct	wv12 uas16 SS ans correct:: [q10c] benefits are adjusted for inflation
k13q10c_correct	wv13 uas94 SS ans correct:: [q10c] benefits are adjusted for inflation
k14q10c_correct	wv14 uas231 SS ans correct:: [q10c] benefits are adjusted for inflation
k15q10c_correct	wv15 uas457 SS ans correct:: [q10c] benefits are adjusted for inflation
k12q10d_correct	wv12 uas16 SS ans correct:: [q10d] benfit must be clmed when someone retires

k12q10e_correct	wv12 uas16 SS ans correct:: [q10e] retired people who still earn must pay tax
k12q10f_correct	wv12 uas16 SS ans correct:: [q10f] paid for by taxing both workers & employers
k13q10f_correct	wv13 uas94 SS ans correct:: [q10f] paid for by taxing both workers & employers
k14q10f_correct	wv14 uas231 SS ans correct:: [q10f] paid for by taxing both workers & employers
k15q10f_correct	wv15 uas457 SS ans correct:: [q10f] paid for by taxing both workers & employers
k12q10g_correct	wv12 uas16 SS ans correct:: [q10g] pay SS taxes then entitled to SS disability
k13q10g_correct	wv13 uas94 SS ans correct:: [q10g] pay SS taxes then entitled to SS disability
k14q10g_correct	wv14 uas231 SS ans correct:: [q10g] pay SS taxes then entitled to SS disability
k15q10g_correct	wv15 uas457 SS ans correct:: [q10g] pay SS taxes then entitled to SS disability
k12q10h_correct	wv12 uas16 SS ans correct:: [q10h] only child < 18 can clm benfit after a death
k13q10h_correct	wv13 uas94 SS ans correct:: [q10h] only child < 18 can clm benfit after a death
k14q10h_correct	wv14 uas231 SS ans correct:: [q10h] only child < 18 can clm benfit after a death
k15q10h_correct	wv15 uas457 SS ans correct:: [q10h] only child < 18 can clm benfit after a death
k12q10i_correct	wv12 uas16 SS ans correct:: [q10i] only sp w child can clm benfit after a death
k13q10i_correct	wv13 uas94 SS ans correct:: [q10i] only sp w child can clm benfit after a death
k14q10i_correct	wv14 uas231 SS ans correct:: [q10i] only sp w child can clm benfit after a death
k15q10i_correct	wv15 uas457 SS ans correct:: [q10i] only sp w child can clm benfit after a death
k13q10k_correct	wv13 uas94 SS ans correct:: [10k] must claim benefits immediately after retir
k14q10k_correct	wv14 uas231 SS ans correct:: [10k] must claim benefits immediately after retir
k15q10k_correct	wv15 uas457 SS ans correct:: [10k] must claim benefits immediately after retir
k12KS_ssret_basic	wv12 uas16 knowge of SS:: Index of Social Security Knowledge (basic)
k13KS_ssret_basic	wv13 uas94 knowge of SS:: Index of Social Security Knowledge (basic)
k14KS_ssret_basic	wv14 uas231 knowge of SS:: Index of Social Security Knowledge (basic)
k15KS_ssret_basic	wv15 uas457 knowge of SS:: Index of Social Security Knowledge (basic)
k12q11	wv12 uas16 self-perceived knwge of SS:: confidence about q10a-q10i responses
k13q11	wv13 uas94 self-perceived knwge of SS:: confidence about q10a-q10i responses
k14q11	wv14 uas231 self-perceived knwge of SS:: confidence about q10a-q10i responses
k15q11	wv15 uas457 self-perceived knwge of SS:: confidence about q10a-q10i responses
k12q12	wv12 uas16 knowge of SS:: what is auto deducted from benefits when 65+
k13q12_ans13	wv13 uas94 knowge of SS:: <wv13 ans change> auto deduct from benefit when 65+

k14q12_ans13	wv14 uas231 knowge of SS:: <wv13 ans change> auto deduct from benefit when 65+
k15q12_ans13	wv15 uas457 knowge of SS:: <wv13 ans change> auto deduct from benefit when 65+
k12q12_correct	wv12 uas16 SS ans correct:: [q12_ans13] whats auto deduct from benfit when 65+
k13q12_correct_ans13	wv13 uas94 SS ans correct:: [q12_ans13] what auto deduct from benfit when 65+
k14q12_correct_ans13	wv14 uas231 SS ans correct:: [q12_ans13] what auto deduct from benfit when 65+
k15q12_correct_ans13	wv15 uas457 SS ans correct:: [q12_ans13] what auto deduct from benfit when 65+
k12q13	wv12 uas16 knowge of SS:: amount of monthly disability benefits if disabled
k13NEW13q13	wv13 uas94 knowge of SS:: <wv13 new ques> age eligib w no early retir reduction
k14NEW13q13	wv14 uas231 knowge of SS:: <wv13 new ques> age eligib w no early retir reduction
k15NEW13q13	wv15 uas457 knowge of SS:: <wv13 new ques> age eligib w no early retir reduction
k12np_01	wv12 uas16 knowge of SS:: r early eligibility age (EEA)
k13np_01	wv13 uas94 knowge of SS:: r early eligibility age (EEA)
k14np_01	wv14 uas231 knowge of SS:: r early eligibility age (EEA)
k15np_01	wv15 uas457 knowge of SS:: r early eligibility age (EEA)
k12np_02	wv12 uas16 knowge of SS:: r full retirement age (FRA)
k13np_02	wv13 uas94 knowge of SS:: r full retirement age (FRA)
k14np_02	wv14 uas231 knowge of SS:: r full retirement age (FRA)
k15np_02	wv15 uas457 knowge of SS:: r full retirement age (FRA)
k12np_03	wv12 uas16 knowge of SS:: relationship bt age stop working & age claim benefits
k13np_03	wv13 uas94 knowge of SS:: relationship bt age stop working & age claim benefits
k14np_03	wv14 uas231 knowge of SS:: relationship bt age stop working & age claim benefits
k15np_03	wv15 uas457 knowge of SS:: relationship bt age stop working & age claim benefits
k12np_04	wv12 uas16 knowge of SS:: what are delayed retirement credits (DRC)
k13np_04	wv13 uas94 knowge of SS:: what are delayed retirement credits (DRC)
k14np_04	wv14 uas231 knowge of SS:: what are delayed retirement credits (DRC)
k15np_04	wv15 uas457 knowge of SS:: what are delayed retirement credits (DRC)
k12np_05	wv12 uas16 knowge of SS:: when r eligible for delayed retirement credits (DRC)
k13np_05	wv13 uas94 knowge of SS:: when r eligible for delayed retirement credits (DRC)
k14np_05	wv14 uas231 knowge of SS:: when r eligible for delayed retirement credits (DRC)
k15np_05	wv15 uas457 knowge of SS:: when r eligible for delayed retirement credits (DRC)

k12np_05_age	wv12 uas16 knowge of SS:: when r eligible for DRC, as years old
k13np_05_age	wv13 uas94 knowge of SS:: when r eligible for DRC, as years old
k14np_05_age	wv14 uas231 knowge of SS:: when r eligible for DRC, as years old
k15np_05_age	wv15 uas457 knowge of SS:: when r eligible for DRC, as years old
k12np_06	wv12 uas16 knowge of SS:: when r would stop earning additional DRC
k13np_06	wv13 uas94 knowge of SS:: when r would stop earning additional DRC
k14np_06	wv14 uas231 knowge of SS:: when r would stop earning additional DRC
k15np_06	wv15 uas457 knowge of SS:: when r would stop earning additional DRC
k12np_06_age	wv12 uas16 knowge of SS:: when r would stop earning additional DRC, as yrs old
k13np_06_age	wv13 uas94 knowge of SS:: when r would stop earning additional DRC, as yrs old
k14np_06_age	wv14 uas231 knowge of SS:: when r would stop earning additional DRC, as yrs old
k15np_06_age	wv15 uas457 knowge of SS:: when r would stop earning additional DRC, as yrs old
k13np_08	wv13 uas94 knowge of SS:: when 68 yr old with 50k income should claim
k14np_08	wv14 uas231 knowge of SS:: when 68 yr old with 50k income should claim
k15np_08	wv15 uas457 knowge of SS:: when 68 yr old with 50k income should claim
k13np_09	wv13 uas94 knowge of SS:: what impacts does Retirement Earnings Test (RET) have
k14np_09	wv14 uas231 knowge of SS:: what impacts does Retirement Earnings Test (RET) have
k15np_09	wv15 uas457 knowge of SS:: what impacts does Retirement Earnings Test (RET) have
k12np_01_correct	wv12 uas16 SS ans correct:: [np_01] r early eligibility age (EEA)
k13np_01_correct	wv13 uas94 SS ans correct:: [np_01] r early eligibility age (EEA)
k14np_01_correct	wv14 uas231 SS ans correct:: [np_01] r early eligibility age (EEA)
k15np_01_correct	wv15 uas457 SS ans correct:: [np_01] r early eligibility age (EEA)
k12fra	wv12 uas16 SS:: full retirement age
k13fra	wv13 uas94 SS:: full retirement age
k14fra	wv14 uas231 SS:: full retirement age
k15fra	wv15 uas457 SS:: full retirement age
k12np_02_correct	wv12 uas16 SS ans correct:: [np_02] r full retirement age (FRA)
k13np_02_correct	wv13 uas94 SS ans correct:: [np_02] r full retirement age (FRA)
k14np_02_correct	wv14 uas231 SS ans correct:: [np_02] r full retirement age (FRA)
k15np_02_correct	wv15 uas457 SS ans correct:: [np_02] r full retirement age (FRA)

k12np_03_correct	wv12 uas16 SS ans correct:: [np_03] relation bt age stop wrk & age clm benfit
k13np_03_correct	wv13 uas94 SS ans correct:: [np_03] relation bt age stop wrk & age clm benefits
k14np_03_correct	wv14 uas231 SS ans correct:: [np_03] relation bt age stop wrk & age clm benefits
k15np_03_correct	wv15 uas457 SS ans correct:: [np_03] relation bt age stop wrk & age clm benefits
k12np_04_correct	wv12 uas16 SS ans correct:: [np_04] what are delayed retirement credits (DRC)
k13np_04_correct	wv13 uas94 SS ans correct:: [np_04] what are delayed retirement credits (DRC)
k14np_04_correct	wv14 uas231 SS ans correct:: [np_04] what are delayed retirement credits (DRC)
k15np_04_correct	wv15 uas457 SS ans correct:: [np_04] what are delayed retirement credits (DRC)
k12np_05_correct	wv12 uas16 SS ans correct:: [np_05] when r eligib for delayd retir crdit (DRC)
k13np_05_correct	wv13 uas94 SS ans correct:: [np_05] when r eligib for delayd retir crdits (DRC)
k14np_05_correct	wv14 uas231 SS ans correct:: [np_05] when r eligib for delayd retir crdits (DRC)
k15np_05_correct	wv15 uas457 SS ans correct:: [np_05] when r eligib for delayd retir crdits (DRC)
k12np_06_correct	wv12 uas16 SS ans correct:: [np_06] when r would stop earning additional DRC
k13np_06_correct	wv13 uas94 SS ans correct:: [np_06] when r would stop earning additional DRC
k14np_06_correct	wv14 uas231 SS ans correct:: [np_06] when r would stop earning additional DRC
k15np_06_correct	wv15 uas457 SS ans correct:: [np_06] when r would stop earning additional DRC
k12KS_ssret_ages	wv12 uas16 knowge of SS:: Index of Social Security Knowledge (key ages)
k13KS_ssret_ages	wv13 uas94 knowge of SS:: Index of Social Security Knowledge (key ages)
k14KS_ssret_ages	wv14 uas231 knowge of SS:: Index of Social Security Knowledge (key ages)
k15KS_ssret_ages	wv15 uas457 knowge of SS:: Index of Social Security Knowledge (key ages)
k12KS_ssret_comp	wv12 uas16 knowge of SS:: Index of Social Security Knowledge (complete)
k13KS_ssret_comp	wv13 uas94 knowge of SS:: Index of Social Security Knowledge (complete)
k14KS_ssret_comp	wv14 uas231 knowge of SS:: Index of Social Security Knowledge (complete)
k15KS_ssret_comp	wv15 uas457 knowge of SS:: Index of Social Security Knowledge (complete)
k12q17_age	wv12 uas16 retir/SS intentions:: age fully retire
k13q17_age	wv13 uas94 retir/SS intentions:: age fully retire
k14q17_age	wv14 uas231 retir/SS intentions:: age fully retire
k15q17_age	wv15 uas457 retir/SS intentions:: age fully retire
k12q17	wv12 uas16 retir/SS intentions:: age fully retire - why age missing
k13q17	wv13 uas94 retir/SS intentions:: age fully retire - why age missing

k14q17	wv14 uas231 retir/SS intentions:: age fully retire - why age missing
k15q17	wv15 uas457 retir/SS intentions:: age fully retire - why age missing
k15q17_fol	wv15 uas457 retir/SS intentions:: age fully retire - guess when q17=dk
k12q18_age	wv12 uas16 retir/SS intentions:: age fully retire, spouse
k13q18_age	wv13 uas94 retir/SS intentions:: age fully retire, spouse
k14q18_age	wv14 uas231 retir/SS intentions:: age fully retire, spouse
k15q18_age	wv15 uas457 retir/SS intentions:: age fully retire, spouse
k12q18b	wv12 uas16 retir/SS intentions:: age fully retire, spouse - why age missing
k13q18b	wv13 uas94 retir/SS intentions:: age fully retire, spouse - why age missing
k14q18b	wv14 uas231 retir/SS intentions:: age fully retire, spouse - why age missing
k15q18b	wv15 uas457 retir/SS intentions:: age fully retire, spouse - why age missing
k12q19_age	wv12 uas16 retir/SS intentions:: age plan to claim SS benefits
k13q19_age	wv13 uas94 retir/SS intentions:: age plan to claim SS benefits
k14q19_age	wv14 uas231 retir/SS intentions:: age plan to claim SS benefits
k15q19_age	wv15 uas457 retir/SS intentions:: age plan to claim SS benefits
k12q19a	wv12 uas16 retir/SS intentions:: age plan to clm SS benfit - why age missing
k13q19a	wv13 uas94 retir/SS intentions:: age plan to clm SS benefits - why age missing
k14q19a	wv14 uas231 retir/SS intentions:: age plan to clm SS benefits - why age missing
k15q19a	wv15 uas457 retir/SS intentions:: age plan to clm SS benefits - why age missing
k12q19b	wv12 uas16 retir/SS intentions:: age claimed SS benefits
k15q19_fol	wv15 uas457 retir/SS intentions:: age plan to clm SS benefits - gues if q19a=dk
k12q19c_age	wv12 uas16 retir/SS intentions:: age plan to claim SS benefits, spouse
k13q19c_age	wv13 uas94 retir/SS intentions:: age plan to claim SS benefits, spouse
k14q19c_age	wv14 uas231 retir/SS intentions:: age plan to claim SS benefits, spouse
k15q19c_age	wv15 uas457 retir/SS intentions:: age plan to claim SS benefits, spouse
k12q19c	wv12 uas16 retir/SS intentions:: age plan to clm SS benfit, sp - why age miss
k13q19c	wv13 uas94 retir/SS intentions:: age plan to clm SS benfit, sp - why age miss
k14q19c	wv14 uas231 retir/SS intentions:: age plan to clm SS benfit, sp - why age miss
k15q19c	wv15 uas457 retir/SS intentions:: age plan to clm SS benfit, sp - why age miss
k12q19d	wv12 uas16 retir/SS intentions:: age claimed SS benefits, spouse

k13q19d	wv13 uas94 retir/SS intentions:: age claimed SS benefits, spouse
k14q19d	wv14 uas231 retir/SS intentions:: age claimed SS benefits, spouse
k15q19d	wv15 uas457 retir/SS intentions:: age claimed SS benefits, spouse
k12q20a	wv12 uas16 predict SS benefits:: amount per mo
k13q20a	wv13 uas94 predict SS benefits:: amount per mo
k14q20a	wv14 uas231 predict SS benefits:: amount per mo
k15q20a	wv15 uas457 predict SS benefits:: amount per mo
k12q20a_followup	wv12 uas16 predict SS benefits:: amount per mo, 2nd ask
k13q20a_followup	wv13 uas94 predict SS benefits:: amount per mo, 2nd ask
k14q20a_followup	wv14 uas231 predict SS benefits:: amount per mo, 2nd ask
k15q20a_followup	wv15 uas457 predict SS benefits:: amount per mo, 2nd ask
k13q21	wv13 uas94 knowge of SS:: increase in benft when start clming age=64 vs age=62
k14q21	wv14 uas231 knowge of SS:: increase in benft when start clming age=64 vs age=62
k15q21	wv15 uas457 knowge of SS:: increase in benft when start clming age=64 vs age=62
k12q21a	wv12 uas16 predict SS benefits:: amt per mo if waited 2 more yrs before clming
k12q21a_followup	wv12 uas16 predict SS benefits:: amount per mo if waited 2 more yrs, 2nd ask
k12q22a	wv12 uas16 predict SS benefits:: amount per mo for spouse
k13q22a	wv13 uas94 predict SS benefits:: amount per mo for spouse
k14q22a	wv14 uas231 predict SS benefits:: amount per mo for spouse
k15q22a	wv15 uas457 predict SS benefits:: amount per mo for spouse
k12q22a_followup	wv12 uas16 predict SS benefits:: amount per mo for spouse, 2nd ask
k13q22a_followup	wv13 uas94 predict SS benefits:: amount per mo for spouse, 2nd ask
k14q22a_followup	wv14 uas231 predict SS benefits:: amount per mo for spouse, 2nd ask
k15q22a_followup	wv15 uas457 predict SS benefits:: amount per mo for spouse, 2nd ask
k12q22d	wv12 uas16 predict SS benefits:: if clm benfit at 70, can draw oth sav/income
k13q22d	wv13 uas94 predict SS benefits:: if clm benfit at 70, can draw oth sav/income
k14q22d	wv14 uas231 predict SS benefits:: if clm benfit at 70, can draw oth sav/income
k15q22d	wv15 uas457 predict SS benefits:: if clm benfit at 70, can draw oth sav/income
k12q29	wv12 uas16 SS website:: have visited
k12q29_calc	wv12 uas16 SS website:: used retirement estimator

k12q29_calc_why	wv12 uas16 SS website:: main reason used - MULT RESP COMBO
k12q29_calc_whys1	wv12 uas16 SS website:: main reason used - to estimate amount of benefits
k12q29_calc_whys2	wv12 uas16 SS website:: main reason used - to find out when eligible
k12q29_calc_whys3	wv12 uas16 SS website:: main reason used - to learn how benfits are calculated
k12q29_calc_whys5	wv12 uas16 SS website:: main reason used - to verify my records
k12q29_calc_whys6	wv12 uas16 SS website:: main reason used - other
k12q29_acct	wv12 uas16 SS website:: ever created account
k12q29b	wv12 uas16 SS website:: able to compute amount received with calculator
k12q29c	wv12 uas16 SS website:: match of calculated benefit amount with expected amout
k12q29d	wv12 uas16 SS website:: how using calculator affected plans
k12q29e	wv12 uas16 SS website:: helpfulness of calculator
k12q34	wv12 uas16 SS:: preferred method for SSA application
k12q35_2d	wv12 uas16 helpfulness of SS info:: wrksheets abt afford to stop wrk/earn less
k12q35_2e	wv12 uas16 helpfulness of SS info:: info about solvency of SS system
k12q35_2f	wv12 uas16 helpfulness of SS info:: on how much can deduct to pay for medicare
k12q35_2g	wv12 uas16 helpfulness of SS info:: web calclator to est taxes owed on benfits
k12q35_2h	wv12 uas16 helpfulness of SS info:: psa about retir planning
k14in001a	wv14 uas231 internet:: skills - open downloaded files
k15in001a	wv15 uas457 internet:: skills - open downloaded files
k14in001b	wv14 uas231 internet:: skills - download/save photo
k15in001b	wv15 uas457 internet:: skills - download/save photo
k14in001c	wv14 uas231 internet:: skills - use shortcut keys
k15in001c	wv15 uas457 internet:: skills - use shortcut keys
k14in001d	wv14 uas231 internet:: skills - open new tab
k15in001d	wv15 uas457 internet:: skills - open new tab
k14in001e	wv14 uas231 internet:: skills - bookmark website
k15in001e	wv15 uas457 internet:: skills - bookmark website
k14in001f	wv14 uas231 internet:: skills - where to click for dif webpage
k15in001f	wv15 uas457 internet:: skills - where to click for dif webpage
k14in001g	wv14 uas231 internet:: skills - complete online forms

k15in001g	wv15 uas457 internet:: skills - complete online forms
k14in001h	wv14 uas231 internet:: skills - upload files
k15in001h	wv15 uas457 internet:: skills - upload files
k14in001i	wv14 uas231 internet:: skills - adjust privacy settings
k15in001i	wv15 uas457 internet:: skills - adjust privacy settings
k14in001j	wv14 uas231 internet:: skills - connect to WIFI
k15in001j	wv15 uas457 internet:: skills - connect to WIFI
k14in001k	wv14 uas231 internet:: skills - hard to choose keywords for searching
k15in001k	wv15 uas457 internet:: skills - hard to choose keywords for searching
k14in001l	wv14 uas231 internet:: skills - hard to find previously visited website
k15in001l	wv15 uas457 internet:: skills - hard to find previously visited website
k14in001m	wv14 uas231 internet:: skills - get tired when looking for info
k15in001m	wv15 uas457 internet:: skills - get tired when looking for info
k14in001n	wv14 uas231 internet:: skills - unsure how ended up on websites
k15in001n	wv15 uas457 internet:: skills - unsure how ended up on websites
k14in001o	wv14 uas231 internet:: skills - how websites are designed is confusing
k15in001o	wv15 uas457 internet:: skills - how websites are designed is confusing
k14in001p	wv14 uas231 internet:: skills - dif site layouts make internet difficult
k15in001p	wv15 uas457 internet:: skills - dif site layouts make internet difficult
k14in001q	wv14 uas231 internet:: skills - need course about finding info
k15in001q	wv15 uas457 internet:: skills - need course about finding info
k14in001r	wv14 uas231 internet:: skills - difficult to verify retrieved info
k15in001r	wv15 uas457 internet:: skills - difficult to verify retrieved info
k14in001s	wv14 uas231 internet:: skills - what info to share & not share
k15in001s	wv15 uas457 internet:: skills - what info to share & not share
k14in001t	wv14 uas231 internet:: skills - when to share info
k15in001t	wv15 uas457 internet:: skills - when to share info
k14in001u	wv14 uas231 internet:: skills - careful about online comments/behaviors
k15in001u	wv15 uas457 internet:: skills - careful about online comments/behaviors
k14in001v	wv14 uas231 internet:: skills - how to change who share content with

k15in001v	wv15 uas457 internet:: skills - how to change who share content with
k14in001w	wv14 uas231 internet:: skills - remove friends from contacts
k15in001w	wv15 uas457 internet:: skills - remove friends from contacts
k14in001x	wv14 uas231 internet:: skills - decide who to follow
k15in001x	wv15 uas457 internet:: skills - decide who to follow
k14in001y	wv14 uas231 internet:: skills - create something new from online media
k15in001y	wv15 uas457 internet:: skills - create something new from online media
k14in001z	wv14 uas231 internet:: skills - make changes to content made by others
k15in001z	wv15 uas457 internet:: skills - make changes to content made by others
k14in001aa	wv14 uas231 internet:: skills - design a website
k15in001aa	wv15 uas457 internet:: skills - design a website
k14in001bb	wv14 uas231 internet:: skills - determine type of licence needed
k15in001bb	wv15 uas457 internet:: skills - determine type of licence needed
k14in001cc	wv14 uas231 internet:: skills - putting created video content online
k15in001cc	wv15 uas457 internet:: skills - putting created video content online
k14in001dd	wv14 uas231 internet:: skills - apps/software safe to download
k15in001dd	wv15 uas457 internet:: skills - apps/software safe to download
k14in001ee	wv14 uas231 internet:: skills - write comment on blog/website/forum
k15in001ee	wv15 uas457 internet:: skills - write comment on blog/website/forum
k14in001ff	wv14 uas231 internet:: skills - writing/commenting online
k15in001ff	wv15 uas457 internet:: skills - writing/commenting online
k14in001gg	wv14 uas231 internet:: skills - install mobile apps
k15in001gg	wv15 uas457 internet:: skills - install mobile apps
k14in001hh	wv14 uas231 internet:: skills - download mobile apps
k15in001hh	wv15 uas457 internet:: skills - download mobile apps
k14in001ii	wv14 uas231 internet:: skills - keep track of mobile app costs
k15in001ii	wv15 uas457 internet:: skills - keep track of mobile app costs
k14in002a	wv14 uas231 internet:: activities - video-chat
k15in002a	wv15 uas457 internet:: activities - video-chat
k14in002b	wv14 uas231 internet:: activities - video-conference

k15in002b	wv15 uas457 internet:: activities - video-conference
k14in002c	wv14 uas231 internet:: activities - look up info about SS
k15in002c	wv15 uas457 internet:: activities - look up info about SS
k14in002d	wv14 uas231 internet:: activities - look up info about other govt programs
k15in002d	wv15 uas457 internet:: activities - look up info about other govt programs
k14in002e	wv14 uas231 internet:: activities - check account balances
k15in002e	wv15 uas457 internet:: activities - check account balances
k14in002f	wv14 uas231 internet:: activities - bank accounts, manage or transfer money
k15in002f	wv15 uas457 internet:: activities - bank accounts, manage or transfer money
k14in002g	wv14 uas231 internet:: activities - use email
k15in002g	wv15 uas457 internet:: activities - use email
k14in002h	wv14 uas231 internet:: activities - transfer files with co-workers
k15in002h	wv15 uas457 internet:: activities - transfer files with co-workers
k14in002i	wv14 uas231 internet:: activities - use social media
k15in002i	wv15 uas457 internet:: activities - use social media
k14in002j	wv14 uas231 internet:: activities - take online classes
k15in002j	wv15 uas457 internet:: activities - take online classes
k14in002k	wv14 uas231 internet:: activities - shop
k15in002k	wv15 uas457 internet:: activities - shop
k14in002l	wv14 uas231 internet:: activities - pay bill
k15in002l	wv15 uas457 internet:: activities - pay bill
k14in002m	wv14 uas231 internet:: activities - fill an application
k15in002m	wv15 uas457 internet:: activities - fill an application
k14in002n	wv14 uas231 internet:: activities - telemedicine visit
k15in002n	wv15 uas457 internet:: activities - telemedicine visit
k14in003a	wv14 uas231 internet:: length of exp - video-chat
k15in003a	wv15 uas457 internet:: length of exp - video-chat
k14in003b	wv14 uas231 internet:: length of exp - video-conference
k15in003b	wv15 uas457 internet:: length of exp - video-conference
k14in003c	wv14 uas231 internet:: length of exp - look up info about SS

k15in003c	wv15 uas457 internet:: length of exp - look up info about SS
k14in003d	wv14 uas231 internet:: length of exp - look up info about other govt programs
k15in003d	wv15 uas457 internet:: length of exp - look up info about other govt programs
k14in003e	wv14 uas231 internet:: length of exp - check account balances
k15in003e	wv15 uas457 internet:: length of exp - check account balances
k14in003f	wv14 uas231 internet:: length of exp - bank accounts, manage or transfer money
k15in003f	wv15 uas457 internet:: length of exp - bank accounts, manage or transfer money
k14in003g	wv14 uas231 internet:: length of exp - use email
k15in003g	wv15 uas457 internet:: length of exp - use email
k14in003h	wv14 uas231 internet:: length of exp - transfer files with co-workers
k15in003h	wv15 uas457 internet:: length of exp - transfer files with co-workers
k14in003i	wv14 uas231 internet:: length of exp - use social media
k15in003i	wv15 uas457 internet:: length of exp - use social media
k14in003j	wv14 uas231 internet:: length of exp - take online classes
k15in003j	wv15 uas457 internet:: length of exp - take online classes
k14in003k	wv14 uas231 internet:: length of exp - shop
k15in003k	wv15 uas457 internet:: length of exp - shop
k14in003l	wv14 uas231 internet:: length of exp - pay bill
k15in003l	wv15 uas457 internet:: length of exp - pay bill
k14in003m	wv14 uas231 internet:: length of exp - fill an application
k15in003m	wv15 uas457 internet:: length of exp - fill an application
k14in003n	wv14 uas231 internet:: length of exp - telemedicine visit
k15in003n	wv15 uas457 internet:: length of exp - telemedicine visit
k12d1	wv12 uas16 health:: current health rating
k12d2	wv12 uas16 HH info:: number of yrs (before retiring) when did not work for pay
k12bg002	wv12 uas16 health:: currently covered by health insurance or health care plan
k12bg003	wv12 uas16 health:: current health ins - MULT RESP COMBO
k12bg003s1	wv12 uas16 health:: current health ins - through spouses employer/union
k12bg003s2	wv12 uas16 health:: current health ins - through parents employer/union
k12bg003s3	wv12 uas16 health:: current health ins - retir ins thru sp former emplyr/union

k12bg003s4	wv12 uas16 health:: current health ins - self-pay or private
k12bg003s5	wv12 uas16 health:: current health ins - thru state/fed exchange or marketplace
k12bg003s6	wv12 uas16 health:: current health ins - Medicare
k12bg003s7	wv12 uas16 health:: current health ins - Medi-gap
k12bg003s8	wv12 uas16 health:: current health ins - Medicaid
k12bg003s9	wv12 uas16 health:: current health ins - military health care
k12bg003s10	wv12 uas16 health:: current health ins - state sponsored health plan
k12bg003s11	wv12 uas16 health:: current health ins - other program
k12bg003s12	wv12 uas16 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 uas18 HH info:: who makes major financial decisions
f13intro_1	wv13 uas119 HH info:: who makes major financial decisions
f14intro_1	wv14 uas239 HH info:: who makes major financial decisions
f15intro_1	wv15 uas460 HH info:: who makes major financial decisions
f12intro_2	wv12 uas18 home info:: own or rent
f13intro_2	wv13 uas119 home info:: own or rent
f14intro_2	wv14 uas239 home info:: own or rent
f15intro_2	wv15 uas460 home info:: own or rent
f12intro_3	wv12 uas18 home info:: year bought
f13intro_3	wv13 uas119 home info:: year bought
f14intro_3	wv14 uas239 home info:: year bought
f15intro_3	wv15 uas460 home info:: year bought
f13intro_9	wv13 uas119 mortgage:: heard of a reverse mortgage
f14intro_9	wv14 uas239 mortgage:: heard of a reverse mortgage
f15intro_9	wv15 uas460 mortgage:: heard of a reverse mortgage
f12intro_4	wv12 uas18 mortgage:: type - MULT RESP COMBO
f13intro_4	wv13 uas119 mortgage:: type - MULT RESP COMBO
f14intro_4	wv14 uas239 mortgage:: type - MULT RESP COMBO
f15intro_4	wv15 uas460 mortgage:: type - MULT RESP COMBO
f12intro_4s1	wv12 uas18 mortgage:: type - have a mortgage/home equity loan
f13intro_4s1	wv13 uas119 mortgage:: type - have a mortgage/home equity loan
f14intro_4s1	wv14 uas239 mortgage:: type - have a mortgage/home equity loan
f15intro_4s1	wv15 uas460 mortgage:: type - have a mortgage/home equity loan
f12intro_4s2	wv12 uas18 mortgage:: type - home equity line of credit, still owe
f13intro_4s2	wv13 uas119 mortgage:: type - home equity line of credit, still owe
f14intro_4s2	wv14 uas239 mortgage:: type - home equity line of credit, still owe
f15intro_4s2	wv15 uas460 mortgage:: type - home equity line of credit, still owe
f12intro_4s3	wv12 uas18 mortgage:: type - home equity line of credit, balance 0

f13intro_4s3	wv13 uas119 mortgage:: type - home equity line of credit, balance 0
f14intro_4s3	wv14 uas239 mortgage:: type - home equity line of credit, balance 0
f15intro_4s3	wv15 uas460 mortgage:: type - home equity line of credit, balance 0
f12intro_4s4	wv12 uas18 mortgage:: type - reverse mortgage
f13intro_4s4	wv13 uas119 mortgage:: type - reverse mortgage
f14intro_4s4	wv14 uas239 mortgage:: type - reverse mortgage
f15intro_4s4	wv15 uas460 mortgage:: type - reverse mortgage
f12intro_4s5	wv12 uas18 mortgage:: type - no mortgage or line of credit
f13intro_4s5	wv13 uas119 mortgage:: type - no mortgage or line of credit
f14intro_4s5	wv14 uas239 mortgage:: type - no mortgage or line of credit
f15intro_4s5	wv15 uas460 mortgage:: type - no mortgage or line of credit
f12intro_5	wv12 uas18 mortgage:: how well understands his/her current mortgage
f13intro_5	wv13 uas119 mortgage:: how well understands his/her current mortgage
f14intro_5	wv14 uas239 mortgage:: how well understands his/her current mortgage
f15intro_5	wv15 uas460 mortgage:: how well understands his/her current mortgage
f12intro_5aa	wv12 uas18 mortgage:: current balance higher or lower than original loan
f13intro_5aa	wv13 uas119 mortgage:: current balance higher or lower than original loan
f14intro_5aa	wv14 uas239 mortgage:: current balance higher or lower than original loan
f15intro_5aa	wv15 uas460 mortgage:: current balance higher or lower than original loan
f12intro_5ab	wv12 uas18 mortgage:: plans after pay-off mortgage
f13intro_5ab	wv13 uas119 mortgage:: plans after pay-off mortgage
f14intro_5ab	wv14 uas239 mortgage:: plans after pay-off mortgage
f15intro_5ab	wv15 uas460 mortgage:: plans after pay-off mortgage
f12intro_5ac	wv12 uas18 mortgage:: when pay-off - MULT RESP COMBO
f13intro_5ac	wv13 uas119 mortgage:: when pay-off - MULT RESP COMBO
f14intro_5ac	wv14 uas239 mortgage:: when pay-off - MULT RESP COMBO
f15intro_5ac	wv15 uas460 mortgage:: when pay-off - MULT RESP COMBO
f12intro_5acs1	wv12 uas18 mortgage:: when pay-off - when I retire
f13intro_5acs1	wv13 uas119 mortgage:: when pay-off - when I retire
f14intro_5acs1	wv14 uas239 mortgage:: when pay-off - when I retire

f15intro_5acs1	wv15 uas460 mortgage:: when pay-off - when I retire
f12intro_5acs2	wv12 uas18 mortgage:: when pay-off - entering a value in var INTRO_5AC_AGE
f13intro_5acs2	wv13 uas119 mortgage:: when pay-off - entering a value in var INTRO_5AC_AGE
f14intro_5acs2	wv14 uas239 mortgage:: when pay-off - entering a value in var INTRO_5AC_AGE
f15intro_5acs2	wv15 uas460 mortgage:: when pay-off - entering a value in var INTRO_5AC_AGE
f12intro_5acs3	wv12 uas18 mortgage:: when pay-off - will keep following current payment sched
f13intro_5acs3	wv13 uas119 mortgage:: when pay-off - will keep following current payment sched
f14intro_5acs3	wv14 uas239 mortgage:: when pay-off - will keep following current payment sched
f15intro_5acs3	wv15 uas460 mortgage:: when pay-off - will keep following current payment sched
f12intro_5ac_age	wv12 uas18 mortgage:: age when pay-off
f13intro_5ac_age	wv13 uas119 mortgage:: age when pay-off
f14intro_5ac_age	wv14 uas239 mortgage:: age when pay-off
f15intro_5ac_age	wv15 uas460 mortgage:: age when pay-off
f12intro_5a	wv12 uas18 mortgage:: will interest reset within 2 yrs
f13intro_5a	wv13 uas119 mortgage:: will interest reset within 2 yrs
f14intro_5a	wv14 uas239 mortgage:: will interest reset within 2 yrs
f15intro_5a	wv15 uas460 mortgage:: will interest reset within 2 yrs
f12intro_6	wv12 uas18 mortgage:: refinanced past 3 yrs
f13intro_6	wv13 uas119 mortgage:: refinanced past 3 yrs
f14intro_6	wv14 uas239 mortgage:: refinanced past 3 yrs
f15intro_6	wv15 uas460 mortgage:: refinanced past 3 yrs
f12intro_7	wv12 uas18 mortgage:: why didnt refinance 3 yrs - MULT RESP COMBO
f13intro_7	wv13 uas119 mortgage:: why didnt refinance 3 yrs - MULT RESP COMBO
f14intro_7	wv14 uas239 mortgage:: why didnt refinance 3 yrs - MULT RESP COMBO
f15intro_7	wv15 uas460 mortgage:: why didnt refinance 3 yrs - MULT RESP COMBO
f12intro_7s1	wv12 uas18 mortgage:: why didnt refinance 3 yrs - never thought about it
f13intro_7s1	wv13 uas119 mortgage:: why didnt refinance 3 yrs - never thought about it
f14intro_7s1	wv14 uas239 mortgage:: why didnt refinance 3 yrs - never thought about it
f15intro_7s1	wv15 uas460 mortgage:: why didnt refinance 3 yrs - never thought about it
f12intro_7s2	wv12 uas18 mortgage:: why didnt refinance 3 yrs - applied but was rejected

f13intro_7s2	wv13 uas119 mortgage:: why didnt refinance 3 yrs - applied but was rejected
f14intro_7s2	wv14 uas239 mortgage:: why didnt refinance 3 yrs - applied but was rejected
f15intro_7s2	wv15 uas460 mortgage:: why didnt refinance 3 yrs - applied but was rejected
f12intro_7s3	wv12 uas18 mortgage:: why didnt refinance 3 yrs - home worth less than amt owed
f13intro_7s3	wv13 uas119 mortgage:: why didnt refinance 3 yrs - home worth less than amt owe
f14intro_7s3	wv14 uas239 mortgage:: why didnt refinance 3 yrs - home worth less than amt owe
f15intro_7s3	wv15 uas460 mortgage:: why didnt refinance 3 yrs - home worth less than amt owe
f12intro_7s4	wv12 uas18 mortgage:: why didnt refinance 3 yrs - would not save enough
f13intro_7s4	wv13 uas119 mortgage:: why didnt refinance 3 yrs - would not save enough
f14intro_7s4	wv14 uas239 mortgage:: why didnt refinance 3 yrs - would not save enough
f15intro_7s4	wv15 uas460 mortgage:: why didnt refinance 3 yrs - would not save enough
f12intro_7s9	wv12 uas18 mortgage:: why didnt refinance 3 yrs - cant get lower interest rate
f13intro_7s9	wv13 uas119 mortgage:: why didnt refinance 3 yrs - cant get lower interest rate
f14intro_7s9	wv14 uas239 mortgage:: why didnt refinance 3 yrs - cant get lower interest rate
f15intro_7s9	wv15 uas460 mortgage:: why didnt refinance 3 yrs - cant get lower interest rate
f12intro_7s10	wv12 uas18 mortgage:: why didnt refinance 3 yrs - close to paying off mortgage
f13intro_7s10	wv13 uas119 mortgage:: why didnt refinance 3 yrs - close to paying off mortgage
f14intro_7s10	wv14 uas239 mortgage:: why didnt refinance 3 yrs - close to paying off mortgage
f15intro_7s10	wv15 uas460 mortgage:: why didnt refinance 3 yrs - close to paying off mortgage
f12intro_7s11	wv12 uas18 mortgage:: why didnt refinance 3 yrs - would not qualify
f13intro_7s11	wv13 uas119 mortgage:: why didnt refinance 3 yrs - would not qualify
f14intro_7s11	wv14 uas239 mortgage:: why didnt refinance 3 yrs - would not qualify
f15intro_7s11	wv15 uas460 mortgage:: why didnt refinance 3 yrs - would not qualify
f12intro_7s12	wv12 uas18 mortgage:: why didnt refinance 3 yrs - too complicated/confusing
f13intro_7s12	wv13 uas119 mortgage:: why didnt refinance 3 yrs - too complicated/confusing
f14intro_7s12	wv14 uas239 mortgage:: why didnt refinance 3 yrs - too complicated/confusing
f15intro_7s12	wv15 uas460 mortgage:: why didnt refinance 3 yrs - too complicated/confusing
f12intro_7s8	wv12 uas18 mortgage:: why didnt refinance 3 yrs - other
f13intro_7s8	wv13 uas119 mortgage:: why didnt refinance 3 yrs - other
f14intro_7s8	wv14 uas239 mortgage:: why didnt refinance 3 yrs - other

f15intro_7s8	wv15 uas460 mortgage:: why didnt refinance 3 yrs - other
f12intro_8	wv12 uas18 mortgage:: refinancing advice: MULT RESP COMBO
f13intro_8	wv13 uas119 mortgage:: refinancing advice: MULT RESP COMBO
f14intro_8	wv14 uas239 mortgage:: refinancing advice: MULT RESP COMBO
f15intro_8	wv15 uas460 mortgage:: refinancing advice: MULT RESP COMBO
f12intro_8s1	wv12 uas18 mortgage:: refinancing advice - didnt ask for advice
f13intro_8s1	wv13 uas119 mortgage:: refinancing advice - didnt ask for advice
f14intro_8s1	wv14 uas239 mortgage:: refinancing advice - didnt ask for advice
f15intro_8s1	wv15 uas460 mortgage:: refinancing advice - didnt ask for advice
f12intro_8s2	wv12 uas18 mortgage:: refinancing advice - friends/family members
f13intro_8s2	wv13 uas119 mortgage:: refinancing advice - friends/family members
f14intro_8s2	wv14 uas239 mortgage:: refinancing advice - friends/family members
f15intro_8s2	wv15 uas460 mortgage:: refinancing advice - friends/family members
f12intro_8s3	wv12 uas18 mortgage:: refinancing advice - financial professionals
f13intro_8s3	wv13 uas119 mortgage:: refinancing advice - financial professionals
f14intro_8s3	wv14 uas239 mortgage:: refinancing advice - financial professionals
f15intro_8s3	wv15 uas460 mortgage:: refinancing advice - financial professionals
f12intro_8s4	wv12 uas18 mortgage:: refinancing advice - non-family caregiver
f13intro_8s4	wv13 uas119 mortgage:: refinancing advice - non-family caregiver
f14intro_8s4	wv14 uas239 mortgage:: refinancing advice - non-family caregiver
f15intro_8s4	wv15 uas460 mortgage:: refinancing advice - non-family caregiver
f12intro_8s5	wv12 uas18 mortgage:: refinancing advice - other
f13intro_8s5	wv13 uas119 mortgage:: refinancing advice - other
f14intro_8s5	wv14 uas239 mortgage:: refinancing advice - other
f15intro_8s5	wv15 uas460 mortgage:: refinancing advice - other
f12intro_8a	wv12 uas18 mortgage:: refinance specifics - MULT RESP COMBO
f13intro_8a	wv13 uas119 mortgage:: refinance specifics - MULT RESP COMBO
f14intro_8a	wv14 uas239 mortgage:: refinance specifics - MULT RESP COMBO
f15intro_8a	wv15 uas460 mortgage:: refinance specifics - MULT RESP COMBO
f12intro_8as1	wv12 uas18 mortgage:: refinance specifics - took cash out

f13intro_8as1	wv13 uas119 mortgage:: refinance specifics - took cash out
f14intro_8as1	wv14 uas239 mortgage:: refinance specifics - took cash out
f15intro_8as1	wv15 uas460 mortgage:: refinance specifics - took cash out
f12intro_8as2	wv12 uas18 mortgage:: refinance specifics - extended the number of years
f13intro_8as2	wv13 uas119 mortgage:: refinance specifics - extended the number of years
f14intro_8as2	wv14 uas239 mortgage:: refinance specifics - extended the number of years
f15intro_8as2	wv15 uas460 mortgage:: refinance specifics - extended the number of years
f12intro_8as3	wv12 uas18 mortgage:: refinance specifics - other
f13intro_8as3	wv13 uas119 mortgage:: refinance specifics - other
f14intro_8as3	wv14 uas239 mortgage:: refinance specifics - other
f15intro_8as3	wv15 uas460 mortgage:: refinance specifics - other
f14intro_8as4	wv14 uas239 mortgage:: refinance specifics - none of the above
f15intro_8as4	wv15 uas460 mortgage:: refinance specifics - none of the above
f12b31a_a	wv12 uas18 unexpectd expens:: how difficult to pay $500
f13b31a_a	wv13 uas119 unexpectd expens:: how difficult to pay $500
f14b31a_a	wv14 uas239 unexpectd expens:: how difficult to pay $500
f15b31a_a_que15	wv15 uas460 unexpectd expens:: how difficult to pay $500
f12b31a_b	wv12 uas18 unexpectd expens:: how difficult to pay $1000
f13b31a_b	wv13 uas119 unexpectd expens:: how difficult to pay $1000
f14b31a_b	wv14 uas239 unexpectd expens:: how difficult to pay $1000
f15b31a_b_que15	wv15 uas460 unexpectd expens:: how difficult to pay $1000
f12b31a_c	wv12 uas18 unexpectd expens:: how difficult to pay $5000
f13b31a_c	wv13 uas119 unexpectd expens:: how difficult to pay $5000
f14b31a_c	wv14 uas239 unexpectd expens:: how difficult to pay $5000
f15b31a_c_que15	wv15 uas460 unexpectd expens:: how difficult to pay $5000
f12b31a_d	wv12 uas18 unexpectd expens:: how difficult to pay $10000
f13b31a_d	wv13 uas119 unexpectd expens:: how difficult to pay $10000
f14b31a_d	wv14 uas239 unexpectd expens:: how difficult to pay $10000
f15b31a_d_que15	wv15 uas460 unexpectd expens:: how difficult to pay $10000
f12b31_a	wv12 uas18 unexpectd expens:: how pay $500 - MULT RESP COMBO

f13b31_a	wv13 uas119 unexpectd expens:: how pay $500 - MULT RESP COMBO
f14b31_a	wv14 uas239 unexpectd expens:: how pay $500 - MULT RESP COMBO
f15b31_a_que15	wv15 uas460 unexpectd expens:: how pay $500 - MULT RESP COMBO
f12b31_as1	wv12 uas18 unexpectd expens:: how pay $500 - cred card, NOT pay in full each mo
f13b31_as1	wv13 uas119 unexpectd expens:: how pay $500 - cred card, NOT pay full each mo
f14b31_as1	wv14 uas239 unexpectd expens:: how pay $500 - cred card, NOT pay full each mo
f15b31_as1_que15	wv15 uas460 unexpectd expens:: how pay $500 - cred card, NOT pay full each mo
f12b31_as2	wv12 uas18 unexpectd expens:: how pay $500 - credit card, pay in full each mo
f13b31_as2	wv13 uas119 unexpectd expens:: how pay $500 - credit card, pay in full each mo
f14b31_as2	wv14 uas239 unexpectd expens:: how pay $500 - credit card, pay in full each mo
f15b31_as2_que15	wv15 uas460 unexpectd expens:: how pay $500 - credit card, pay in full each mo
f12b31_as3	wv12 uas18 unexpectd expens:: how pay $500 - savings/checking account/cash
f13b31_as3	wv13 uas119 unexpectd expens:: how pay $500 - savings/checking account/cash
f14b31_as3	wv14 uas239 unexpectd expens:: how pay $500 - savings/checking account/cash
f15b31_as3_que15	wv15 uas460 unexpectd expens:: how pay $500 - savings/checking account/cash
f12b31_as4	wv12 uas18 unexpectd expens:: how pay $500 - bank loan/line of credit
f13b31_as4	wv13 uas119 unexpectd expens:: how pay $500 - bank loan/line of credit
f14b31_as4	wv14 uas239 unexpectd expens:: how pay $500 - bank loan/line of credit
f15b31_as4_que15	wv15 uas460 unexpectd expens:: how pay $500 - bank loan/line of credit
f12b31_as5	wv12 uas18 unexpectd expens:: how pay $500 - overdrawing on a bank acct
f13b31_as5	wv13 uas119 unexpectd expens:: how pay $500 - overdrawing on a bank acct
f14b31_as5	wv14 uas239 unexpectd expens:: how pay $500 - overdrawing on a bank acct
f15b31_as5_que15	wv15 uas460 unexpectd expens:: how pay $500 - overdrawing on a bank acct
f12b31_as6	wv12 uas18 unexpectd expens:: how pay $500 - borrow from friend/family member
f13b31_as6	wv13 uas119 unexpectd expens:: how pay $500 - borrow from friend/family member
f14b31_as6	wv14 uas239 unexpectd expens:: how pay $500 - borrow from friend/family member
f15b31_as6_que15	wv15 uas460 unexpectd expens:: how pay $500 - borrow from friend/family member
f12b31_as7	wv12 uas18 unexpectd expens:: how pay $500 - over time in installments
f13b31_as7	wv13 uas119 unexpectd expens:: how pay $500 - over time in installments
f14b31_as7	wv14 uas239 unexpectd expens:: how pay $500 - over time in installments

f15b31_as7_que15	wv15 uas460 unexpectd expens:: how pay $500 - over time in installments
f12b31_as8	wv12 uas18 unexpectd expens:: how pay $500 - spending less on other items
f13b31_as8	wv13 uas119 unexpectd expens:: how pay $500 - spending less on other items
f14b31_as8	wv14 uas239 unexpectd expens:: how pay $500 - spending less on other items
f15b31_as8_que15	wv15 uas460 unexpectd expens:: how pay $500 - spending less on other items
f12b31_as9	wv12 uas18 unexpectd expens:: how pay $500 - payday loan/deposit advance/pawn
f13b31_as9	wv13 uas119 unexpectd expens:: how pay $500 - payday loan/deposit advance/pawn
f14b31_as9	wv14 uas239 unexpectd expens:: how pay $500 - payday loan/deposit advance/pawn
f15b31_as9_que15	wv15 uas460 unexpectd expens:: how pay $500 - payday loan/deposit advance/pawn
f12b31_as10	wv12 uas18 unexpectd expens:: how pay $500 - from retirement account
f13b31_as10	wv13 uas119 unexpectd expens:: how pay $500 - from retirement account
f14b31_as10	wv14 uas239 unexpectd expens:: how pay $500 - from retirement account
f15b31_as10_que15	wv15 uas460 unexpectd expens:: how pay $500 - from retirement account
f12b31_as11	wv12 uas18 unexpectd expens:: how pay $500 - by not paying the bill
f13b31_as11	wv13 uas119 unexpectd expens:: how pay $500 - by not paying the bill
f14b31_as11	wv14 uas239 unexpectd expens:: how pay $500 - by not paying the bill
f15b31_as11_que15	wv15 uas460 unexpectd expens:: how pay $500 - by not paying the bill
f12b31_as12	wv12 uas18 unexpectd expens:: how pay $500 - other
f13b31_as12	wv13 uas119 unexpectd expens:: how pay $500 - other
f14b31_as12	wv14 uas239 unexpectd expens:: how pay $500 - other
f15b31_as12_que15	wv15 uas460 unexpectd expens:: how pay $500 - other
f12b31_as13	wv12 uas18 unexpectd expens:: how pay $500 - none of the above
f13b31_as13	wv13 uas119 unexpectd expens:: how pay $500 - none of the above
f14b31_as13	wv14 uas239 unexpectd expens:: how pay $500 - none of the above
f15b31_as13_que15	wv15 uas460 unexpectd expens:: how pay $500 - none of the above
f12b31_b	wv12 uas18 unexpectd expens:: how pay $1000 - MULT RESP COMBO
f13b31_b	wv13 uas119 unexpectd expens:: how pay $1000 - MULT RESP COMBO
f14b31_b	wv14 uas239 unexpectd expens:: how pay $1000 - MULT RESP COMBO
f15b31_b_que15	wv15 uas460 unexpectd expens:: how pay $1000 - MULT RESP COMBO
f12b31_bs1	wv12 uas18 unexpectd expens:: how pay $1000 - cr card, NOT pay in full each mo

f13b31_bs1	wv13 uas119 unexpectd expens:: how pay $1000 - cr card, NOT pay in full each mo
f14b31_bs1	wv14 uas239 unexpectd expens:: how pay $1000 - cr card, NOT pay in full each mo
f15b31_bs1_que15	wv15 uas460 unexpectd expens:: how pay $1000 - cr card, NOT pay in full each mo
f12b31_bs2	wv12 uas18 unexpectd expens:: how pay $1000 - credit card, pay in full each mo
f13b31_bs2	wv13 uas119 unexpectd expens:: how pay $1000 - credit card, pay in full each mo
f14b31_bs2	wv14 uas239 unexpectd expens:: how pay $1000 - credit card, pay in full each mo
f15b31_bs2_que15	wv15 uas460 unexpectd expens:: how pay $1000 - credit card, pay in full each mo
f12b31_bs3	wv12 uas18 unexpectd expens:: how pay $1000 - savings/checking account/cash
f13b31_bs3	wv13 uas119 unexpectd expens:: how pay $1000 - savings/checking account/cash
f14b31_bs3	wv14 uas239 unexpectd expens:: how pay $1000 - savings/checking account/cash
f15b31_bs3_que15	wv15 uas460 unexpectd expens:: how pay $1000 - savings/checking account/cash
f12b31_bs4	wv12 uas18 unexpectd expens:: how pay $1000 - bank loan/line of credit
f13b31_bs4	wv13 uas119 unexpectd expens:: how pay $1000 - bank loan/line of credit
f14b31_bs4	wv14 uas239 unexpectd expens:: how pay $1000 - bank loan/line of credit
f15b31_bs4_que15	wv15 uas460 unexpectd expens:: how pay $1000 - bank loan/line of credit
f12b31_bs5	wv12 uas18 unexpectd expens:: how pay $1000 - overdrawing on a bank acct
f13b31_bs5	wv13 uas119 unexpectd expens:: how pay $1000 - overdrawing on a bank acct
f14b31_bs5	wv14 uas239 unexpectd expens:: how pay $1000 - overdrawing on a bank acct
f15b31_bs5_que15	wv15 uas460 unexpectd expens:: how pay $1000 - overdrawing on a bank acct
f12b31_bs6	wv12 uas18 unexpectd expens:: how pay $1000 - borrow from friend/family member
f13b31_bs6	wv13 uas119 unexpectd expens:: how pay $1000 - borrow from friend/family member
f14b31_bs6	wv14 uas239 unexpectd expens:: how pay $1000 - borrow from friend/family member
f15b31_bs6_que15	wv15 uas460 unexpectd expens:: how pay $1000 - borrow from friend/family member
f12b31_bs7	wv12 uas18 unexpectd expens:: how pay $1000 - over time in installments
f13b31_bs7	wv13 uas119 unexpectd expens:: how pay $1000 - over time in installments
f14b31_bs7	wv14 uas239 unexpectd expens:: how pay $1000 - over time in installments
f15b31_bs7_que15	wv15 uas460 unexpectd expens:: how pay $1000 - over time in installments
f12b31_bs8	wv12 uas18 unexpectd expens:: how pay $1000 - spending less on other items
f13b31_bs8	wv13 uas119 unexpectd expens:: how pay $1000 - spending less on other items
f14b31_bs8	wv14 uas239 unexpectd expens:: how pay $1000 - spending less on other items

f15b31_bs8_que15	wv15 uas460 unexpectd expens:: how pay $1000 - spending less on other items
f12b31_bs9	wv12 uas18 unexpectd expens:: how pay $1000 - payday loan/deposit advance/pawn
f13b31_bs9	wv13 uas119 unexpectd expens:: how pay $1000 - payday loan/deposit advance/pawn
f14b31_bs9	wv14 uas239 unexpectd expens:: how pay $1000 - payday loan/deposit advance/pawn
f15b31_bs9_que15	wv15 uas460 unexpectd expens:: how pay $1000 - payday loan/deposit advance/pawn
f12b31_bs10	wv12 uas18 unexpectd expens:: how pay $1000 - from retirement account
f13b31_bs10	wv13 uas119 unexpectd expens:: how pay $1000 - from retirement account
f14b31_bs10	wv14 uas239 unexpectd expens:: how pay $1000 - from retirement account
f15b31_bs10_que15	wv15 uas460 unexpectd expens:: how pay $1000 - from retirement account
f12b31_bs11	wv12 uas18 unexpectd expens:: how pay $1000 - by not paying the bill
f13b31_bs11	wv13 uas119 unexpectd expens:: how pay $1000 - by not paying the bill
f14b31_bs11	wv14 uas239 unexpectd expens:: how pay $1000 - by not paying the bill
f15b31_bs11_que15	wv15 uas460 unexpectd expens:: how pay $1000 - by not paying the bill
f12b31_bs12	wv12 uas18 unexpectd expens:: how pay $1000 - other
f13b31_bs12	wv13 uas119 unexpectd expens:: how pay $1000 - other
f14b31_bs12	wv14 uas239 unexpectd expens:: how pay $1000 - other
f15b31_bs12_que15	wv15 uas460 unexpectd expens:: how pay $1000 - other
f12b31_bs13	wv12 uas18 unexpectd expens:: how pay $1000 - none of the above
f13b31_bs13	wv13 uas119 unexpectd expens:: how pay $1000 - none of the above
f14b31_bs13	wv14 uas239 unexpectd expens:: how pay $1000 - none of the above
f15b31_bs13_que15	wv15 uas460 unexpectd expens:: how pay $1000 - none of the above
f12b31_c	wv12 uas18 unexpectd expens:: how pay $5000 - MULT RESP COMBO
f13b31_c	wv13 uas119 unexpectd expens:: how pay $5000 - MULT RESP COMBO
f14b31_c	wv14 uas239 unexpectd expens:: how pay $5000 - MULT RESP COMBO
f15b31_c_que15	wv15 uas460 unexpectd expens:: how pay $5000 - MULT RESP COMBO
f12b31_cs1	wv12 uas18 unexpectd expens:: how pay $5000 - cred card, NOT pay full each mo
f13b31_cs1	wv13 uas119 unexpectd expens:: how pay $5000 - cred card, NOT pay full each mo
f14b31_cs1	wv14 uas239 unexpectd expens:: how pay $5000 - cred card, NOT pay full each mo
f15b31_cs1_que15	wv15 uas460 unexpectd expens:: how pay $5000 - cred card, NOT pay full each mo
f12b31_cs2	wv12 uas18 unexpectd expens:: how pay $5000 - credit card, pay in full each mo

f13b31_cs2	wv13 uas119 unexpectd expens:: how pay $5000 - credit card, pay in full each mo
f14b31_cs2	wv14 uas239 unexpectd expens:: how pay $5000 - credit card, pay in full each mo
f15b31_cs2_que15	wv15 uas460 unexpectd expens:: how pay $5000 - credit card, pay in full each mo
f12b31_cs3	wv12 uas18 unexpectd expens:: how pay $5000 - savings/checking account/cash
f13b31_cs3	wv13 uas119 unexpectd expens:: how pay $5000 - savings/checking account/cash
f14b31_cs3	wv14 uas239 unexpectd expens:: how pay $5000 - savings/checking account/cash
f15b31_cs3_que15	wv15 uas460 unexpectd expens:: how pay $5000 - savings/checking account/cash
f12b31_cs4	wv12 uas18 unexpectd expens:: how pay $5000 - bank loan/line of credit
f13b31_cs4	wv13 uas119 unexpectd expens:: how pay $5000 - bank loan/line of credit
f14b31_cs4	wv14 uas239 unexpectd expens:: how pay $5000 - bank loan/line of credit
f15b31_cs4_que15	wv15 uas460 unexpectd expens:: how pay $5000 - bank loan/line of credit
f12b31_cs5	wv12 uas18 unexpectd expens:: how pay $5000 - overdrawing on a bank acct
f13b31_cs5	wv13 uas119 unexpectd expens:: how pay $5000 - overdrawing on a bank acct
f14b31_cs5	wv14 uas239 unexpectd expens:: how pay $5000 - overdrawing on a bank acct
f15b31_cs5_que15	wv15 uas460 unexpectd expens:: how pay $5000 - overdrawing on a bank acct
f12b31_cs6	wv12 uas18 unexpectd expens:: how pay $5000 - borrow from friend/family member
f13b31_cs6	wv13 uas119 unexpectd expens:: how pay $5000 - borrow from friend/family member
f14b31_cs6	wv14 uas239 unexpectd expens:: how pay $5000 - borrow from friend/family member
f15b31_cs6_que15	wv15 uas460 unexpectd expens:: how pay $5000 - borrow from friend/family member
f12b31_cs7	wv12 uas18 unexpectd expens:: how pay $5000 - over time in installments
f13b31_cs7	wv13 uas119 unexpectd expens:: how pay $5000 - over time in installments
f14b31_cs7	wv14 uas239 unexpectd expens:: how pay $5000 - over time in installments
f15b31_cs7_que15	wv15 uas460 unexpectd expens:: how pay $5000 - over time in installments
f12b31_cs8	wv12 uas18 unexpectd expens:: how pay $5000 - spending less on other items
f13b31_cs8	wv13 uas119 unexpectd expens:: how pay $5000 - spending less on other items
f14b31_cs8	wv14 uas239 unexpectd expens:: how pay $5000 - spending less on other items
f15b31_cs8_que15	wv15 uas460 unexpectd expens:: how pay $5000 - spending less on other items
f12b31_cs9	wv12 uas18 unexpectd expens:: how pay $5000 - payday loan/deposit advance/pawn
f13b31_cs9	wv13 uas119 unexpectd expens:: how pay $5000 - payday loan/deposit advance/pawn
f14b31_cs9	wv14 uas239 unexpectd expens:: how pay $5000 - payday loan/deposit advance/pawn

f15b31_cs9_que15	wv15 uas460 unexpectd expens:: how pay $5000 - payday loan/deposit advance/pawn
f12b31_cs10	wv12 uas18 unexpectd expens:: how pay $5000 - from retirement account
f13b31_cs10	wv13 uas119 unexpectd expens:: how pay $5000 - from retirement account
f14b31_cs10	wv14 uas239 unexpectd expens:: how pay $5000 - from retirement account
f15b31_cs10_que15	wv15 uas460 unexpectd expens:: how pay $5000 - from retirement account
f12b31_cs11	wv12 uas18 unexpectd expens:: how pay $5000 - by not paying the bill
f13b31_cs11	wv13 uas119 unexpectd expens:: how pay $5000 - by not paying the bill
f14b31_cs11	wv14 uas239 unexpectd expens:: how pay $5000 - by not paying the bill
f15b31_cs11_que15	wv15 uas460 unexpectd expens:: how pay $5000 - by not paying the bill
f12b31_cs12	wv12 uas18 unexpectd expens:: how pay $5000 - other
f13b31_cs12	wv13 uas119 unexpectd expens:: how pay $5000 - other
f14b31_cs12	wv14 uas239 unexpectd expens:: how pay $5000 - other
f15b31_cs12_que15	wv15 uas460 unexpectd expens:: how pay $5000 - other
f12b31_cs13	wv12 uas18 unexpectd expens:: how pay $5000 - none of the above
f13b31_cs13	wv13 uas119 unexpectd expens:: how pay $5000 - none of the above
f14b31_cs13	wv14 uas239 unexpectd expens:: how pay $5000 - none of the above
f15b31_cs13_que15	wv15 uas460 unexpectd expens:: how pay $5000 - none of the above
f12b31_d	wv12 uas18 unexpectd expens:: how pay $10000 - MULT RESP COMBO
f13b31_d	wv13 uas119 unexpectd expens:: how pay $10000 - MULT RESP COMBO
f14b31_d	wv14 uas239 unexpectd expens:: how pay $10000 - MULT RESP COMBO
f15b31_d_que15	wv15 uas460 unexpectd expens:: how pay $10000 - MULT RESP COMBO
f12b31_ds1	wv12 uas18 unexpectd expens:: how pay $10000 - cred card, NOT pay full each mo
f13b31_ds1	wv13 uas119 unexpectd expens:: how pay $10000 - cred card, NOT pay full each mo
f14b31_ds1	wv14 uas239 unexpectd expens:: how pay $10000 - cred card, NOT pay full each mo
f15b31_ds1_que15	wv15 uas460 unexpectd expens:: how pay $10000 - cred card, NOT pay full each mo
f12b31_ds2	wv12 uas18 unexpectd expens:: how pay $10000 - credit card, pay in full each mo
f13b31_ds2	wv13 uas119 unexpectd expens:: how pay $10000 - cred card, pay in full each mo
f14b31_ds2	wv14 uas239 unexpectd expens:: how pay $10000 - cred card, pay in full each mo
f15b31_ds2_que15	wv15 uas460 unexpectd expens:: how pay $10000 - cred card, pay in full each mo
f12b31_ds3	wv12 uas18 unexpectd expens:: how pay $10000 - savings/checking account/cash

f13b31_ds3	wv13 uas119 unexpectd expens:: how pay $10000 - savings/checking account/cash
f14b31_ds3	wv14 uas239 unexpectd expens:: how pay $10000 - savings/checking account/cash
f15b31_ds3_que15	wv15 uas460 unexpectd expens:: how pay $10000 - savings/checking account/cash
f12b31_ds4	wv12 uas18 unexpectd expens:: how pay $10000 - bank loan/line of credit
f13b31_ds4	wv13 uas119 unexpectd expens:: how pay $10000 - bank loan/line of credit
f14b31_ds4	wv14 uas239 unexpectd expens:: how pay $10000 - bank loan/line of credit
f15b31_ds4_que15	wv15 uas460 unexpectd expens:: how pay $10000 - bank loan/line of credit
f12b31_ds5	wv12 uas18 unexpectd expens:: how pay $10000 - overdrawing on a bank acct
f13b31_ds5	wv13 uas119 unexpectd expens:: how pay $10000 - overdrawing on a bank acct
f14b31_ds5	wv14 uas239 unexpectd expens:: how pay $10000 - overdrawing on a bank acct
f15b31_ds5_que15	wv15 uas460 unexpectd expens:: how pay $10000 - overdrawing on a bank acct
f12b31_ds6	wv12 uas18 unexpectd expens:: how pay $10000 - borrow from friend/family member
f13b31_ds6	wv13 uas119 unexpectd expens:: how pay $10000 - borrow from friend/fam member
f14b31_ds6	wv14 uas239 unexpectd expens:: how pay $10000 - borrow from friend/fam member
f15b31_ds6_que15	wv15 uas460 unexpectd expens:: how pay $10000 - borrow from friend/fam member
f12b31_ds7	wv12 uas18 unexpectd expens:: how pay $10000 - over time in installments
f13b31_ds7	wv13 uas119 unexpectd expens:: how pay $10000 - over time in installments
f14b31_ds7	wv14 uas239 unexpectd expens:: how pay $10000 - over time in installments
f15b31_ds7_que15	wv15 uas460 unexpectd expens:: how pay $10000 - over time in installments
f12b31_ds8	wv12 uas18 unexpectd expens:: how pay $10000 - spending less on other items
f13b31_ds8	wv13 uas119 unexpectd expens:: how pay $10000 - spending less on other items
f14b31_ds8	wv14 uas239 unexpectd expens:: how pay $10000 - spending less on other items
f15b31_ds8_que15	wv15 uas460 unexpectd expens:: how pay $10000 - spending less on other items
f12b31_ds9	wv12 uas18 unexpectd expens:: how pay $10000 - payday loan/deposit advance/pawn
f13b31_ds9	wv13 uas119 unexpectd expens:: how pay $10000 - payday loan/deposit advnce/pawn
f14b31_ds9	wv14 uas239 unexpectd expens:: how pay $10000 - payday loan/deposit advnce/pawn
f15b31_ds9_que15	wv15 uas460 unexpectd expens:: how pay $10000 - payday loan/deposit advnce/pawn
f12b31_ds10	wv12 uas18 unexpectd expens:: how pay $10000 - from retirement account
f13b31_ds10	wv13 uas119 unexpectd expens:: how pay $10000 - from retirement account
f14b31_ds10	wv14 uas239 unexpectd expens:: how pay $10000 - from retirement account

f15b31_ds10_que15	wv15 uas460 unexpectd expens:: how pay $10000 - from retirement account
f12b31_ds11	wv12 uas18 unexpectd expens:: how pay $10000 - by not paying the bill
f13b31_ds11	wv13 uas119 unexpectd expens:: how pay $10000 - by not paying the bill
f14b31_ds11	wv14 uas239 unexpectd expens:: how pay $10000 - by not paying the bill
f15b31_ds11_que15	wv15 uas460 unexpectd expens:: how pay $10000 - by not paying the bill
f12b31_ds12	wv12 uas18 unexpectd expens:: how pay $10000 - other
f13b31_ds12	wv13 uas119 unexpectd expens:: how pay $10000 - other
f14b31_ds12	wv14 uas239 unexpectd expens:: how pay $10000 - other
f15b31_ds12_que15	wv15 uas460 unexpectd expens:: how pay $10000 - other
f12b31_ds13	wv12 uas18 unexpectd expens:: how pay $10000 - none of the above
f13b31_ds13	wv13 uas119 unexpectd expens:: how pay $10000 - none of the above
f14b31_ds13	wv14 uas239 unexpectd expens:: how pay $10000 - none of the above
f15b31_ds13_que15	wv15 uas460 unexpectd expens:: how pay $10000 - none of the above
f12b9	wv12 uas18 banking:: have checking or savings account
f13b9	wv13 uas119 banking:: have checking or savings account
f14b9	wv14 uas239 banking:: have checking or savings account
f15b9	wv15 uas460 banking:: have checking or savings account
f12b10	wv12 uas18 banking:: methods used for transactions - MULT RESP COMBO
f13b10	wv13 uas119 banking:: methods used for transactions - MULT RESP COMBO
f14b10	wv14 uas239 banking:: methods used for transactions - MULT RESP COMBO
f15b10	wv15 uas460 banking:: methods used for transactions - MULT RESP COMBO
f12b10s1	wv12 uas18 banking:: methods used for transactions - in-person at a bank branch
f13b10s1	wv13 uas119 banking:: methods used for transactions - in-person at a bank brnch
f14b10s1	wv14 uas239 banking:: methods used for transactions - in-person at a bank brnch
f15b10s1	wv15 uas460 banking:: methods used for transactions - in-person at a bank brnch
f12b10s2	wv12 uas18 banking:: methods used for transactions - atm machine
f13b10s2	wv13 uas119 banking:: methods used for transactions - atm machine
f14b10s2	wv14 uas239 banking:: methods used for transactions - atm machine
f15b10s2	wv15 uas460 banking:: methods used for transactions - atm machine
f12b10s3	wv12 uas18 banking:: methods used for transactions - by telephone

f13b10s3	wv13 uas119 banking:: methods used for transactions - by telephone
f14b10s3	wv14 uas239 banking:: methods used for transactions - by telephone
f15b10s3	wv15 uas460 banking:: methods used for transactions - by telephone
f12b10s4	wv12 uas18 banking:: methods used for transactions - online
f13b10s4	wv13 uas119 banking:: methods used for transactions - online
f14b10s4	wv14 uas239 banking:: methods used for transactions - online
f15b10s4	wv15 uas460 banking:: methods used for transactions - online
f12b10s5	wv12 uas18 banking:: methods used for transactions - bank app on a mobile phone
f13b10s5	wv13 uas119 banking:: methods used for transactions - bank app on mobile phone
f14b10s5	wv14 uas239 banking:: methods used for transactions - bank app on mobile phone
f15b10s5	wv15 uas460 banking:: methods used for transactions - bank app on mobile phone
f12b10s6	wv12 uas18 banking:: methods used for transactions - oth do my banking for me
f13b10s6	wv13 uas119 banking:: methods used for transactions - oth do my banking for me
f14b10s6	wv14 uas239 banking:: methods used for transactions - oth do my banking for me
f15b10s6	wv15 uas460 banking:: methods used for transactions - oth do my banking for me
f12b10s7	wv12 uas18 banking:: methods used for transactions - other
f13b10s7	wv13 uas119 banking:: methods used for transactions - other
f14b10s7	wv14 uas239 banking:: methods used for transactions - other
f15b10s7	wv15 uas460 banking:: methods used for transactions - other
f13b10a	wv13 uas119 banking:: use ATMS that charge fee
f14b10a	wv14 uas239 banking:: use ATMS that charge fee
f15b10a	wv15 uas460 banking:: use ATMS that charge fee
f12b11	wv12 uas18 banking:: why not bank online - MULT RESP COMBO
f13b11	wv13 uas119 banking:: why not bank online - MULT RESP COMBO
f14b11	wv14 uas239 banking:: why not bank online - MULT RESP COMBO
f15b11	wv15 uas460 banking:: why not bank online - MULT RESP COMBO
f12b11s1	wv12 uas18 banking:: why not bank online - needs are met with online banking
f13b11s1	wv13 uas119 banking:: why not bank online - needs are met with online banking
f14b11s1	wv14 uas239 banking:: why not bank online - needs are met with online banking
f15b11s1	wv15 uas460 banking:: why not bank online - needs are met with online banking

f12b11s2	wv12 uas18 banking:: why not bank online - security concerns
f13b11s2	wv13 uas119 banking:: why not bank online - security concerns
f14b11s2	wv14 uas239 banking:: why not bank online - security concerns
f15b11s2	wv15 uas460 banking:: why not bank online - security concerns
f12b11s3	wv12 uas18 banking:: why not bank online - distrust tech procoss transactions
f13b11s3	wv13 uas119 banking:: why not bank online - distrust tech procoss transactions
f14b11s3	wv14 uas239 banking:: why not bank online - distrust tech procoss transactions
f15b11s3	wv15 uas460 banking:: why not bank online - distrust tech procoss transactions
f12b11s4	wv12 uas18 banking:: why not bank online - prefer in-person
f13b11s4	wv13 uas119 banking:: why not bank online - prefer in-person
f14b11s4	wv14 uas239 banking:: why not bank online - prefer in-person
f15b11s4	wv15 uas460 banking:: why not bank online - prefer in-person
f12b11s5	wv12 uas18 banking:: why not bank online - difficult/time consuming to set up
f13b11s5	wv13 uas119 banking:: why not bank online - difficult/time consuming to set up
f14b11s5	wv14 uas239 banking:: why not bank online - difficult/time consuming to set up
f15b11s5	wv15 uas460 banking:: why not bank online - difficult/time consuming to set up
f12b11s6	wv12 uas18 banking:: why not bank online - dont know how
f13b11s6	wv13 uas119 banking:: why not bank online - dont know how
f14b11s6	wv14 uas239 banking:: why not bank online - dont know how
f15b11s6	wv15 uas460 banking:: why not bank online - dont know how
f12b11s7	wv12 uas18 banking:: why not bank online - internet access not reliable
f13b11s7	wv13 uas119 banking:: why not bank online - internet access not reliable
f14b11s7	wv14 uas239 banking:: why not bank online - internet access not reliable
f15b11s7	wv15 uas460 banking:: why not bank online - internet access not reliable
f12b11s8	wv12 uas18 banking:: why not bank online - other
f13b11s8	wv13 uas119 banking:: why not bank online - other
f14b11s8	wv14 uas239 banking:: why not bank online - other
f15b11s8	wv15 uas460 banking:: why not bank online - other
f12b12	wv12 uas18 banking:: how pay bills - MULT RESP COMBO
f13b12	wv13 uas119 banking:: how pay bills - MULT RESP COMBO

f14b12	wv14 uas239 banking:: how pay bills - MULT RESP COMBO
f15b12	wv15 uas460 banking:: how pay bills - MULT RESP COMBO
f12b12s1	wv12 uas18 banking:: how pay bills - in-person at store that sent bill
f13b12s1	wv13 uas119 banking:: how pay bills - in-person at store that sent bill
f14b12s1	wv14 uas239 banking:: how pay bills - in-person at store that sent bill
f15b12s1	wv15 uas460 banking:: how pay bills - in-person at store that sent bill
f12b12s2	wv12 uas18 banking:: how pay bills - at store that accepts for other companies
f13b12s2	wv13 uas119 banking:: how pay bills - at store that accepts for other companies
f14b12s2	wv14 uas239 banking:: how pay bills - at store that accepts for other companies
f15b12s2	wv15 uas460 banking:: how pay bills - at store that accepts for other companies
f12b12s3	wv12 uas18 banking:: how pay bills - writing check & mailing it
f13b12s3	wv13 uas119 banking:: how pay bills - writing check & mailing it
f14b12s3	wv14 uas239 banking:: how pay bills - writing check & mailing it
f15b12s3	wv15 uas460 banking:: how pay bills - writing check & mailing it
f12b12s4	wv12 uas18 banking:: how pay bills - by telephone
f13b12s4	wv13 uas119 banking:: how pay bills - by telephone
f14b12s4	wv14 uas239 banking:: how pay bills - by telephone
f15b12s4	wv15 uas460 banking:: how pay bills - by telephone
f12b12s5	wv12 uas18 banking:: how pay bills - credit card
f13b12s5	wv13 uas119 banking:: how pay bills - credit card
f14b12s5	wv14 uas239 banking:: how pay bills - credit card
f15b12s5	wv15 uas460 banking:: how pay bills - credit card
f12b12s6	wv12 uas18 banking:: how pay bills - online banking
f13b12s6	wv13 uas119 banking:: how pay bills - online banking
f14b12s6	wv14 uas239 banking:: how pay bills - online banking
f15b12s6	wv15 uas460 banking:: how pay bills - online banking
f12b12s7	wv12 uas18 banking:: how pay bills - auto bill payment
f13b12s7	wv13 uas119 banking:: how pay bills - auto bill payment
f14b12s7	wv14 uas239 banking:: how pay bills - auto bill payment
f15b12s7	wv15 uas460 banking:: how pay bills - auto bill payment

f12b12s8	wv12 uas18 banking:: how pay bills - money order
f13b12s8	wv13 uas119 banking:: how pay bills - money order
f14b12s8	wv14 uas239 banking:: how pay bills - money order
f15b12s8	wv15 uas460 banking:: how pay bills - money order
f12b12s9	wv12 uas18 banking:: how pay bills - dont know
f13b12s9	wv13 uas119 banking:: how pay bills - dont know
f14b12s9	wv14 uas239 banking:: how pay bills - dont know
f15b12s9	wv15 uas460 banking:: how pay bills - dont know
f12b12s10	wv12 uas18 banking:: how pay bills - do not pay the bills
f13b12s10	wv13 uas119 banking:: how pay bills - do not pay the bills
f14b12s10	wv14 uas239 banking:: how pay bills - do not pay the bills
f15b12s10	wv15 uas460 banking:: how pay bills - do not pay the bills
f12b13	wv12 uas18 banking:: proportion of bills paid with auto payment
f13b13	wv13 uas119 banking:: proportion of bills paid with auto payment
f14b13	wv14 uas239 banking:: proportion of bills paid with auto payment
f15b13	wv15 uas460 banking:: proportion of bills paid with auto payment
f12b14	wv12 uas18 banking:: why not using auto pay - MULT RESP COMBO
f13b14	wv13 uas119 banking:: why not using auto pay - MULT RESP COMBO
f14b14	wv14 uas239 banking:: why not using auto pay - MULT RESP COMBO
f15b14	wv15 uas460 banking:: why not using auto pay - MULT RESP COMBO
f12b14s1	wv12 uas18 banking:: why not using auto pay - few bills to pay
f13b14s1	wv13 uas119 banking:: why not using auto pay - few bills to pay
f14b14s1	wv14 uas239 banking:: why not using auto pay - few bills to pay
f15b14s1	wv15 uas460 banking:: why not using auto pay - few bills to pay
f12b14s2	wv12 uas18 banking:: why not using auto pay - like to pay bills in-person
f13b14s2	wv13 uas119 banking:: why not using auto pay - like to pay bills in-person
f14b14s2	wv14 uas239 banking:: why not using auto pay - like to pay bills in-person
f15b14s2	wv15 uas460 banking:: why not using auto pay - like to pay bills in-person
f12b14s3	wv12 uas18 banking:: why not using auto pay - content with paying by check
f13b14s3	wv13 uas119 banking:: why not using auto pay - content with paying by check

f14b14s3	wv14 uas239 banking:: why not using auto pay - content with paying by check
f15b14s3	wv15 uas460 banking:: why not using auto pay - content with paying by check
f12b14s4	wv12 uas18 banking:: why not using auto pay - bill amounts vary each mo
f13b14s4	wv13 uas119 banking:: why not using auto pay - bill amounts vary each mo
f14b14s4	wv14 uas239 banking:: why not using auto pay - bill amounts vary each mo
f15b14s4	wv15 uas460 banking:: why not using auto pay - bill amounts vary each mo
f12b14s5	wv12 uas18 banking:: why not using auto pay - worried not enough money in accnt
f13b14s5	wv13 uas119 banking:: why not using auto pay - worried not enuf money in accnt
f14b14s5	wv14 uas239 banking:: why not using auto pay - worried not enuf money in accnt
f15b14s5	wv15 uas460 banking:: why not using auto pay - worried not enuf money in accnt
f12b14s6	wv12 uas18 banking:: why not using auto pay - security concerns
f13b14s6	wv13 uas119 banking:: why not using auto pay - security concerns
f14b14s6	wv14 uas239 banking:: why not using auto pay - security concerns
f15b14s6	wv15 uas460 banking:: why not using auto pay - security concerns
f12b14s7	wv12 uas18 banking:: why not using auto pay - distrust tech process transactns
f13b14s7	wv13 uas119 banking:: why not using auto pay - distrust tech process transactns
f14b14s7	wv14 uas239 banking:: why not using auto pay - distrust tech process transactns
f15b14s7	wv15 uas460 banking:: why not using auto pay - distrust tech process transactns
f12b14s8	wv12 uas18 banking:: why not using auto pay - difficult/long-time to set up
f13b14s8	wv13 uas119 banking:: why not using auto pay - difficult/long-time to set up
f14b14s8	wv14 uas239 banking:: why not using auto pay - difficult/long-time to set up
f15b14s8	wv15 uas460 banking:: why not using auto pay - difficult/long-time to set up
f12b14s9	wv12 uas18 banking:: why not using auto pay - dont know how
f13b14s9	wv13 uas119 banking:: why not using auto pay - dont know how
f14b14s9	wv14 uas239 banking:: why not using auto pay - dont know how
f15b14s9	wv15 uas460 banking:: why not using auto pay - dont know how
f12b14s10	wv12 uas18 banking:: why not using auto pay - other
f13b14s10	wv13 uas119 banking:: why not using auto pay - other
f14b14s10	wv14 uas239 banking:: why not using auto pay - other
f15b14s10	wv15 uas460 banking:: why not using auto pay - other

f12b14a	wv12 uas18 banking:: get govt benefits - MULT RESP COMBO
f13b14a_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - MULT RESP COMBO
f14b14a_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - MULT RESP COMBO
f15b14a_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - MULT RESP COMBO
f12b14as1	wv12 uas18 banking:: get govt benefits - did not receive
f13b14as1_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - did not get
f14b14as1_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - did not get
f15b14as1_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - did not get
f12b14as2	wv12 uas18 banking:: get govt benefits - Social Security retirement
f13b14as2_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - SS retirement
f14b14as2_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - SS retirement
f15b14as2_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - SS retirement
f12b14as3	wv12 uas18 banking:: get govt benefits - Supplemental Security Income
f13b14as3_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - Supp Security Inc
f14b14as3_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - Supp Security Inc
f15b14as3_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - Supp Security Inc
f12b14as4	wv12 uas18 banking:: get govt benefits - Social Security Disability Insurance
f13b14as4_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - SS Disability Ins
f14b14as4_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - SS Disability Ins
f15b14as4_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - SS Disability Ins
f12b14as5	wv12 uas18 banking:: get govt benefits - Veterans Pension
f13b14as5_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - fed public pension
f14b14as5_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - fed public pension
f15b14as5_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - fed public pension
f12b14as7	wv12 uas18 banking:: get govt benefits - Railroad Pension
f13b14as7_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - state publ pension
f14b14as7_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - state publ pension
f15b14as7_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - state publ pension
f12b14as8	wv12 uas18 banking:: get govt benefits - Unemployment Insurance
f13b14as8_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - Unemployment Ins

f14b14as8_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - Unemployment Ins
f15b14as8_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - Unemployment Ins
f12b14as9	wv12 uas18 banking:: get govt benefits - Medicare
f13b14as9_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - Medicare
f14b14as9_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - Medicare
f15b14as9_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - Medicare
f12b14as10	wv12 uas18 banking:: get govt benefits - other
f13b14as10_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - other
f14b14as10_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - other
f15b14as10_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - other
f13b14as11_ans13	wv13 uas119 banking:: <wv13 ans change> get govt benefits - Survivor/Depndnt SS
f14b14as11_ans13	wv14 uas239 banking:: <wv13 ans change> get govt benefits - Survivor/Depndnt SS
f15b14as11_ans13	wv15 uas460 banking:: <wv13 ans change> get govt benefits - Survivor/Depndnt SS
f12b14b	wv12 uas18 banking:: how get govt benefits - MULT RESP COMBO
f13b14b	wv13 uas119 banking:: how get govt benefits - MULT RESP COMBO
f14b14b	wv14 uas239 banking:: how get govt benefits - MULT RESP COMBO
f15b14b	wv15 uas460 banking:: how get govt benefits - MULT RESP COMBO
f12b14bs1	wv12 uas18 banking:: how get govt benefits - by check
f13b14bs1	wv13 uas119 banking:: how get govt benefits - by check
f14b14bs1	wv14 uas239 banking:: how get govt benefits - by check
f15b14bs1	wv15 uas460 banking:: how get govt benefits - by check
f12b14bs2	wv12 uas18 banking:: how get govt benefits - direct deposit into bank acct
f13b14bs2	wv13 uas119 banking:: how get govt benefits - direct deposit into bank acct
f14b14bs2	wv14 uas239 banking:: how get govt benefits - direct deposit into bank acct
f15b14bs2	wv15 uas460 banking:: how get govt benefits - direct deposit into bank acct
f12b14bs3	wv12 uas18 banking:: how get govt benefits - Direct Express card
f13b14bs3	wv13 uas119 banking:: how get govt benefits - Direct Express card
f14b14bs3	wv14 uas239 banking:: how get govt benefits - Direct Express card
f15b14bs3	wv15 uas460 banking:: how get govt benefits - Direct Express card
f12b14bs4	wv12 uas18 banking:: how get govt benefits - prepaid card but not Dirct Exprss

f13b14bs4	wv13 uas119 banking:: how get govt benefits - prepaid card but not Dirct Expres
f14b14bs4	wv14 uas239 banking:: how get govt benefits - prepaid card but not Dirct Expres
f15b14bs4	wv15 uas460 banking:: how get govt benefits - prepaid card but not Dirct Expres
f12b14bs5	wv12 uas18 banking:: how get govt benefits - other
f13b14bs5	wv13 uas119 banking:: how get govt benefits - other
f14b14bs5	wv14 uas239 banking:: how get govt benefits - other
f15b14bs5	wv15 uas460 banking:: how get govt benefits - other
f12b14a2	wv12 uas18 banking:: receiving pension benefits from private company
f13b14a2	wv13 uas119 banking:: receiving pension benefits from private company
f14b14a2	wv14 uas239 banking:: receiving pension benefits from private company
f15b14a2	wv15 uas460 banking:: receiving pension benefits from private company
f12b15	wv12 uas18 reverse mort:: reverse mortgage status
f13b15	wv13 uas119 reverse mort:: reverse mortgage status
f14b15	wv14 uas239 reverse mort:: reverse mortgage status
f15b15	wv15 uas460 reverse mort:: reverse mortgage status
f12b16	wv12 uas18 reverse mort:: how introduced, do NOT have - MULT RESP COMBO
f13b16	wv13 uas119 reverse mort:: how introduced, do NOT have - MULT RESP COMBO
f14b16	wv14 uas239 reverse mort:: how introduced, do NOT have - MULT RESP COMBO
f15b16	wv15 uas460 reverse mort:: how introduced, do NOT have - MULT RESP COMBO
f12b16s1	wv12 uas18 reverse mort:: how introduced, do NOT have - my research
f13b16s1	wv13 uas119 reverse mort:: how introduced, do NOT have - my research
f14b16s1	wv14 uas239 reverse mort:: how introduced, do NOT have - my research
f15b16s1	wv15 uas460 reverse mort:: how introduced, do NOT have - my research
f12b16s2	wv12 uas18 reverse mort:: how introduced, do NOT have - financial advisor
f13b16s2	wv13 uas119 reverse mort:: how introduced, do NOT have - financial advisor
f14b16s2	wv14 uas239 reverse mort:: how introduced, do NOT have - financial advisor
f15b16s2	wv15 uas460 reverse mort:: how introduced, do NOT have - financial advisor
f12b16s3	wv12 uas18 reverse mort:: how introduced, do NOT have - friend/family member
f13b16s3	wv13 uas119 reverse mort:: how introduced, do NOT have - friend/family member
f14b16s3	wv14 uas239 reverse mort:: how introduced, do NOT have - friend/family member

f15b16s3	wv15 uas460 reverse mort:: how introduced, do NOT have - friend/family member
f12b16s4	wv12 uas18 reverse mort:: how introduced, do NOT have - salesperson
f13b16s4	wv13 uas119 reverse mort:: how introduced, do NOT have - salesperson
f14b16s4	wv14 uas239 reverse mort:: how introduced, do NOT have - salesperson
f15b16s4	wv15 uas460 reverse mort:: how introduced, do NOT have - salesperson
f12b16s5	wv12 uas18 reverse mort:: how introduced, do NOT have - advertising
f13b16s5	wv13 uas119 reverse mort:: how introduced, do NOT have - advertising
f14b16s5	wv14 uas239 reverse mort:: how introduced, do NOT have - advertising
f15b16s5	wv15 uas460 reverse mort:: how introduced, do NOT have - advertising
f12b16s6	wv12 uas18 reverse mort:: how introduced, do NOT have - other
f13b16s6	wv13 uas119 reverse mort:: how introduced, do NOT have - other
f14b16s6	wv14 uas239 reverse mort:: how introduced, do NOT have - other
f15b16s6	wv15 uas460 reverse mort:: how introduced, do NOT have - other
f12b17a	wv12 uas18 reverse mort:: when it is/was paid
f13b17a	wv13 uas119 reverse mort:: when it is/was paid
f14b17a	wv14 uas239 reverse mort:: when it is/was paid
f15b17a	wv15 uas460 reverse mort:: when it is/was paid
f12b17b	wv12 uas18 reverse mort:: yr reverse mortgage received, for past/current mort
f13b17b	wv13 uas119 reverse mort:: yr reverse mortgage received, for past/current mort
f14b17b	wv14 uas239 reverse mort:: yr reverse mortgage received, for past/current mort
f15b17b	wv15 uas460 reverse mort:: yr reverse mortgage received, for past/current mort
f12b17c	wv12 uas18 reverse mort:: value of past reverse mortgage, for past/current mort
f13b17c	wv13 uas119 reverse mort:: value of past reverse mort, for past/current mort
f14b17c	wv14 uas239 reverse mort:: value of past reverse mort, for past/current mort
f15b17c	wv15 uas460 reverse mort:: value of past reverse mort, for past/current mort
f12b17	wv12 uas18 reverse mort:: main reason why got it, for past/current mort
f13b17	wv13 uas119 reverse mort:: main reason why got it, for past/current mort
f14b17	wv14 uas239 reverse mort:: main reason why got it, for past/current mort
f15b17	wv15 uas460 reverse mort:: main reason why got it, for past/current mort
f12b18	wv12 uas18 reverse mort:: why no get - MULT RESP COMBO

f13b18	wv13 uas119 reverse mort:: why no get - MULT RESP COMBO
f14b18	wv14 uas239 reverse mort:: why no get - MULT RESP COMBO
f15b18	wv15 uas460 reverse mort:: why no get - MULT RESP COMBO
f12b18s1	wv12 uas18 reverse mort:: why no get - have no need
f13b18s1	wv13 uas119 reverse mort:: why no get - have no need
f14b18s1	wv14 uas239 reverse mort:: why no get - have no need
f15b18s1	wv15 uas460 reverse mort:: why no get - have no need
f12b18s2	wv12 uas18 reverse mort:: why no get - not enough equity in home
f13b18s2	wv13 uas119 reverse mort:: why no get - not enough equity in home
f14b18s2	wv14 uas239 reverse mort:: why no get - not enough equity in home
f15b18s2	wv15 uas460 reverse mort:: why no get - not enough equity in home
f12b18s3	wv12 uas18 reverse mort:: why no get - too expensive
f13b18s3	wv13 uas119 reverse mort:: why no get - too expensive
f14b18s3	wv14 uas239 reverse mort:: why no get - too expensive
f15b18s3	wv15 uas460 reverse mort:: why no get - too expensive
f12b18s4	wv12 uas18 reverse mort:: why no get - couldnt find person for req counseling
f13b18s4	wv13 uas119 reverse mort:: why no get - couldnt find person for req counseling
f14b18s4	wv14 uas239 reverse mort:: why no get - couldnt find person for req counseling
f15b18s4	wv15 uas460 reverse mort:: why no get - couldnt find person for req counseling
f12b18s5	wv12 uas18 reverse mort:: why no get - decided not to get after counseling
f13b18s5	wv13 uas119 reverse mort:: why no get - decided not to get after counseling
f14b18s5	wv14 uas239 reverse mort:: why no get - decided not to get after counseling
f15b18s5	wv15 uas460 reverse mort:: why no get - decided not to get after counseling
f12b18s6	wv12 uas18 reverse mort:: why no get - found a better loan product
f13b18s6	wv13 uas119 reverse mort:: why no get - found a better loan product
f14b18s6	wv14 uas239 reverse mort:: why no get - found a better loan product
f15b18s6	wv15 uas460 reverse mort:: why no get - found a better loan product
f12b18s7	wv12 uas18 reverse mort:: why no get - did not understand product well enough
f13b18s7	wv13 uas119 reverse mort:: why no get - did not understand product well enough
f14b18s7	wv14 uas239 reverse mort:: why no get - did not understand product well enough

f15b18s7	wv15 uas460 reverse mort:: why no get - did not understand product well enough
f12b18s8	wv12 uas18 reverse mort:: why no get - did not want to build up debt
f13b18s8	wv13 uas119 reverse mort:: why no get - did not want to build up debt
f14b18s8	wv14 uas239 reverse mort:: why no get - did not want to build up debt
f15b18s8	wv15 uas460 reverse mort:: why no get - did not want to build up debt
f12b18s9	wv12 uas18 reverse mort:: why no get - concern abt paying taxes/repairs on home
f13b18s9	wv13 uas119 reverse mort:: why no get - concern abt payin taxes/repairs on home
f14b18s9	wv14 uas239 reverse mort:: why no get - concern abt payin taxes/repairs on home
f15b18s9	wv15 uas460 reverse mort:: why no get - concern abt payin taxes/repairs on home
f12b18s10	wv12 uas18 reverse mort:: why no get - preserve home equity as emergency fund
f13b18s10	wv13 uas119 reverse mort:: why no get - preserve home equity as emergency fund
f14b18s10	wv14 uas239 reverse mort:: why no get - preserve home equity as emergency fund
f15b18s10	wv15 uas460 reverse mort:: why no get - preserve home equity as emergency fund
f12b18s11	wv12 uas18 reverse mort:: why no get - preserve home equity to leave to heirs
f13b18s11	wv13 uas119 reverse mort:: why no get - preserve home equity to leave to heirs
f14b18s11	wv14 uas239 reverse mort:: why no get - preserve home equity to leave to heirs
f15b18s11	wv15 uas460 reverse mort:: why no get - preserve home equity to leave to heirs
f12b18s12	wv12 uas18 reverse mort:: why no get - other
f13b18s12	wv13 uas119 reverse mort:: why no get - other
f14b18s12	wv14 uas239 reverse mort:: why no get - other
f15b18s12	wv15 uas460 reverse mort:: why no get - other
f12b18b	wv12 uas18 reverse mort:: satisfaction with reverse mort, for current past mort
f13b18b	wv13 uas119 reverse mort:: satisfactn with reverse mort, for current past mort
f14b18b	wv14 uas239 reverse mort:: satisfactn with reverse mort, for current past mort
f15b18b	wv15 uas460 reverse mort:: satisfactn with reverse mort, for current past mort
f12b16_havemortgage	wv12 uas18 reverse mort:: how introduced, do have - MULT RESP COMBO
f13b16_havemortgage	wv13 uas119 reverse mort:: how introduced, do have - MULT RESP COMBO
f14b16_havemortgage	wv14 uas239 reverse mort:: how introduced, do have - MULT RESP COMBO
f15b16_havemortgage	wv15 uas460 reverse mort:: how introduced, do have - MULT RESP COMBO
f12b16_havemortgages1	wv12 uas18 reverse mort:: how introduced, do have - salesperson

f13b16_havemortgages1	wv13 uas119 reverse mort:: how introduced, do have - salesperson
f14b16_havemortgages1	wv14 uas239 reverse mort:: how introduced, do have - salesperson
f15b16_havemortgages1	wv15 uas460 reverse mort:: how introduced, do have - salesperson
f12b16_havemortgages2	wv12 uas18 reverse mort:: how introduced, do have - after my own research
f13b16_havemortgages2	wv13 uas119 reverse mort:: how introduced, do have - after my own research
f14b16_havemortgages2	wv14 uas239 reverse mort:: how introduced, do have - after my own research
f15b16_havemortgages2	wv15 uas460 reverse mort:: how introduced, do have - after my own research
f12b16_havemortgages3	wv12 uas18 reverse mort:: how introduced, do have - financial advisor
f13b16_havemortgages3	wv13 uas119 reverse mort:: how introduced, do have - financial advisor
f14b16_havemortgages3	wv14 uas239 reverse mort:: how introduced, do have - financial advisor
f15b16_havemortgages3	wv15 uas460 reverse mort:: how introduced, do have - financial advisor
f12b16_havemortgages4	wv12 uas18 reverse mort:: how introduced, do have - friend/family member
f13b16_havemortgages4	wv13 uas119 reverse mort:: how introduced, do have - friend/family member
f14b16_havemortgages4	wv14 uas239 reverse mort:: how introduced, do have - friend/family member
f15b16_havemortgages4	wv15 uas460 reverse mort:: how introduced, do have - friend/family member
f12b16_havemortgages5	wv12 uas18 reverse mort:: how introduced, do have - advertising
f13b16_havemortgages5	wv13 uas119 reverse mort:: how introduced, do have - advertising
f14b16_havemortgages5	wv14 uas239 reverse mort:: how introduced, do have - advertising
f15b16_havemortgages5	wv15 uas460 reverse mort:: how introduced, do have - advertising
f12b16_havemortgages6	wv12 uas18 reverse mort:: how introduced, do have - other
f13b16_havemortgages6	wv13 uas119 reverse mort:: how introduced, do have - other
f14b16_havemortgages6	wv14 uas239 reverse mort:: how introduced, do have - other
f15b16_havemortgages6	wv15 uas460 reverse mort:: how introduced, do have - other
f12b19	wv12 uas18 credit card:: used any credit cards, last 3 yrs
f13b19	wv13 uas119 credit card:: used any credit cards, last 3 yrs
f14b19	wv14 uas239 credit card:: used any credit cards, last 3 yrs
f15b19	wv15 uas460 credit card:: used any credit cards, last 3 yrs
f12b20	wv12 uas18 credit card:: how much of balance is typically paid each mo
f13b20	wv13 uas119 credit card:: how much of balance is typically paid each mo
f14b20	wv14 uas239 credit card:: how much of balance is typically paid each mo

f15b20	wv15 uas460 credit card:: how much of balance is typically paid each mo
f12b21	wv12 uas18 credit card:: every carry balance due to med expense, last 3 yrs
f13b21	wv13 uas119 credit card:: every carry balance due to med expense, last 3 yrs
f14b21	wv14 uas239 credit card:: every carry balance due to med expense, last 3 yrs
f15b21	wv15 uas460 credit card:: every carry balance due to med expense, last 3 yrs
f12b22	wv12 uas18 credit card:: used to take cash advance, last 3 yrs
f13b22	wv13 uas119 credit card:: used to take cash advance, last 3 yrs
f14b22	wv14 uas239 credit card:: used to take cash advance, last 3 yrs
f15b22	wv15 uas460 credit card:: used to take cash advance, last 3 yrs
f12b23	wv12 uas18 credit card:: debt today is less||same||more than debt 3 yrs ago
f13b23	wv13 uas119 credit card:: debt today less or same or more than debt 3 yrs ago
f14b23	wv14 uas239 credit card:: debt today less or same or more than debt 3 yrs ago
f15b23	wv15 uas460 credit card:: debt today less or same or more than debt 3 yrs ago
f12b23b	wv12 uas18 credit card:: interest rate for card that has largest balance
f13b23b	wv13 uas119 credit card:: interest rate for card that has largest balance
f14b23b	wv14 uas239 credit card:: interest rate for card that has largest balance
f15b23b	wv15 uas460 credit card:: interest rate for card that has largest balance
f12b23b_dk	wv12 uas18 credit card:: dont know cost of debt
f13b23b_dk	wv13 uas119 credit card:: dont know cost of debt
f14b23b_dk	wv14 uas239 credit card:: dont know cost of debt
f15b23b_dk	wv15 uas460 credit card:: dont know cost of debt
f14b23b_dks2	wv14 uas239 credit card:: largest balance interest rate ques doesn't apply
f15b23b_dks2	wv15 uas460 credit card:: largest balance interest rate ques doesn't apply
f12b24	wv12 uas18 payday loan:: main experience with
f13b24	wv13 uas119 payday loan:: main experience with
f14b24	wv14 uas239 payday loan:: main experience with
f15b24	wv15 uas460 payday loan:: main experience with
f13b24a	wv13 uas119 payday loan:: amount of last loan
f14b24a	wv14 uas239 payday loan:: amount of last loan
f15b24a	wv15 uas460 payday loan:: amount of last loan

f12b26	wv12 uas18 payday loan:: purpose of last loan - MULT RESP COMBO
f13b26	wv13 uas119 payday loan:: purpose of last loan - MULT RESP COMBO
f14b26	wv14 uas239 payday loan:: purpose of last loan - MULT RESP COMBO
f15b26	wv15 uas460 payday loan:: purpose of last loan - MULT RESP COMBO
f12b26s1	wv12 uas18 payday loan:: purpose of last loan - paying utility bills
f13b26s1	wv13 uas119 payday loan:: purpose of last loan - paying utility bills
f14b26s1	wv14 uas239 payday loan:: purpose of last loan - paying utility bills
f15b26s1	wv15 uas460 payday loan:: purpose of last loan - paying utility bills
f12b26s2	wv12 uas18 payday loan:: purpose of last loan - paying rent/mortgage
f13b26s2	wv13 uas119 payday loan:: purpose of last loan - paying rent/mortgage
f14b26s2	wv14 uas239 payday loan:: purpose of last loan - paying rent/mortgage
f15b26s2	wv15 uas460 payday loan:: purpose of last loan - paying rent/mortgage
f12b26s3	wv12 uas18 payday loan:: purpose of last loan - paying for emergency expense
f13b26s3	wv13 uas119 payday loan:: purpose of last loan - paying for emergency expense
f14b26s3	wv14 uas239 payday loan:: purpose of last loan - paying for emergency expense
f15b26s3	wv15 uas460 payday loan:: purpose of last loan - paying for emergency expense
f12b26s4	wv12 uas18 payday loan:: purpose of last loan - bank to avoid overdraft charge
f13b26s4	wv13 uas119 payday loan:: purpose of last loan - bank to avoid overdraft charge
f14b26s4	wv14 uas239 payday loan:: purpose of last loan - bank to avoid overdraft charge
f15b26s4	wv15 uas460 payday loan:: purpose of last loan - bank to avoid overdraft charge
f12b26s5	wv12 uas18 payday loan:: purpose of last loan - paying misc. bills
f13b26s5	wv13 uas119 payday loan:: purpose of last loan - paying misc. bills
f14b26s5	wv14 uas239 payday loan:: purpose of last loan - paying misc. bills
f15b26s5	wv15 uas460 payday loan:: purpose of last loan - paying misc. bills
f12b26s6	wv12 uas18 payday loan:: purpose of last loan - food/groceries/living expenses
f13b26s6	wv13 uas119 payday loan:: purpose of last loan - food/groceries/living expenses
f14b26s6	wv14 uas239 payday loan:: purpose of last loan - food/groceries/living expenses
f15b26s6	wv15 uas460 payday loan:: purpose of last loan - food/groceries/living expenses
f12b26s7	wv12 uas18 payday loan:: purpose of last loan - pay medical bills
f13b26s7	wv13 uas119 payday loan:: purpose of last loan - pay medical bills

f14b26s7	wv14 uas239 payday loan:: purpose of last loan - pay medical bills
f15b26s7	wv15 uas460 payday loan:: purpose of last loan - pay medical bills
f12b26s8	wv12 uas18 payday loan:: purpose of last loan - pay gambling debt
f13b26s8	wv13 uas119 payday loan:: purpose of last loan - pay gambling debt
f14b26s8	wv14 uas239 payday loan:: purpose of last loan - pay gambling debt
f15b26s8	wv15 uas460 payday loan:: purpose of last loan - pay gambling debt
f12b26s9	wv12 uas18 payday loan:: purpose of last loan - help fam members with emergency
f13b26s9	wv13 uas119 payday loan:: purpose of last loan - help fam members with emergncy
f14b26s9	wv14 uas239 payday loan:: purpose of last loan - help fam members with emergncy
f15b26s9	wv15 uas460 payday loan:: purpose of last loan - help fam members with emergncy
f12b26s10	wv12 uas18 payday loan:: purpose of last loan - other
f13b26s10	wv13 uas119 payday loan:: purpose of last loan - other
f14b26s10	wv14 uas239 payday loan:: purpose of last loan - other
f15b26s10	wv15 uas460 payday loan:: purpose of last loan - other
f12b27	wv12 uas18 payday loan:: ever paid back payday loan by taking out new loan
f13b27	wv13 uas119 payday loan:: ever paid back payday loan by taking out new loan
f14b27	wv14 uas239 payday loan:: ever paid back payday loan by taking out new loan
f15b27	wv15 uas460 payday loan:: ever paid back payday loan by taking out new loan
f12b28	wv12 uas18 payday loan:: time to pay back most recent loan
f13b28	wv13 uas119 payday loan:: time to pay back most recent loan
f14b28	wv14 uas239 payday loan:: time to pay back most recent loan
f15b28	wv15 uas460 payday loan:: time to pay back most recent loan
f12b29	wv12 uas18 payday loan:: rate borrowing experience - MULT RESP COMBO
f13b29	wv13 uas119 payday loan:: rate borrowing experience - MULT RESP COMBO
f14b29	wv14 uas239 payday loan:: rate borrowing experience - MULT RESP COMBO
f15b29	wv15 uas460 payday loan:: rate borrowing experience - MULT RESP COMBO
f12b29s1	wv12 uas18 payday loan:: borrowing experience - fees about what was expected
f13b29s1	wv13 uas119 payday loan:: borrowing experience - fees about what was expected
f14b29s1	wv14 uas239 payday loan:: borrowing experience - fees about what was expected
f15b29s1	wv15 uas460 payday loan:: borrowing experience - fees about what was expected

f12b29s2	wv12 uas18 payday loan:: borrowing experience - cost more than was expected
f13b29s2	wv13 uas119 payday loan:: borrowing experience - cost more than was expected
f14b29s2	wv14 uas239 payday loan:: borrowing experience - cost more than was expected
f15b29s2	wv15 uas460 payday loan:: borrowing experience - cost more than was expected
f12b29s3	wv12 uas18 payday loan:: borrowing experience - longer to pay back than expect
f13b29s3	wv13 uas119 payday loan:: borrowing experience - longer to pay back than expect
f14b29s3	wv14 uas239 payday loan:: borrowing experience - longer to pay back than expect
f15b29s3	wv15 uas460 payday loan:: borrowing experience - longer to pay back than expect
f12b29s4	wv12 uas18 payday loan:: borrowing experience - dont know how much actlly cost
f13b29s4	wv13 uas119 payday loan:: borrowing experience - dont know how much actlly cost
f14b29s4	wv14 uas239 payday loan:: borrowing experience - dont know how much actlly cost
f15b29s4	wv15 uas460 payday loan:: borrowing experience - dont know how much actlly cost
f12b29s5	wv12 uas18 payday loan:: borrowing experience - none of the above
f13b29s5	wv13 uas119 payday loan:: borrowing experience - none of the above
f14b29s5	wv14 uas239 payday loan:: borrowing experience - none of the above
f15b29s5	wv15 uas460 payday loan:: borrowing experience - none of the above
f12b30	wv12 uas18 payday loan:: why not get - MULT RESP COMBO
f13b30	wv13 uas119 payday loan:: why not get - MULT RESP COMBO
f14b30	wv14 uas239 payday loan:: why not get - MULT RESP COMBO
f15b30	wv15 uas460 payday loan:: why not get - MULT RESP COMBO
f12b30s1	wv12 uas18 payday loan:: why no get - no need
f13b30s1	wv13 uas119 payday loan:: why no get - no need
f14b30s1	wv14 uas239 payday loan:: why no get - no need
f15b30s1	wv15 uas460 payday loan:: why no get - no need
f12b30s2	wv12 uas18 payday loan:: why no get - too expensive
f13b30s2	wv13 uas119 payday loan:: why no get - too expensive
f14b30s2	wv14 uas239 payday loan:: why no get - too expensive
f15b30s2	wv15 uas460 payday loan:: why no get - too expensive
f12b30s3	wv12 uas18 payday loan:: why no get - decided not to get loan after learn more
f13b30s3	wv13 uas119 payday loan:: why no get - decided not to get loan after learn more

f14b30s3	wv14 uas239 payday loan:: why no get - decided not to get loan after learn more
f15b30s3	wv15 uas460 payday loan:: why no get - decided not to get loan after learn more
f12b30s4	wv12 uas18 payday loan:: why no get - dont understand product well enough
f13b30s4	wv13 uas119 payday loan:: why no get - dont understand product well enough
f14b30s4	wv14 uas239 payday loan:: why no get - dont understand product well enough
f15b30s4	wv15 uas460 payday loan:: why no get - dont understand product well enough
f12b30s5	wv12 uas18 payday loan:: why no get - borrowed from another source
f13b30s5	wv13 uas119 payday loan:: why no get - borrowed from another source
f14b30s5	wv14 uas239 payday loan:: why no get - borrowed from another source
f15b30s5	wv15 uas460 payday loan:: why no get - borrowed from another source
f12new1	wv12 uas18 student loan:: who loan for - MULT RESP COMBO
f13new1	wv13 uas119 student loan:: who loan for - MULT RESP COMBO
f14new1	wv14 uas239 student loan:: who loan for - MULT RESP COMBO
f15new1	wv15 uas460 student loan:: who loan for - MULT RESP COMBO
f12new1s1	wv12 uas18 student loan:: who loan for - your own education
f13new1s1	wv13 uas119 student loan:: who loan for - your own education
f14new1s1	wv14 uas239 student loan:: who loan for - your own education
f15new1s1	wv15 uas460 student loan:: who loan for - your own education
f12new1s2	wv12 uas18 student loan:: who loan for - spouse/partners education
f13new1s2	wv13 uas119 student loan:: who loan for - spouse/partners education
f14new1s2	wv14 uas239 student loan:: who loan for - spouse/partners education
f15new1s2	wv15 uas460 student loan:: who loan for - spouse/partners education
f12new1s3	wv12 uas18 student loan:: who loan for - a childs education
f13new1s3	wv13 uas119 student loan:: who loan for - a childs education
f14new1s3	wv14 uas239 student loan:: who loan for - a childs education
f15new1s3	wv15 uas460 student loan:: who loan for - a childs education
f12new1s4	wv12 uas18 student loan:: who loan for - a grandchilds education
f13new1s4	wv13 uas119 student loan:: who loan for - a grandchilds education
f14new1s4	wv14 uas239 student loan:: who loan for - a grandchilds education
f15new1s4	wv15 uas460 student loan:: who loan for - a grandchilds education

f12new1s5	wv12 uas18 student loan:: who loan for - someone elses education
f13new1s5	wv13 uas119 student loan:: who loan for - someone elses education
f14new1s5	wv14 uas239 student loan:: who loan for - someone elses education
f15new1s5	wv15 uas460 student loan:: who loan for - someone elses education
f12new1s6	wv12 uas18 student loan:: who loan for - do not owe money/loans for education
f13new1s6	wv13 uas119 student loan:: who loan for - do not owe money/loans for education
f14new1s6	wv14 uas239 student loan:: who loan for - none of the above
f15new1s6	wv15 uas460 student loan:: who loan for - none of the above
f12new1_a	wv12 uas18 student loan:: public or private college
f13new1_a	wv13 uas119 student loan:: public or private college
f14new1_a	wv14 uas239 student loan:: public or private college
f15new1_a	wv15 uas460 student loan:: public or private college
f12new1_b	wv12 uas18 student loan:: college a for profit institute
f13new1_b	wv13 uas119 student loan:: college a for profit institute
f14new1_b	wv14 uas239 student loan:: college a for profit institute
f15new1_b	wv15 uas460 student loan:: college a for profit institute
f12new1_c	wv12 uas18 student loan:: kind of degree
f13new1_c	wv13 uas119 student loan:: kind of degree
f14new1_c	wv14 uas239 student loan:: kind of degree
f15new1_c	wv15 uas460 student loan:: kind of degree
f12new1_d	wv12 uas18 student loan:: degree completion
f13new1_d	wv13 uas119 student loan:: degree completion
f14new1_d	wv14 uas239 student loan:: degree completion
f15new1_d	wv15 uas460 student loan:: degree completion
f12new1_e	wv12 uas18 student loan:: working in field related to degree
f13new1_e	wv13 uas119 student loan:: working in field related to degree
f14new1_e	wv14 uas239 student loan:: working in field related to degree
f15new1_e	wv15 uas460 student loan:: working in field related to degree
f12new1_f	wv12 uas18 student loan:: borrowed from home equity
f13new1_f	wv13 uas119 student loan:: borrowed from home equity

f14new1_f	wv14 uas239 student loan:: borrowed from home equity
f15new1_f	wv15 uas460 student loan:: borrowed from home equity
f12new2	wv12 uas18 student loan:: money currently owed for education
f13new2_ans13	wv13 uas119 student loan:: <wv13 ans change> money currently owed for education
f14new2_ans13	wv14 uas239 student loan:: <wv13 ans change> money currently owed for education
f15new2_ans13	wv15 uas460 student loan:: <wv13 ans change> money currently owed for education
f12new6	wv12 uas18 student loan:: how long ago started paying own loans
f13new6	wv13 uas119 student loan:: how long ago started paying own loans
f14new6	wv14 uas239 student loan:: how long ago started paying own loans
f15new6	wv15 uas460 student loan:: how long ago started paying own loans
f12new3	wv12 uas18 student loan:: money currently owed for spouse education
f13new3_ans13	wv13 uas119 student loan:: <wv13 ans change> money currently owed for spouse ed
f14new3_ans13	wv14 uas239 student loan:: <wv13 ans change> money currently owed for spouse ed
f15new3_ans13	wv15 uas460 student loan:: <wv13 ans change> money currently owed for spouse ed
f12new7	wv12 uas18 student loan:: how long ago started paying loans for spouse
f13new7	wv13 uas119 student loan:: how long ago started paying loans for spouse
f14new7	wv14 uas239 student loan:: how long ago started paying loans for spouse
f15new7	wv15 uas460 student loan:: how long ago started paying loans for spouse
f12new4	wv12 uas18 student loan:: money currently owed for child education
f13new4	wv13 uas119 student loan:: money currently owed for child education
f14new4	wv14 uas239 student loan:: money currently owed for child education
f15new4	wv15 uas460 student loan:: money currently owed for child education
f12new8	wv12 uas18 student loan:: how long ago started paying loans for child
f13new8	wv13 uas119 student loan:: how long ago started paying loans for child
f14new8	wv14 uas239 student loan:: how long ago started paying loans for child
f15new8	wv15 uas460 student loan:: how long ago started paying loans for child
f12new5	wv12 uas18 student loan:: money currently owed for grandchild education
f13new5	wv13 uas119 student loan:: money currently owed for grandchild education
f14new5	wv14 uas239 student loan:: money currently owed for grandchild education
f15new5	wv15 uas460 student loan:: money currently owed for grandchild education

f12new9	wv12 uas18 student loan:: how long ago started paying loans for grandchild
f13new9	wv13 uas119 student loan:: how long ago started paying loans for grandchild
f14new9	wv14 uas239 student loan:: how long ago started paying loans for grandchild
f15new9	wv15 uas460 student loan:: how long ago started paying loans for grandchild
f12new10	wv12 uas18 student loan:: money currently owed for others education
f13new10	wv13 uas119 student loan:: money currently owed for others education
f14new10	wv14 uas239 student loan:: money currently owed for others education
f15new10	wv15 uas460 student loan:: money currently owed for others education
f12new11	wv12 uas18 student loan:: how long ago started start paying loans for other
f13new11	wv13 uas119 student loan:: how long ago started start paying loans for other
f14new11	wv14 uas239 student loan:: how long ago started start paying loans for other
f15new11	wv15 uas460 student loan:: how long ago started start paying loans for other
f13new12	wv13 uas119 student loan:: outstanding bills to healthcare providers
f14new12	wv14 uas239 student loan:: outstanding bills to healthcare providers
f15new12	wv15 uas460 student loan:: outstanding bills to healthcare providers
f13new12a	wv13 uas119 student loan:: how much owed to healthcare providers
f14new12a	wv14 uas239 student loan:: how much owed to healthcare providers
f15new12a	wv15 uas460 student loan:: how much owed to healthcare providers
f12b32	wv12 uas18 advice:: money management advisor, last yr - MULT RESP COMBO
f13b32	wv13 uas119 advice:: money management advisor, last yr - MULT RESP COMBO
f14b32	wv14 uas239 advice:: money management advisor, last yr - MULT RESP COMBO
f15b32	wv15 uas460 advice:: money management advisor, last yr - MULT RESP COMBO
f12b32s1	wv12 uas18 advice:: money management advisor, last yr - did not need help
f13b32s1	wv13 uas119 advice:: money management advisor, last yr - did not need help
f14b32s1	wv14 uas239 advice:: money management advisor, last yr - did not need help
f15b32s1	wv15 uas460 advice:: money management advisor, last yr - did not need help
f12b32s2	wv12 uas18 advice:: money management advisor, last yr - could not find help
f13b32s2	wv13 uas119 advice:: money management advisor, last yr - could not find help
f14b32s2	wv14 uas239 advice:: money management advisor, last yr - could not find help
f15b32s2	wv15 uas460 advice:: money management advisor, last yr - could not find help

f12b32s3	wv12 uas18 advice:: money management advisor, last yr - friends/family members
f13b32s3	wv13 uas119 advice:: money management advisor, last yr - friends/family members
f14b32s3	wv14 uas239 advice:: money management advisor, last yr - friends/family members
f15b32s3	wv15 uas460 advice:: money management advisor, last yr - friends/family members
f12b32s4	wv12 uas18 advice:: money management advisor, last yr - financial professionals
f13b32s4	wv13 uas119 advice:: money management advisor, last yr - fnclprofessionals
f14b32s4	wv14 uas239 advice:: money management advisor, last yr - fnclprofessionals
f15b32s4	wv15 uas460 advice:: money management advisor, last yr - fnclprofessionals
f12b32s5	wv12 uas18 advice:: money management advisor, last yr - non-family caregiver
f13b32s5	wv13 uas119 advice:: money management advisor, last yr - non-family caregiver
f14b32s5	wv14 uas239 advice:: money management advisor, last yr - non-family caregiver
f15b32s5	wv15 uas460 advice:: money management advisor, last yr - non-family caregiver
f12b32s6	wv12 uas18 advice:: money management advisor, last yr - other
f13b32s6	wv13 uas119 advice:: money management advisor, last yr - other
f14b32s6	wv14 uas239 advice:: money management advisor, last yr - other
f15b32s6	wv15 uas460 advice:: money management advisor, last yr - other
f12b32a	wv12 uas18 advice:: how professional was paid
f13b32a	wv13 uas119 advice:: how professional was paid
f14b32a	wv14 uas239 advice:: how professional was paid
f15b32a	wv15 uas460 advice:: how professional was paid
f12b32b	wv12 uas18 advice:: satisfaction with advice
f13b32b	wv13 uas119 advice:: satisfaction with advice
f14b32b	wv14 uas239 advice:: satisfaction with advice
f15b32b	wv15 uas460 advice:: satisfaction with advice
f12b33	wv12 uas18 advice:: who gave/loaned money to HH, last yr - MULT RESP COMBO
f13b33	wv13 uas119 advice:: who gave/loaned money to HH, last yr - MULT RESP COMBO
f14b33	wv14 uas239 advice:: who gave/loaned money to HH, last yr - MULT RESP COMBO
f15b33	wv15 uas460 advice:: who gave/loaned money to HH, last yr - MULT RESP COMBO
f12b33s1	wv12 uas18 advice:: who gave/loaned money to HH, last yr - did not need help
f13b33s1	wv13 uas119 advice:: who gave/loaned money to HH, last yr - did not need help

f14b33s1	wv14 uas239 advice:: who gave/loaned money to HH, last yr - did not need help
f15b33s1	wv15 uas460 advice:: who gave/loaned money to HH, last yr - did not need help
f12b33s2	wv12 uas18 advice:: who gave/loaned money to HH, last yr - could not find help
f13b33s2	wv13 uas119 advice:: who gave/loaned money to HH, last yr - could not find help
f14b33s2	wv14 uas239 advice:: who gave/loaned money to HH, last yr - could not find help
f15b33s2	wv15 uas460 advice:: who gave/loaned money to HH, last yr - could not find help
f12b33s3	wv12 uas18 advice:: who gave/loaned money to HH, last yr - parent
f13b33s3	wv13 uas119 advice:: who gave/loaned money to HH, last yr - parent
f14b33s3	wv14 uas239 advice:: who gave/loaned money to HH, last yr - parent
f15b33s3	wv15 uas460 advice:: who gave/loaned money to HH, last yr - parent
f12b33s4	wv12 uas18 advice:: who gave/loaned money to HH, last yr - child
f13b33s4	wv13 uas119 advice:: who gave/loaned money to HH, last yr - child
f14b33s4	wv14 uas239 advice:: who gave/loaned money to HH, last yr - child
f15b33s4	wv15 uas460 advice:: who gave/loaned money to HH, last yr - child
f12b33s5	wv12 uas18 advice:: who gave/loaned money to HH, last yr - other family member
f13b33s5	wv13 uas119 advice:: who gave/loaned money to HH, last yr - other family member
f14b33s5	wv14 uas239 advice:: who gave/loaned money to HH, last yr - other family member
f15b33s5	wv15 uas460 advice:: who gave/loaned money to HH, last yr - other family member
f12b33s6	wv12 uas18 advice:: who gave/loaned money to HH, last yr - friends
f13b33s6	wv13 uas119 advice:: who gave/loaned money to HH, last yr - friends
f14b33s6	wv14 uas239 advice:: who gave/loaned money to HH, last yr - friends
f15b33s6	wv15 uas460 advice:: who gave/loaned money to HH, last yr - friends
f12b33s7	wv12 uas18 advice:: who gave/loaned money to HH, last yr - non-family caregiver
f13b33s7	wv13 uas119 advice:: who gave/loaned money to HH, last yr - non-fam caregiver
f14b33s7	wv14 uas239 advice:: who gave/loaned money to HH, last yr - non-fam caregiver
f15b33s7	wv15 uas460 advice:: who gave/loaned money to HH, last yr - non-fam caregiver
f12b33s8	wv12 uas18 advice:: who gave/loaned money to HH, last yr - other
f13b33s8	wv13 uas119 advice:: who gave/loaned money to HH, last yr - other
f14b33s8	wv14 uas239 advice:: who gave/loaned money to HH, last yr - other
f15b33s8	wv15 uas460 advice:: who gave/loaned money to HH, last yr - other

f12b34	wv12 uas18 advice:: who managed investments, last yr - MULT RESP COMBO
f13b34	wv13 uas119 advice:: who managed investments, last yr - MULT RESP COMBO
f14b34	wv14 uas239 advice:: who managed investments, last yr - MULT RESP COMBO
f15b34	wv15 uas460 advice:: who managed investments, last yr - MULT RESP COMBO
f12b34s1	wv12 uas18 advice:: who managed investments, last yr - dont have any investmnts
f13b34s1	wv13 uas119 advice:: who managed investments, last yr - dont have any invstmnts
f14b34s1	wv14 uas239 advice:: who managed investments, last yr - dont have any invstmnts
f15b34s1	wv15 uas460 advice:: who managed investments, last yr - dont have any invstmnts
f12b34s2	wv12 uas18 advice:: who managed investments, last yr - managed them myself
f13b34s2	wv13 uas119 advice:: who managed investments, last yr -managed them myself
f14b34s2	wv14 uas239 advice:: who managed investments, last yr -managed them myself
f15b34s2	wv15 uas460 advice:: who managed investments, last yr -managed them myself
f12b34s3	wv12 uas18 advice:: who managed investments, last yr - friends/family members
f13b34s3	wv13 uas119 advice:: who managed investments, last yr - friends/family members
f14b34s3	wv14 uas239 advice:: who managed investments, last yr - friends/family members
f15b34s3	wv15 uas460 advice:: who managed investments, last yr - friends/family members
f12b34s4	wv12 uas18 advice:: who managed investments, last yr - financial professionals
f13b34s4	wv13 uas119 advice:: who managed investments, last yr - financial professionals
f14b34s4	wv14 uas239 advice:: who managed investments, last yr - financial professionals
f15b34s4	wv15 uas460 advice:: who managed investments, last yr - financial professionals
f12b34s5	wv12 uas18 advice:: who managed investments, last yr - non-family caregiver
f13b34s5	wv13 uas119 advice:: who managed investments, last yr - non-family caregiver
f14b34s5	wv14 uas239 advice:: who managed investments, last yr - non-family caregiver
f15b34s5	wv15 uas460 advice:: who managed investments, last yr - non-family caregiver
f12b34s6	wv12 uas18 advice:: who managed investments, last yr - other
f13b34s6	wv13 uas119 advice:: who managed investments, last yr - other
f14b34s6	wv14 uas239 advice:: who managed investments, last yr - other
f15b34s6	wv15 uas460 advice:: who managed investments, last yr - other
f12b35	wv12 uas18 advice:: paid more than 1k medical expense, last 3 yrs
f13b35	wv13 uas119 advice:: paid more than 1k medical expense, last 3 yrs

f14b35	wv14 uas239 advice:: paid more than 1k medical expense, last 3 yrs
f15b35	wv15 uas460 advice:: paid more than 1k medical expense, last 3 yrs
f12b35a	wv12 uas18 advice:: cost of uncovered medical expense
f13b35a	wv13 uas119 advice:: cost of uncovered medical expense
f14b35a	wv14 uas239 advice:: cost of uncovered medical expense
f15b35a	wv15 uas460 advice:: cost of uncovered medical expense
f12b35b	wv12 uas18 advice:: reason medical expense not covered by insurance
f13b35b	wv13 uas119 advice:: reason medical expense not covered by insurance
f14b35b	wv14 uas239 advice:: reason medical expense not covered by insurance
f15b35b	wv15 uas460 advice:: reason medical expense not covered by insurance
f12b35c	wv12 uas18 advice:: preparedness to pay medical expense
f13b35c	wv13 uas119 advice:: preparedness to pay medical expense
f14b35c	wv14 uas239 advice:: preparedness to pay medical expense
f15b35c	wv15 uas460 advice:: preparedness to pay medical expense
f12b36	wv12 uas18 advice:: paying medical expenses advisor - MULT RESP COMBO
f13b36	wv13 uas119 advice:: paying medical expenses advisor - MULT RESP COMBO
f14b36	wv14 uas239 advice:: paying medical expenses advisor - MULT RESP COMBO
f15b36	wv15 uas460 advice:: paying medical expenses advisor - MULT RESP COMBO
f12b36s1	wv12 uas18 advice:: paying medical expenses advisor - did not ask for advice
f13b36s1	wv13 uas119 advice:: paying medical expenses advisor - did not ask for advice
f14b36s1	wv14 uas239 advice:: paying medical expenses advisor - did not ask for advice
f15b36s1	wv15 uas460 advice:: paying medical expenses advisor - did not ask for advice
f12b36s2	wv12 uas18 advice:: paying medical expenses advisor - friends/family members
f13b36s2	wv13 uas119 advice:: paying medical expenses advisor - friends/family members
f14b36s2	wv14 uas239 advice:: paying medical expenses advisor - friends/family members
f15b36s2	wv15 uas460 advice:: paying medical expenses advisor - friends/family members
f12b36s3	wv12 uas18 advice:: paying medical expenses advisor - financial professionals
f13b36s3	wv13 uas119 advice:: paying medical expenses advisor - financial professionals
f14b36s3	wv14 uas239 advice:: paying medical expenses advisor - financial professionals
f15b36s3	wv15 uas460 advice:: paying medical expenses advisor - financial professionals

f12b36s4	wv12 uas18 advice:: paying medical expenses advisor - non-family caregiver
f13b36s4	wv13 uas119 advice:: paying medical expenses advisor - non-family caregiver
f14b36s4	wv14 uas239 advice:: paying medical expenses advisor - non-family caregiver
f15b36s4	wv15 uas460 advice:: paying medical expenses advisor - non-family caregiver
f12b36s5	wv12 uas18 advice:: paying medical expenses advisor - medical provider
f13b36s5	wv13 uas119 advice:: paying medical expenses advisor - medical provider
f14b36s5	wv14 uas239 advice:: paying medical expenses advisor - medical provider
f15b36s5	wv15 uas460 advice:: paying medical expenses advisor - medical provider
f12b36s6	wv12 uas18 advice:: paying medical expenses advisor - other
f13b36s6	wv13 uas119 advice:: paying medical expenses advisor - other
f14b36s6	wv14 uas239 advice:: paying medical expenses advisor - other
f15b36s6	wv15 uas460 advice:: paying medical expenses advisor - other
f12b37	wv12 uas18 advice:: fncl stress, last 3 yrs - MULT RESP COMBO
f13b37_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - MULT RESP COMBO
f14b37_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - MULT RESP COMBO
f15b37_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - MULT RESP COMBO
f12b37s1	wv12 uas18 advice:: fncl stress, last 3 yrs - no major financial stress
f13b37s1_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - no majr fncl stress
f14b37s1_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - no majr fncl stress
f15b37s1_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - no majr fncl stress
f12b37s2	wv12 uas18 advice:: fncl stress, last 3 yrs - bankruptcy
f13b37s2_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - bankruptcy
f14b37s2_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - bankruptcy
f15b37s2_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - bankruptcy
f12b37s3	wv12 uas18 advice:: fncl stress, last 3 yrs - received foreclosure notice
f13b37s3_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - foreclosure notice
f14b37s3_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - foreclosure notice
f15b37s3_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - foreclosure notice
f12b37s4	wv12 uas18 advice:: fncl stress, last 3 yrs - lost job or wrk hrs/incom reduced
f13b37s4_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - work/income reduced

f14b37s4_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - work/income reduced
f15b37s4_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - work/income reduced
f12b37s5	wv12 uas18 advice:: fncl stress, last 3 yrs - significant health issue
f13b37s5_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - sig health issue
f14b37s5_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - sig health issue
f15b37s5_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - sig health issue
f12b37s6	wv12 uas18 advice:: fncl stress, last 3 yrs - separated or divorced
f13b37s6_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - separated/divorced
f14b37s6_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - separated/divorced
f15b37s6_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - separated/divorced
f12b37s7	wv12 uas18 advice:: fncl stress, last 3 yrs - losing a spouse
f13b37s7_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - losing a spouse
f14b37s7_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - losing a spouse
f15b37s7_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - losing a spouse
f12b37s8	wv12 uas18 advice:: fncl stress, last 3 yrs - long term care
f13b37s8_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - ltc self/fam
f14b37s8_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - ltc self/fam
f15b37s8_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - ltc self/fam
f12b37s9	wv12 uas18 advice:: fncl stress, last 3 yrs - unpaid taxes
f13b37s9_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - unpaid taxes
f14b37s9_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - unpaid taxes
f15b37s9_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - unpaid taxes
f12b37s10	wv12 uas18 advice:: fncl stress, last 3 yrs - mort balance > property value
f13b37s10_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - mort bal > prop val
f14b37s10_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - mort bal > prop val
f15b37s10_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - mort bal > prop val
f12b37s11	wv12 uas18 advice:: fncl stress, last 3 yrs - mort payment higher than expected
f13b37s11_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - mort paymnt > expect
f14b37s11_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - mort paymnt > expect
f15b37s11_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - mort paymnt > expect

f12b37s12	wv12 uas18 advice:: fncl stress, last 3 yrs - gambling debt
f13b37s12_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - gambling debt
f14b37s12_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - gambling debt
f15b37s12_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - gambling debt
f12b37s13	wv12 uas18 advice:: fncl stress, last 3 yrs - helping fam member who lost job
f13b37s13_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - help fam lost job
f14b37s13_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - help fam lost job
f15b37s13_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - help fam lost job
f12b37s14	wv12 uas18 advice:: fncl stress, last 3 yrs - other
f13b37s14_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - unexpect home rpair
f14b37s14_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - unexpect home rpair
f15b37s14_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - unexpect home rpair
f13b37s15_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - major car problem
f14b37s15_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - major car problem
f15b37s15_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - major car problem
f13b37s16_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - major dental expens
f14b37s16_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - major dental expens
f15b37s16_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - major dental expens
f13b37s17_ans13	wv13 uas119 advice:: <wv13 ans change> fncl stress, 3 yrs - other
f14b37s17_ans13	wv14 uas239 advice:: <wv13 ans change> fncl stress, 3 yrs - other
f15b37s17_ans13	wv15 uas460 advice:: <wv13 ans change> fncl stress, 3 yrs - other
f12b37b	wv12 uas18 advice:: response to financial stress - MULT RESP COMBO
f13b37b	wv13 uas119 advice:: response to financial stress - MULT RESP COMBO
f14b37b	wv14 uas239 advice:: response to financial stress - MULT RESP COMBO
f15b37b	wv15 uas460 advice:: response to financial stress - MULT RESP COMBO
f12b37bs1	wv12 uas18 advice:: response to financial stress - got help from others
f13b37bs1	wv13 uas119 advice:: response to financial stress - got help from others
f14b37bs1	wv14 uas239 advice:: response to financial stress - got help from others
f15b37bs1	wv15 uas460 advice:: response to financial stress - got help from others
f12b37bs2	wv12 uas18 advice:: response to financial stress - borrowed, using credit card

f13b37bs2	wv13 uas119 advice:: response to financial stress - borrowed, credit card
f14b37bs2	wv14 uas239 advice:: response to financial stress - borrowed, credit card
f15b37bs2	wv15 uas460 advice:: response to financial stress - borrowed, credit card
f12b37bs3	wv12 uas18 advice:: response to financial stress - borrowed, payday lending
f13b37bs3	wv13 uas119 advice:: response to financial stress - borrowed, payday lending
f14b37bs3	wv14 uas239 advice:: response to financial stress - borrowed, payday lending
f15b37bs3	wv15 uas460 advice:: response to financial stress - borrowed, payday lending
f12b37bs4	wv12 uas18 advice:: response to financial stress - mortgaged home/increas mort
f13b37bs4	wv13 uas119 advice:: response to financial stress - mortgaged home/increas mort
f14b37bs4	wv14 uas239 advice:: response to financial stress - mortgaged home/increas mort
f15b37bs4	wv15 uas460 advice:: response to financial stress - mortgaged home/increas mort
f12b37bs5	wv12 uas18 advice:: response to financial stress - borrowed, from bank
f13b37bs5	wv13 uas119 advice:: response to financial stress - borrowed, from bank
f14b37bs5	wv14 uas239 advice:: response to financial stress - borrowed, from bank
f15b37bs5	wv15 uas460 advice:: response to financial stress - borrowed, from bank
f12b37bs6	wv12 uas18 advice:: response to financial stress - withdrew from savings
f13b37bs6	wv13 uas119 advice:: response to financial stress - withdrew from savings
f14b37bs6	wv14 uas239 advice:: response to financial stress - withdrew from savings
f15b37bs6	wv15 uas460 advice:: response to financial stress - withdrew from savings
f12b37bs7	wv12 uas18 advice:: response to financial stress - cut expenses
f13b37bs7	wv13 uas119 advice:: response to financial stress - cut expenses
f14b37bs7	wv14 uas239 advice:: response to financial stress - cut expenses
f15b37bs7	wv15 uas460 advice:: response to financial stress - cut expenses
f12b37bs8	wv12 uas18 advice:: response to financial stress - negotiated debt
f13b37bs8	wv13 uas119 advice:: response to financial stress - negotiated debt
f14b37bs8	wv14 uas239 advice:: response to financial stress - negotiated debt
f15b37bs8	wv15 uas460 advice:: response to financial stress - negotiated debt
f12b37bs9	wv12 uas18 advice:: response to financial stress - did not pay
f13b37bs9	wv13 uas119 advice:: response to financial stress - did not pay
f14b37bs9	wv14 uas239 advice:: response to financial stress - did not pay

f15b37bs9	wv15 uas460 advice:: response to financial stress - did not pay
f12b37bs10	wv12 uas18 advice:: response to financial stress - other
f13b37bs10	wv13 uas119 advice:: response to financial stress - other
f14b37bs10	wv14 uas239 advice:: response to financial stress - other
f15b37bs10	wv15 uas460 advice:: response to financial stress - other
f12b37c	wv12 uas18 advice:: HH recovered from financial stress
f13b37c	wv13 uas119 advice:: HH recovered from financial stress
f14b37c	wv14 uas239 advice:: HH recovered from financial stress
f15b37c	wv15 uas460 advice:: HH recovered from financial stress
f12b37d	wv12 uas18 advice:: successfulness of response to financial stress
f13b37d	wv13 uas119 advice:: successfulness of response to financial stress
f14b37d	wv14 uas239 advice:: successfulness of response to financial stress
f15b37d	wv15 uas460 advice:: successfulness of response to financial stress
f12b38	wv12 uas18 advice:: financial stress advisor - MULT RESP COMBO
f13b38	wv13 uas119 advice:: financial stress advisor - MULT RESP COMBO
f14b38	wv14 uas239 advice:: financial stress advisor - MULT RESP COMBO
f15b38	wv15 uas460 advice:: financial stress advisor - MULT RESP COMBO
f12b38s1	wv12 uas18 advice:: financial stress advisor - didnt ask for advice
f13b38s1	wv13 uas119 advice:: financial stress advisor - didnt ask for advice
f14b38s1	wv14 uas239 advice:: financial stress advisor - didnt ask for advice
f15b38s1	wv15 uas460 advice:: financial stress advisor - didnt ask for advice
f12b38s2	wv12 uas18 advice:: financial stress advisor - other family member
f13b38s2	wv13 uas119 advice:: financial stress advisor - other family member
f14b38s2	wv14 uas239 advice:: financial stress advisor - other family member
f15b38s2	wv15 uas460 advice:: financial stress advisor - other family member
f12b38s3	wv12 uas18 advice:: financial stress advisor - non-family caregiver
f13b38s3	wv13 uas119 advice:: financial stress advisor - non-family caregiver
f14b38s3	wv14 uas239 advice:: financial stress advisor - non-family caregiver
f15b38s3	wv15 uas460 advice:: financial stress advisor - non-family caregiver
f12b38s4	wv12 uas18 advice:: financial stress advisor - banker

f13b38s4	wv13 uas119 advice:: financial stress advisor - banker
f14b38s4	wv14 uas239 advice:: financial stress advisor - banker
f15b38s4	wv15 uas460 advice:: financial stress advisor - banker
f12b38s5	wv12 uas18 advice:: financial stress advisor - financial advisor
f13b38s5	wv13 uas119 advice:: financial stress advisor - financial advisor
f14b38s5	wv14 uas239 advice:: financial stress advisor - financial advisor
f15b38s5	wv15 uas460 advice:: financial stress advisor - financial advisor
f12b38s6	wv12 uas18 advice:: financial stress advisor - attorney
f13b38s6	wv13 uas119 advice:: financial stress advisor - attorney
f14b38s6	wv14 uas239 advice:: financial stress advisor - attorney
f15b38s6	wv15 uas460 advice:: financial stress advisor - attorney
f12b38s7	wv12 uas18 advice:: financial stress advisor - friend
f13b38s7	wv13 uas119 advice:: financial stress advisor - friend
f14b38s7	wv14 uas239 advice:: financial stress advisor - friend
f15b38s7	wv15 uas460 advice:: financial stress advisor - friend
f12b38s8	wv12 uas18 advice:: financial stress advisor - community grp/counseling agency
f13b38s8	wv13 uas119 advice:: financial stress advisor - community grp/counseling agency
f14b38s8	wv14 uas239 advice:: financial stress advisor - community grp/counseling agency
f15b38s8	wv15 uas460 advice:: financial stress advisor - community grp/counseling agency
f12b38s9	wv12 uas18 advice:: financial stress advisor - accountant
f13b38s9	wv13 uas119 advice:: financial stress advisor - accountant
f14b38s9	wv14 uas239 advice:: financial stress advisor - accountant
f15b38s9	wv15 uas460 advice:: financial stress advisor - accountant
f12b38s10	wv12 uas18 advice:: financial stress advisor - other
f13b38s10	wv13 uas119 advice:: financial stress advisor - other
f14b38s10	wv14 uas239 advice:: financial stress advisor - other
f15b38s10	wv15 uas460 advice:: financial stress advisor - other
f12b38b	wv12 uas18 advice:: usefulness of advice
f13b38b	wv13 uas119 advice:: usefulness of advice
f14b38b	wv14 uas239 advice:: usefulness of advice

f15b38b	wv15 uas460 advice:: usefulness of advice
f12b39	wv12 uas18 advice:: retired or did retirement planning, last 3 yrs
f13b39	wv13 uas119 advice:: retired or did retirement planning, last 3 yrs
f14b39	wv14 uas239 advice:: retired or did retirement planning, last 3 yrs
f15b39	wv15 uas460 advice:: retired or did retirement planning, last 3 yrs
f12b40	wv12 uas18 advice:: retirement advisor - MULT RESP COMBO
f13b40	wv13 uas119 advice:: retirement advisor - MULT RESP COMBO
f14b40	wv14 uas239 advice:: retirement advisor - MULT RESP COMBO
f15b40	wv15 uas460 advice:: retirement advisor - MULT RESP COMBO
f12b40s1	wv12 uas18 advice:: retirement advisor - didnt ask for advice
f13b40s1	wv13 uas119 advice:: retirement advisor - didnt ask for advice
f14b40s1	wv14 uas239 advice:: retirement advisor - didnt ask for advice
f15b40s1	wv15 uas460 advice:: retirement advisor - didnt ask for advice
f12b40s2	wv12 uas18 advice:: retirement advisor - spouse
f13b40s2	wv13 uas119 advice:: retirement advisor - spouse
f14b40s2	wv14 uas239 advice:: retirement advisor - spouse
f15b40s2	wv15 uas460 advice:: retirement advisor - spouse
f12b40s3	wv12 uas18 advice:: retirement advisor - other family member
f13b40s3	wv13 uas119 advice:: retirement advisor - other family member
f14b40s3	wv14 uas239 advice:: retirement advisor - other family member
f15b40s3	wv15 uas460 advice:: retirement advisor - other family member
f12b40s4	wv12 uas18 advice:: retirement advisor - non-family caregovier
f13b40s4	wv13 uas119 advice:: retirement advisor - non-family caregovier
f14b40s4	wv14 uas239 advice:: retirement advisor - non-family caregovier
f15b40s4	wv15 uas460 advice:: retirement advisor - non-family caregovier
f12b40s5	wv12 uas18 advice:: retirement advisor - employer
f13b40s5	wv13 uas119 advice:: retirement advisor - employer
f14b40s5	wv14 uas239 advice:: retirement advisor - employer
f15b40s5	wv15 uas460 advice:: retirement advisor - employer
f12b40s6	wv12 uas18 advice:: retirement advisor - banker

f13b40s6	wv13 uas119 advice:: retirement advisor - banker
f14b40s6	wv14 uas239 advice:: retirement advisor - banker
f15b40s6	wv15 uas460 advice:: retirement advisor - banker
f12b40s7	wv12 uas18 advice:: retirement advisor - financial advisor
f13b40s7	wv13 uas119 advice:: retirement advisor - financial advisor
f14b40s7	wv14 uas239 advice:: retirement advisor - financial advisor
f15b40s7	wv15 uas460 advice:: retirement advisor - financial advisor
f12b40s8	wv12 uas18 advice:: retirement advisor - attorney
f13b40s8	wv13 uas119 advice:: retirement advisor - attorney
f14b40s8	wv14 uas239 advice:: retirement advisor - attorney
f15b40s8	wv15 uas460 advice:: retirement advisor - attorney
f12b40s9	wv12 uas18 advice:: retirement advisor - friend
f13b40s9	wv13 uas119 advice:: retirement advisor - friend
f14b40s9	wv14 uas239 advice:: retirement advisor - friend
f15b40s9	wv15 uas460 advice:: retirement advisor - friend
f12b40s10	wv12 uas18 advice:: retirement advisor - community group/counseling agency
f13b40s10	wv13 uas119 advice:: retirement advisor - community group/counseling agency
f14b40s10	wv14 uas239 advice:: retirement advisor - community group/counseling agency
f15b40s10	wv15 uas460 advice:: retirement advisor - community group/counseling agency
f12b40s11	wv12 uas18 advice:: retirement advisor - other
f13b40s11	wv13 uas119 advice:: retirement advisor - other
f14b40s11	wv14 uas239 advice:: retirement advisor - other
f15b40s11	wv15 uas460 advice:: retirement advisor - other
f12b40a	wv12 uas18 advice:: did r determine if have/had enough money for retirement
f13b40a	wv13 uas119 advice:: did r determine if have/had enough money for retirement
f14b40a	wv14 uas239 advice:: did r determine if have/had enough money for retirement
f15b40a	wv15 uas460 advice:: did r determine if have/had enough money for retirement
f12b40b	wv12 uas18 advice:: plan for having enough at retir - MULT RESP COMBO
f13b40b	wv13 uas119 advice:: plan for having enough at retir - MULT RESP COMBO
f14b40b	wv14 uas239 advice:: plan for having enough at retir - MULT RESP COMBO

f15b40b	wv15 uas460 advice:: plan for having enough at retir - MULT RESP COMBO
f12b40bs1	wv12 uas18 advice:: plan for having enough at retir - cut expenses
f13b40bs1	wv13 uas119 advice:: plan for having enough at retir - cut expenses
f14b40bs1	wv14 uas239 advice:: plan for having enough at retir - cut expenses
f15b40bs1	wv15 uas460 advice:: plan for having enough at retir - cut expenses
f12b40bs2	wv12 uas18 advice:: plan for having enough at retir - work longer
f13b40bs2	wv13 uas119 advice:: plan for having enough at retir - work longer
f14b40bs2	wv14 uas239 advice:: plan for having enough at retir - work longer
f15b40bs2	wv15 uas460 advice:: plan for having enough at retir - work longer
f12b40bs3	wv12 uas18 advice:: plan for having enough at retir - downsize
f13b40bs3	wv13 uas119 advice:: plan for having enough at retir - downsize
f14b40bs3	wv14 uas239 advice:: plan for having enough at retir - downsize
f15b40bs3	wv15 uas460 advice:: plan for having enough at retir - downsize
f12b40bs4	wv12 uas18 advice:: plan for having enough at retir - increase my savings
f13b40bs4	wv13 uas119 advice:: plan for having enough at retir - increase my savings
f14b40bs4	wv14 uas239 advice:: plan for having enough at retir - increase my savings
f15b40bs4	wv15 uas460 advice:: plan for having enough at retir - increase my savings
f12b40bs5	wv12 uas18 advice:: plan for having enough at retir - delay social security
f13b40bs5	wv13 uas119 advice:: plan for having enough at retir - delay social security
f14b40bs5	wv14 uas239 advice:: plan for having enough at retir - delay social security
f15b40bs5	wv15 uas460 advice:: plan for having enough at retir - delay social security
f12b40bs6	wv12 uas18 advice:: plan for having enough at retir - retire & work part time
f13b40bs6	wv13 uas119 advice:: plan for having enough at retir - retire & work part time
f14b40bs6	wv14 uas239 advice:: plan for having enough at retir - retire & work part time
f15b40bs6	wv15 uas460 advice:: plan for having enough at retir - retire & work part time
f12b40bs7	wv12 uas18 advice:: plan for having enough at retir - other
f13b40bs7	wv13 uas119 advice:: plan for having enough at retir - other
f14b40bs7	wv14 uas239 advice:: plan for having enough at retir - other
f15b40bs7	wv15 uas460 advice:: plan for having enough at retir - other
f12b40b2	wv12 uas18 advice:: important time period for saving

f13b40b2	wv13 uas119 advice:: important time period for saving
f14b40b2	wv14 uas239 advice:: important time period for saving
f15b40b2	wv15 uas460 advice:: important time period for saving
f12b40c	wv12 uas18 advice:: important time period for retirement
f13b40c	wv13 uas119 advice:: important time period for retirement
f14b40c	wv14 uas239 advice:: important time period for retirement
f15b40c	wv15 uas460 advice:: important time period for retirement
f12b40d	wv12 uas18 advice:: retir planning includes - MULT RESP COMBO
f13b40d	wv13 uas119 advice:: retir planning includes - MULT RESP COMBO
f14b40d	wv14 uas239 advice:: retir planning includes - MULT RESP COMBO
f15b40d	wv15 uas460 advice:: retir planning includes - MULT RESP COMBO
f12b40ds1	wv12 uas18 advice:: retir planning includes - ability to pay bills longer term
f13b40ds1	wv13 uas119 advice:: retir planning includes - ability to pay bills longer term
f14b40ds1	wv14 uas239 advice:: retir planning includes - ability to pay bills longer term
f15b40ds1	wv15 uas460 advice:: retir planning includes - ability to pay bills longer term
f12b40ds2	wv12 uas18 advice:: retir planning includes - how inflation to increas expenses
f13b40ds2	wv13 uas119 advice:: retir planning includes - how inflation to increas expense
f14b40ds2	wv14 uas239 advice:: retir planning includes - how inflation to increas expense
f15b40ds2	wv15 uas460 advice:: retir planning includes - how inflation to increas expense
f12b40ds3	wv12 uas18 advice:: retir planning includes - support for sp after your death
f13b40ds3	wv13 uas119 advice:: retir planning includes - support for sp after your death
f14b40ds3	wv14 uas239 advice:: retir planning includes - support for sp after your death
f15b40ds3	wv15 uas460 advice:: retir planning includes - support for sp after your death
f12b40ds4	wv12 uas18 advice:: retir planning includes - coping with a major illness
f13b40ds4	wv13 uas119 advice:: retir planning includes - coping with a major illness
f14b40ds4	wv14 uas239 advice:: retir planning includes - coping with a major illness
f15b40ds4	wv15 uas460 advice:: retir planning includes - coping with a major illness
f12b40ds5	wv12 uas18 advice:: retir planning includes - coping w long stay in nurs home
f13b40ds5	wv13 uas119 advice:: retir planning includes - coping w long stay in nurs home
f14b40ds5	wv14 uas239 advice:: retir planning includes - coping w long stay in nurs home

f15b40ds5	wv15 uas460 advice:: retir planning includes - coping w long stay in nurs home
f12b40ds6	wv12 uas18 advice:: retir planning includes - none of the above
f13b40ds6	wv13 uas119 advice:: retir planning includes - none of the above
f14b40ds6	wv14 uas239 advice:: retir planning includes - none of the above
f15b40ds6	wv15 uas460 advice:: retir planning includes - none of the above
f12b40e	wv12 uas18 advice:: how problematic if lose job before expected retirement
f13b40e	wv13 uas119 advice:: how problematic if lose job before expected retirement
f14b40e	wv14 uas239 advice:: how problematic if lose job before expected retirement
f15b40e	wv15 uas460 advice:: how problematic if lose job before expected retirement
f12b41	wv12 uas18 advice:: amount of money mgmt help now compared with amnt 3 yrs ago
f13b41	wv13 uas119 advice:: amount of money mgmt help now compared with amnt 3 yrs ago
f14b41	wv14 uas239 advice:: amount of money mgmt help now compared with amnt 3 yrs ago
f15b41	wv15 uas460 advice:: amount of money mgmt help now compared with amnt 3 yrs ago
f12b42	wv12 uas18 advice:: amnt of bill payment help now compared with amnt 3 yrs ago
f13b42	wv13 uas119 advice:: amnt of bill payment help now compared with amnt 3 yrs ago
f14b42	wv14 uas239 advice:: amnt of bill payment help now compared with amnt 3 yrs ago
f15b42	wv15 uas460 advice:: amnt of bill payment help now compared with amnt 3 yrs ago
f12b42a	wv12 uas18 advice:: r named someone to decide health care needs if r is unable
f13b42a	wv13 uas119 advice:: r named someone to decide health care needs if r is unable
f14b42a	wv14 uas239 advice:: r named someone to decide health care needs if r is unable
f15b42a	wv15 uas460 advice:: r named someone to decide health care needs if r is unable
f12b42b	wv12 uas18 advice:: made plans for long term care
f13b42b	wv13 uas119 advice:: made plans for long term care
f14b42b	wv14 uas239 advice:: made plans for long term care
f15b42b	wv15 uas460 advice:: made plans for long term care
f12b42c	wv12 uas18 advice:: long term care plan - MULT RESP COMBO
f13b42c	wv13 uas119 advice:: long term care plan - MULT RESP COMBO
f14b42c	wv14 uas239 advice:: long term care plan - MULT RESP COMBO
f15b42c	wv15 uas460 advice:: long term care plan - MULT RESP COMBO
f12b42cs1	wv12 uas18 advice:: long term care plan - named a caregiver

f13b42cs1	wv13 uas119 advice:: long term care plan - named a caregiver
f14b42cs1	wv14 uas239 advice:: long term care plan - named a caregiver
f15b42cs1	wv15 uas460 advice:: long term care plan - named a caregiver
f12b42cs2	wv12 uas18 advice:: long term care plan - selected a facility
f13b42cs2	wv13 uas119 advice:: long term care plan - selected a facility
f14b42cs2	wv14 uas239 advice:: long term care plan - selected a facility
f15b42cs2	wv15 uas460 advice:: long term care plan - selected a facility
f12b42cs3	wv12 uas18 advice:: long term care plan - purchased long term care insurance
f13b42cs3	wv13 uas119 advice:: long term care plan - purchased long term care insurance
f14b42cs3	wv14 uas239 advice:: long term care plan - purchased long term care insurance
f15b42cs3	wv15 uas460 advice:: long term care plan - purchased long term care insurance
f12b42cs4	wv12 uas18 advice:: long term care plan - moved continuing care retir community
f13b42cs4	wv13 uas119 advice:: long term care plan - moved continuing care retir communty
f14b42cs4	wv14 uas239 advice:: long term care plan - moved continuing care retir communty
f15b42cs4	wv15 uas460 advice:: long term care plan - moved continuing care retir communty
f12b42cs5	wv12 uas18 advice:: long term care plan - selected/modified home to aid care
f13b42cs5	wv13 uas119 advice:: long term care plan - selected/modified home to aid care
f14b42cs5	wv14 uas239 advice:: long term care plan - selected/modified home to aid care
f15b42cs5	wv15 uas460 advice:: long term care plan - selected/modified home to aid care
f12b42cs6	wv12 uas18 advice:: long term care plan - preserved assets to provide funds
f13b42cs6	wv13 uas119 advice:: long term care plan - preserved assets to provide funds
f14b42cs6	wv14 uas239 advice:: long term care plan - preserved assets to provide funds
f15b42cs6	wv15 uas460 advice:: long term care plan - preserved assets to provide funds
f12b42cs7	wv12 uas18 advice:: long term care plan - borrow the value of house or sell it
f13b42cs7	wv13 uas119 advice:: long term care plan - borrow the value of house or sell it
f14b42cs7	wv14 uas239 advice:: long term care plan - borrow the value of house or sell it
f15b42cs7	wv15 uas460 advice:: long term care plan - borrow the value of house or sell it
f12b42cs8	wv12 uas18 advice:: long term care plan - other
f13b42cs8	wv13 uas119 advice:: long term care plan - other
f14b42cs8	wv14 uas239 advice:: long term care plan - other

f15b42cs8	wv15 uas460 advice:: long term care plan - other
f12b47	wv12 uas18 fraud:: taken advantage of during major fncl transaction, last 3 yrs
f13b47	wv13 uas119 fraud:: taken advntage of during major fncl transaction, last 3 yrs
f14b47	wv14 uas239 fraud:: taken advntage of during major fncl transaction, last 3 yrs
f15b47	wv15 uas460 fraud:: taken advntage of during major fncl transaction, last 3 yrs
f12b48	wv12 uas18 fraud:: how exploited, last 3 yrs - MULT RESP COMBO
f13b48	wv13 uas119 fraud:: how exploited, last 3 yrs - MULT RESP COMBO
f14b48	wv14 uas239 fraud:: how exploited, last 3 yrs - MULT RESP COMBO
f15b48	wv15 uas460 fraud:: how exploited, last 3 yrs - MULT RESP COMBO
f12b48s1	wv12 uas18 fraud:: how exploited, last 3 yrs - unclear terms of the transaction
f13b48s1	wv13 uas119 fraud:: how exploited, last 3 yrs - unclear terms of transaction
f14b48s1	wv14 uas239 fraud:: how exploited, last 3 yrs - unclear terms of transaction
f15b48s1	wv15 uas460 fraud:: how exploited, last 3 yrs - unclear terms of transaction
f12b48s2	wv12 uas18 fraud:: how exploited, last 3 yrs - undisclosed fees
f13b48s2	wv13 uas119 fraud:: how exploited, last 3 yrs - undisclosed fees
f14b48s2	wv14 uas239 fraud:: how exploited, last 3 yrs - undisclosed fees
f15b48s2	wv15 uas460 fraud:: how exploited, last 3 yrs - undisclosed fees
f12b48s3	wv12 uas18 fraud:: how exploited, last 3 yrs - price higher than was told
f13b48s3	wv13 uas119 fraud:: how exploited, last 3 yrs - price higher than was told
f14b48s3	wv14 uas239 fraud:: how exploited, last 3 yrs - price higher than was told
f15b48s3	wv15 uas460 fraud:: how exploited, last 3 yrs - price higher than was told
f12b48s4	wv12 uas18 fraud:: how exploited, last 3 yrs - less prodct/servce than purchase
f13b48s4	wv13 uas119 fraud:: how exploited, last 3 yrs - less prodct/servce than purch
f14b48s4	wv14 uas239 fraud:: how exploited, last 3 yrs - less prodct/servce than purch
f15b48s4	wv15 uas460 fraud:: how exploited, last 3 yrs - less prodct/servce than purch
f12b48s5	wv12 uas18 fraud:: how exploited, last 3 yrs - steered to product did not need
f13b48s5	wv13 uas119 fraud:: how exploited, last 3 yrs - steered to product did not need
f14b48s5	wv14 uas239 fraud:: how exploited, last 3 yrs - steered to product did not need
f15b48s5	wv15 uas460 fraud:: how exploited, last 3 yrs - steered to product did not need
f12b48s6	wv12 uas18 fraud:: how exploited, last 3 yrs - sold oth products not need/want

f13b48s6	wv13 uas119 fraud:: how exploited, last 3 yrs - sold oth products not need/want
f14b48s6	wv14 uas239 fraud:: how exploited, last 3 yrs - sold oth products not need/want
f15b48s6	wv15 uas460 fraud:: how exploited, last 3 yrs - sold oth products not need/want
f12b48s7	wv12 uas18 fraud:: how exploited, last 3 yrs - money was misued used by helper
f13b48s7	wv13 uas119 fraud:: how exploited, last 3 yrs - money was misued used by helper
f14b48s7	wv14 uas239 fraud:: how exploited, last 3 yrs - money was misued used by helper
f15b48s7	wv15 uas460 fraud:: how exploited, last 3 yrs - money was misued used by helper
f12b48s8	wv12 uas18 fraud:: how exploited, last 3 yrs - other
f13b48s8	wv13 uas119 fraud:: how exploited, last 3 yrs - other
f14b48s8	wv14 uas239 fraud:: how exploited, last 3 yrs - other
f15b48s8	wv15 uas460 fraud:: how exploited, last 3 yrs - other
f12b48a	wv12 uas18 fraud:: reported fraud event to local/state/federal agency
f13b48a	wv13 uas119 fraud:: reported fraud event to local/state/federal agency
f14b48a	wv14 uas239 fraud:: reported fraud event to local/state/federal agency
f15b48a	wv15 uas460 fraud:: reported fraud event to local/state/federal agency
f12b48b	wv12 uas18 fraud:: help with fraud event - MULT RESP COMBO
f13b48b	wv13 uas119 fraud:: help with fraud event - MULT RESP COMBO
f14b48b	wv14 uas239 fraud:: help with fraud event - MULT RESP COMBO
f15b48b	wv15 uas460 fraud:: help with fraud event - MULT RESP COMBO
f12b48bs1	wv12 uas18 fraud:: help with fraud event - did not receive help
f13b48bs1	wv13 uas119 fraud:: help with fraud event - did not receive help
f14b48bs1	wv14 uas239 fraud:: help with fraud event - did not receive help
f15b48bs1	wv15 uas460 fraud:: help with fraud event - did not receive help
f12b48bs2	wv12 uas18 fraud:: help with fraud event - financial professional hired by r
f13b48bs2	wv13 uas119 fraud:: help with fraud event - financial professional hired by r
f14b48bs2	wv14 uas239 fraud:: help with fraud event - financial professional hired by r
f15b48bs2	wv15 uas460 fraud:: help with fraud event - financial professional hired by r
f12b48bs3	wv12 uas18 fraud:: help with fraud event - family
f13b48bs3	wv13 uas119 fraud:: help with fraud event - family
f14b48bs3	wv14 uas239 fraud:: help with fraud event - family

f15b48bs3	wv15 uas460 fraud:: help with fraud event - family
f12b48bs4	wv12 uas18 fraud:: help with fraud event - law enforcement
f13b48bs4	wv13 uas119 fraud:: help with fraud event - law enforcement
f14b48bs4	wv14 uas239 fraud:: help with fraud event - law enforcement
f15b48bs4	wv15 uas460 fraud:: help with fraud event - law enforcement
f12b48bs5	wv12 uas18 fraud:: help with fraud event - financial institution
f13b48bs5	wv13 uas119 fraud:: help with fraud event - financial institution
f14b48bs5	wv14 uas239 fraud:: help with fraud event - financial institution
f15b48bs5	wv15 uas460 fraud:: help with fraud event - financial institution
f12b48bs6	wv12 uas18 fraud:: help with fraud event - community organization
f13b48bs6	wv13 uas119 fraud:: help with fraud event - community organization
f14b48bs6	wv14 uas239 fraud:: help with fraud event - community organization
f15b48bs6	wv15 uas460 fraud:: help with fraud event - community organization
f12b48bs7	wv12 uas18 fraud:: help with fraud event - other state/local agency
f13b48bs7	wv13 uas119 fraud:: help with fraud event - other state or local agency
f14b48bs7	wv14 uas239 fraud:: help with fraud event - other state or local agency
f15b48bs7	wv15 uas460 fraud:: help with fraud event - other state or local agency
f12b48bs8	wv12 uas18 fraud:: help with fraud event - a federal agency
f13b48bs8	wv13 uas119 fraud:: help with fraud event - a federal agency
f14b48bs8	wv14 uas239 fraud:: help with fraud event - a federal agency
f15b48bs8	wv15 uas460 fraud:: help with fraud event - a federal agency
f12b48bs9	wv12 uas18 fraud:: help with fraud event - other
f13b48bs9	wv13 uas119 fraud:: help with fraud event - other
f14b48bs9	wv14 uas239 fraud:: help with fraud event - other
f15b48bs9	wv15 uas460 fraud:: help with fraud event - other
f12b49	wv12 uas18 fraud:: regretted major financial transaction, last 3 yrs
f13b49	wv13 uas119 fraud:: regretted major financial transaction, last 3 yrs
f14b49	wv14 uas239 fraud:: regretted major financial transaction, last 3 yrs
f15b49	wv15 uas460 fraud:: regretted major financial transaction, last 3 yrs
f12b49a	wv12 uas18 fraud:: why regret transaction - MULT RESP COMBO

f13b49a	wv13 uas119 fraud:: why regret transaction - MULT RESP COMBO
f14b49a	wv14 uas239 fraud:: why regret transaction - MULT RESP COMBO
f15b49a	wv15 uas460 fraud:: why regret transaction - MULT RESP COMBO
f12b49as1	wv12 uas18 fraud:: why regret transaction - could not afford product/service
f13b49as1	wv13 uas119 fraud:: why regret transaction - could not afford product/service
f14b49as1	wv14 uas239 fraud:: why regret transaction - could not afford product/service
f15b49as1	wv15 uas460 fraud:: why regret transaction - could not afford product/service
f12b49as2	wv12 uas18 fraud:: why regret transaction - paid more than should have
f13b49as2	wv13 uas119 fraud:: why regret transaction - paid more than should have
f14b49as2	wv14 uas239 fraud:: why regret transaction - paid more than should have
f15b49as2	wv15 uas460 fraud:: why regret transaction - paid more than should have
f12b49as3	wv12 uas18 fraud:: why regret transaction - did not need product/service
f13b49as3	wv13 uas119 fraud:: why regret transaction - did not need product/service
f14b49as3	wv14 uas239 fraud:: why regret transaction - did not need product/service
f15b49as3	wv15 uas460 fraud:: why regret transaction - did not need product/service
f12b49as4	wv12 uas18 fraud:: why regret transaction - responded to a strong sales pitch
f13b49as4	wv13 uas119 fraud:: why regret transaction - responded to a strong sales pitch
f14b49as4	wv14 uas239 fraud:: why regret transaction - responded to a strong sales pitch
f15b49as4	wv15 uas460 fraud:: why regret transaction - responded to a strong sales pitch
f12b49as5	wv12 uas18 fraud:: why regret transaction - for someone else & now regret
f13b49as5	wv13 uas119 fraud:: why regret transaction - for someone else & now regret
f14b49as5	wv14 uas239 fraud:: why regret transaction - for someone else & now regret
f15b49as5	wv15 uas460 fraud:: why regret transaction - for someone else & now regret
f12b49as6	wv12 uas18 fraud:: why regret transaction - other
f13b49as6	wv13 uas119 fraud:: why regret transaction - other
f14b49as6	wv14 uas239 fraud:: why regret transaction - other
f15b49as6	wv15 uas460 fraud:: why regret transaction - other
f12b50	wv12 uas18 fraud:: major fncltransaction that was not understood, last 3 yrs
f13b50	wv13 uas119 fraud:: major fncltransaction that was not understood, last 3 yrs
f14b50	wv14 uas239 fraud:: major fncltransaction that was not understood, last 3 yrs

f15b50	wv15 uas460 fraud:: major fncltransaction that was not understood, last 3 yrs
f12b51	wv12 uas18 fraud:: part of transaction not understood - MULT RESP COMBO
f13b51	wv13 uas119 fraud:: part of transaction not understood - MULT RESP COMBO
f14b51	wv14 uas239 fraud:: part of transaction not understood - MULT RESP COMBO
f15b51	wv15 uas460 fraud:: part of transaction not understood - MULT RESP COMBO
f12b51s1	wv12 uas18 fraud:: part of transaction not understood - how much it would cost
f13b51s1	wv13 uas119 fraud:: part of transaction not understood - how much it would cost
f14b51s1	wv14 uas239 fraud:: part of transaction not understood - how much it would cost
f15b51s1	wv15 uas460 fraud:: part of transaction not understood - how much it would cost
f12b51s2	wv12 uas18 fraud:: part of transaction not understood - fees to be charged
f13b51s2	wv13 uas119 fraud:: part of transaction not understood - fees to be charged
f14b51s2	wv14 uas239 fraud:: part of transaction not understood - fees to be charged
f15b51s2	wv15 uas460 fraud:: part of transaction not understood - fees to be charged
f12b51s3	wv12 uas18 fraud:: part of transaction not understood - what it requir r to do
f13b51s3	wv13 uas119 fraud:: part of transaction not understood - what it requir r to do
f14b51s3	wv14 uas239 fraud:: part of transaction not understood - what it requir r to do
f15b51s3	wv15 uas460 fraud:: part of transaction not understood - what it requir r to do
f12b51s4	wv12 uas18 fraud:: part of transaction not understood - other
f13b51s4	wv13 uas119 fraud:: part of transaction not understood - other
f14b51s4	wv14 uas239 fraud:: part of transaction not understood - other
f15b51s4	wv15 uas460 fraud:: part of transaction not understood - other
f12b52	wv12 uas18 confidence:: ability to make financial decisions now vs. 5 yrs ago
f13b52	wv13 uas119 confidence:: ability to make financial decisions now vs. 5 yrs ago
f14b52	wv14 uas239 confidence:: ability to make financial decisions now vs. 5 yrs ago
f15b52	wv15 uas460 confidence:: ability to make financial decisions now vs. 5 yrs ago
f12b53	wv12 uas18 confidence:: action type taken towards authorizing power of attorney
f13b53	wv13 uas119 confidence:: action type taken toward authorizing power of attorney
f14b53	wv14 uas239 confidence:: action type taken toward authorizing power of attorney
f15b53	wv15 uas460 confidence:: action type taken toward authorizing power of attorney
f12b54	wv12 uas18 confidence:: power of attorneys relationship to r

f13b54_ans13	wv13 uas119 confidence:: <wv13 ans change> power of attorneys relationship to r
f14b54_ans13	wv14 uas239 confidence:: <wv13 ans change> power of attorneys relationship to r
f15b54_ans13	wv15 uas460 confidence:: <wv13 ans change> power of attorneys relationship to r
f13b54a	wv13 uas119 confidence:: planned power attorneys relationship to r
f14b54a	wv14 uas239 confidence:: planned power attorneys relationship to r
f15b54a	wv15 uas460 confidence:: planned power attorneys relationship to r
f13re001	wv13 uas119 reverse mort2:: how likely r will take out
f14re001	wv14 uas239 reverse mort2:: how likely r will take out
f15re001	wv15 uas460 reverse mort2:: how likely r will take out
f13re002	wv13 uas119 reverse mort2:: agreement that a rev mort is a good deal
f14re002	wv14 uas239 reverse mort2:: agreement that a rev mort is a good deal
f15re002	wv15 uas460 reverse mort2:: agreement that a rev mort is a good deal
f13re003	wv13 uas119 reverse mort2:: r knows someone who has one
f14re003	wv14 uas239 reverse mort2:: r knows someone who has one
f15re003	wv15 uas460 reverse mort2:: r knows someone who has one
f13re004	wv13 uas119 reverse mort2:: agreement that a rev mort is a complex product
f14re004	wv14 uas239 reverse mort2:: agreement that a rev mort is a complex product
f15re004	wv15 uas460 reverse mort2:: agreement that a rev mort is a complex product
f13re005	wv13 uas119 reverse mort2:: extent to which r wants to leave an inheritance
f14re005	wv14 uas239 reverse mort2:: extent to which r wants to leave an inheritance
f15re005	wv15 uas460 reverse mort2:: extent to which r wants to leave an inheritance
f13re006	wv13 uas119 reverse mort2:: enables withdrawing wealth from home
f14re006	wv14 uas239 reverse mort2:: enables withdrawing wealth from home
f15re006	wv15 uas460 reverse mort2:: enables withdrawing wealth from home
f13re007	wv13 uas119 reverse mort2:: can use to repay existing mort & become debt free
f14re007	wv14 uas239 reverse mort2:: can use to repay existing mort & become debt free
f15re007	wv15 uas460 reverse mort2:: can use to repay existing mort & become debt free
f13re008	wv13 uas119 reverse mort2:: credit history & income are checked when applying
f14re008	wv14 uas239 reverse mort2:: credit history & income are checked when applying
f15re008	wv15 uas460 reverse mort2:: credit history & income are checked when applying

f13re009	wv13 uas119 reverse mort2:: loan balance grows || stays constant || shrinks
f14re009	wv14 uas239 reverse mort2:: loan balance grows || stays constant || shrinks
f15re009	wv15 uas460 reverse mort2:: loan balance grows || stays constant || shrinks
f13re010	wv13 uas119 reverse mort2:: do not have to move out when balance > home value
f14re010	wv14 uas239 reverse mort2:: do not have to move out when balance > home value
f15re010	wv15 uas460 reverse mort2:: do not have to move out when balance > home value
f13re011	wv13 uas119 reverse mort2:: age when eligible for a rev mort
f14re011	wv14 uas239 reverse mort2:: age when eligible for a rev mort
f15re011	wv15 uas460 reverse mort2:: age when eligible for a rev mort
f13re012	wv13 uas119 reverse mort2:: when interest payments are made
f14re012	wv14 uas239 reverse mort2:: when interest payments are made
f15re012	wv15 uas460 reverse mort2:: when interest payments are made
f13re013	wv13 uas119 reverse mort2:: can be forced to pay it off with other assets
f14re013	wv14 uas239 reverse mort2:: can be forced to pay it off with other assets
f15re013	wv15 uas460 reverse mort2:: can be forced to pay it off with other assets
f13re014	wv13 uas119 reverse mort2:: foreclosure can occur when unable to pay interest
f14re014	wv14 uas239 reverse mort2:: foreclosure can occur when unable to pay interest
f15re014	wv15 uas460 reverse mort2:: foreclosure can occur when unable to pay interest
f13re015	wv13 uas119 reverse mort2:: receive less money when interest rates are higher
f14re015	wv14 uas239 reverse mort2:: receive less money when interest rates are higher
f15re015	wv15 uas460 reverse mort2:: receive less money when interest rates are higher
f13re016	wv13 uas119 reverse mort2:: cost of a rev mort as percentage of home value
f14re016	wv14 uas239 reverse mort2:: cost of a rev mort as percentage of home value
f15re016	wv15 uas460 reverse mort2:: cost of a rev mort as percentage of home value
f13re017	wv13 uas119 reverse mort2:: costs paid by r with rev mort - MULT RESP COMBO
f14re017	wv14 uas239 reverse mort2:: costs paid by r with rev mort - MULT RESP COMBO
f15re017	wv15 uas460 reverse mort2:: costs paid by r with rev mort - MULT RESP COMBO
f13re017s1	wv13 uas119 reverse mort2:: costs paid by r with rev mort - property taxes
f14re017s1	wv14 uas239 reverse mort2:: costs paid by r with rev mort - property taxes
f15re017s1	wv15 uas460 reverse mort2:: costs paid by r with rev mort - property taxes

f13re017s2	wv13 uas119 reverse mort2:: costs paid by r with rev mort - homeowner insurance
f14re017s2	wv14 uas239 reverse mort2:: costs paid by r with rev mort - homeowner insurance
f15re017s2	wv15 uas460 reverse mort2:: costs paid by r with rev mort - homeowner insurance
f13re017s3	wv13 uas119 reverse mort2:: costs paid by r w rev mort - repair & maintenance
f14re017s3	wv14 uas239 reverse mort2:: costs paid by r w rev mort - repair & maintenance
f15re017s3	wv15 uas460 reverse mort2:: costs paid by r w rev mort - repair & maintenance
f13re017s4	wv13 uas119 reverse mort2:: costs paid by r with rev mort - none of these
f14re017s4	wv14 uas239 reverse mort2:: costs paid by r with rev mort - none of these
f15re017s4	wv15 uas460 reverse mort2:: costs paid by r with rev mort - none of these
f13re018	wv13 uas119 reverse mort2:: how much a rev mort pays as lump sum to 62 yr old
f14re018	wv14 uas239 reverse mort2:: how much a rev mort pays as lump sum to 62 yr old
f15re018	wv15 uas460 reverse mort2:: how much a rev mort pays as lump sum to 62 yr old
f13randomizer_kids	wv13 uas119 reverse mort2:: re019/re020 scenario - 2 adlt kids (=1) or not (=2)
f14randomizer_kids	wv14 uas239 reverse mort2:: re019/re020 scenario - 2 adlt kids (=1) or not (=2)
f15randomizer_kids	wv15 uas460 reverse mort2:: re019/re020 scenario - 2 adlt kids (=1) or not (=2)
f13randomizer_amount	wv13 uas119 reverse mort2:: re019/re020 scnro - clos cost 300 (=1) or 1000 (2)
f14randomizer_amount	wv14 uas239 reverse mort2:: re019/re020 scnro - clos cost 300 (=1) or 1000 (2)
f15randomizer_amount	wv15 uas460 reverse mort2:: re019/re020 scnro - clos cost 300 (=1) or 1000 (2)
f13re019	wv13 uas119 reverse mort2:: would take out loan in scenario
f13re020	wv13 uas119 reverse mort2:: why no loan in scenario - MULT RESP COMBO
f13re020s1	wv13 uas119 reverse mort2:: why no loan in scenario - rathr downsize/cut expens
f13re020s2	wv13 uas119 reverse mort2:: why no loan in scenario - rather get a job
f13re020s3	wv13 uas119 reverse mort2:: why no loan in scenario - upfront costs too high
f13re020s4	wv13 uas119 reverse mort2:: why no loan in scenario - rather leave inheritance
f13re020s5	wv13 uas119 reverse mort2:: why no loan in scenario - no trust bank/mort broker
f13re020s6	wv13 uas119 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 uas26 retir:: retired
i13ch001	wv13 uas113 retir:: retired
i14ch001	wv15 uas459 retir:: retired
i15ch001	wv15 uas459 retir:: retired
i12ch002	wv12 uas26 retir:: have attempted to determine how much HH should save
i13ch002	wv13 uas113 retir:: have attempted to determine how much HH should save
i14ch002	wv15 uas459 retir:: have attempted to determine how much HH should save
i15ch002	wv15 uas459 retir:: have attempted to determine how much HH should save
i12ch003	wv12 uas26 retir:: have attempted to develop retir plan
i13ch003	wv13 uas113 retir:: have attempted to develop retir plan
i14ch003	wv15 uas459 retir:: have attempted to develop retir plan
i15ch003	wv15 uas459 retir:: have attempted to develop retir plan
i12ch004_intro	wv12 uas26 retir planning info sources:: used - MULT RESP COMBO
i13ch004_intro_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - MULT RESP COMBO
i14ch004_intro_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - MULT RESP COMBO
i15ch004_intro_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - MULT RESP COMBO
i12ch004_intros1	wv12 uas26 retir planning info sources:: used - family/friends/colleagues
i13ch004_intros1_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - fam/frnd/collgue
i14ch004_intros1_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - fam/frnd/collgue
i15ch004_intros1_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - fam/frnd/collgue
i12ch004_intros2	wv12 uas26 retir planning info sources:: used - employer
i13ch004_intros2_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - employer
i14ch004_intros2_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - employer
i15ch004_intros2_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - employer
i12ch004_intros3	wv12 uas26 retir planning info sources:: used - media
i13ch004_intros3_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - media
i14ch004_intros3_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - media
i15ch004_intros3_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - media

i12ch004_intros4	wv12 uas26 retir planning info sources:: used - SSA website
i13ch004_intros4_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - SSA
i14ch004_intros4_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - SSA
i15ch004_intros4_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - SSA
i12ch004_intros5	wv12 uas26 retir planning info sources:: used - SSA office
i12ch004_intros6	wv12 uas26 retir planning info sources:: used - SSA mailings
i12ch004_intros7	wv12 uas26 retir planning info sources:: used - SSA phone line
i12ch004_intros8	wv12 uas26 retir planning info sources:: used - oth govt agency websites
i13ch004_intros8_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - oth govt agency
i14ch004_intros8_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - oth govt agency
i15ch004_intros8_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - oth govt agency
i12ch004_intros9	wv12 uas26 retir planning info sources:: used - oth govt agency offices
i12ch004_intros10	wv12 uas26 retir planning info sources:: used - businesses w fncl advising
i13ch004_intros10_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - forprofit fncl
i14ch004_intros10_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - forprofit fncl
i15ch004_intros10_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - forprofit fncl
i12ch004_intros11	wv12 uas26 retir planning info sources:: used - nonprofit websites
i13ch004_intros11_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - nonprofit orgs
i14ch004_intros11_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - nonprofit orgs
i15ch004_intros11_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - nonprofit orgs
i12ch004_intros12	wv12 uas26 retir planning info sources:: used - nonprofit offices
i12ch004_intros13	wv12 uas26 retir planning info sources:: used - community orgs
i13ch004_intros13_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - community orgs
i14ch004_intros13_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - community orgs
i15ch004_intros13_ans15	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - community orgs
i12ch004_intros14	wv12 uas26 retir planning info sources:: used - none of the above
i13ch004_intros14_ans13	wv13 uas113 retir planning info sources:: <wv13 ans chg> used - none the above
i14ch004_intros14_ans13	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - none the above
i15NEW15ch004_intros14	wv15 uas459 retir planning info srcs:: <wv13/15 ans chg> used - other internet
i15ch004_intros15	wv15 uas459 retir planning info sources:: <wv13 ans chg> used - none the above

i13ch004_intro2	wv13 uas113 SS info sources:: used - MULT RESP COMBO
i14ch004_intro2	wv15 uas459 SS info sources:: used - MULT RESP COMBO
i15ch004_intro2	wv15 uas459 SS info sources:: used - MULT RESP COMBO
i13ch004_intro2s1	wv13 uas113 SS info sources:: used - website
i14ch004_intro2s1	wv15 uas459 SS info sources:: used - website
i15ch004_intro2s1	wv15 uas459 SS info sources:: used - website
i13ch004_intro2s2	wv13 uas113 SS info sources:: used - phone line
i14ch004_intro2s2	wv15 uas459 SS info sources:: used - phone line
i15ch004_intro2s2	wv15 uas459 SS info sources:: used - phone line
i13ch004_intro2s3	wv13 uas113 SS info sources:: used - in-person at office
i14ch004_intro2s3	wv15 uas459 SS info sources:: used - in-person at office
i15ch004_intro2s3	wv15 uas459 SS info sources:: used - in-person at office
i13ch004_intro2s4	wv13 uas113 SS info sources:: used - social media
i14ch004_intro2s4	wv15 uas459 SS info sources:: used - social media
i15ch004_intro2s4	wv15 uas459 SS info sources:: used - social media
i13ch004_intro2s5	wv13 uas113 SS info sources:: used - other
i14ch004_intro2s5	wv15 uas459 SS info sources:: used - other
i15ch004_intro2s5	wv15 uas459 SS info sources:: used - other
i13ch004_intro2a	wv13 uas113 SS info sources:: last time on website, LT 1 mo||1-6 mo||GT 6 mo
i14ch004_intro2a	wv15 uas459 SS info sources:: last time on website, LT 1 mo||1-6 mo||GT 6 mo
i15ch004_intro2a	wv15 uas459 SS info sources:: last time on website, LT 1 mo||1-6 mo||GT 6 mo
i13ch004_intro2b	wv13 uas113 SS info sources:: how regularly use website
i14ch004_intro2b	wv15 uas459 SS info sources:: how regularly use website
i15ch004_intro2b	wv15 uas459 SS info sources:: how regularly use website
i12ch038_intro	wv12 uas26 retir planning info sources:: activities - MULT RESP COMBO
i13ch038_intro	wv13 uas113 retir planning info sources:: activities - MULT RESP COMBO
i14ch038_intro	wv15 uas459 retir planning info sources:: activities - MULT RESP COMBO
i15ch038_intro	wv15 uas459 retir planning info sources:: activities - MULT RESP COMBO
i12ch038_intros1	wv12 uas26 retir planning info sources:: activities - in-person classe/seminar
i13ch038_intros1	wv13 uas113 retir planning info sources:: activities - in-person classe/seminar

i14ch038_intros1	wv15 uas459 retir planning info sources:: activities - in-person classe/seminar
i15ch038_intros1	wv15 uas459 retir planning info sources:: activities - in-person classe/seminar
i12ch038_intros2	wv12 uas26 retir planning info sources:: activities - online classe/seminar
i13ch038_intros2	wv13 uas113 retir planning info sources:: activities - online classe/seminar
i14ch038_intros2	wv15 uas459 retir planning info sources:: activities - online classe/seminar
i15ch038_intros2	wv15 uas459 retir planning info sources:: activities - online classe/seminar
i12ch038_intros3	wv12 uas26 retir planning info sources:: activities - sched one-on-one meeting
i13ch038_intros3	wv13 uas113 retir planning info sources:: activities - sched one-on-one meeting
i14ch038_intros3	wv15 uas459 retir planning info sources:: activities - sched one-on-one meeting
i15ch038_intros3	wv15 uas459 retir planning info sources:: activities - sched one-on-one meeting
i12ch038_intros4	wv12 uas26 retir planning info sources:: activities - none of the above
i13ch038_intros4	wv13 uas113 retir planning info sources:: activities - none of the above
i14ch038_intros4	wv15 uas459 retir planning info sources:: activities - none of the above
i15ch038_intros4	wv15 uas459 retir planning info sources:: activities - none of the above
i12ch041a	wv12 uas26 retir planning info sources:: usefulness, family/friends/colleagues
i13ch041a	wv13 uas113 retir planning info sources:: usefulness, family/friends/colleagues
i14ch041a	wv15 uas459 retir planning info sources:: usefulness, family/friends/colleagues
i15ch041a	wv15 uas459 retir planning info sources:: usefulness, family/friends/colleagues
i12ch041b	wv12 uas26 retir planning info sources:: usefulness, employer
i13ch041b	wv13 uas113 retir planning info sources:: usefulness, employer
i14ch041b	wv15 uas459 retir planning info sources:: usefulness, employer
i15ch041b	wv15 uas459 retir planning info sources:: usefulness, employer
i12ch041c	wv12 uas26 retir planning info sources:: usefulness, media
i13ch041c	wv13 uas113 retir planning info sources:: usefulness, media
i14ch041c	wv15 uas459 retir planning info sources:: usefulness, media
i15ch041c	wv15 uas459 retir planning info sources:: usefulness, media
i12ch041d	wv12 uas26 retir planning info sources:: usefulness, SSA website
i13ch041d_que13	wv13 uas113 retir planning info sources:: usefulness, SSA
i14ch041d_que13	wv15 uas459 retir planning info sources:: usefulness, SSA
i15ch041d_que13	wv15 uas459 retir planning info sources:: usefulness, SSA

i12ch041e	wv12 uas26 retir planning info sources:: usefulness, SSA office
i12ch041f	wv12 uas26 retir planning info sources:: usefulness, SSA mailings
i12ch041g	wv12 uas26 retir planning info sources:: usefulness, SSA phone line
i12ch041h	wv12 uas26 retir planning info sources:: usefulness, oth govt agency websites
i13ch041h_que13	wv13 uas113 retir planning info sources:: usefulness, oth govt agencies
i14ch041h_que13	wv15 uas459 retir planning info sources:: usefulness, oth govt agencies
i15ch041h_que13	wv15 uas459 retir planning info sources:: usefulness, oth govt agencies
i12ch041i	wv12 uas26 retir planning info sources:: usefulness, oth govt agency offices
i12ch041j	wv12 uas26 retir planning info sources:: usefulness, businesses w fncl advising
i13ch041j	wv13 uas113 retir planning info sources:: usefulness, forprofit fncl industry
i14ch041j	wv15 uas459 retir planning info sources:: usefulness, forprofit fncl industry
i15ch041j	wv15 uas459 retir planning info sources:: usefulness, forprofit fncl industry
i12ch041k	wv12 uas26 retir planning info sources:: usefulness, nonprofit websites
i13ch041k_que13	wv13 uas113 retir planning info sources:: usefulness, nonprofit orgs
i14ch041k_que13	wv15 uas459 retir planning info sources:: usefulness, nonprofit orgs
i15ch041k_que13	wv15 uas459 retir planning info sources:: usefulness, nonprofit orgs
i12ch041l	wv12 uas26 retir planning info sources:: usefulness, nonprofit offices
i12ch041m	wv12 uas26 retir planning info sources:: usefulness, community orgs
i13ch041m	wv13 uas113 retir planning info sources:: usefulness, community orgs
i14ch041m	wv15 uas459 retir planning info sources:: usefulness, community orgs
i15ch041m	wv15 uas459 retir planning info sources:: usefulness, community orgs
i12ch005a	wv12 uas26 retir planning info sources:: accuracy, family/friends/colleagues
i13ch005a	wv13 uas113 retir planning info sources:: accuracy, family/friends/colleagues
i14ch005a	wv15 uas459 retir planning info sources:: accuracy, family/friends/colleagues
i15ch005a	wv15 uas459 retir planning info sources:: accuracy, family/friends/colleagues
i12ch005b	wv12 uas26 retir planning info sources:: accuracy, employer
i13ch005b	wv13 uas113 retir planning info sources:: accuracy, employer
i14ch005b	wv15 uas459 retir planning info sources:: accuracy, employer
i15ch005b	wv15 uas459 retir planning info sources:: accuracy, employer
i12ch005c	wv12 uas26 retir planning info sources:: accuracy, media

i13ch005c	wv13 uas113 retir planning info sources:: accuracy, media
i14ch005c	wv15 uas459 retir planning info sources:: accuracy, media
i15ch005c	wv15 uas459 retir planning info sources:: accuracy, media
i12ch005d	wv12 uas26 retir planning info sources:: accuracy, SSA website
i13ch005d_que13	wv13 uas113 retir planning info sources:: accuracy, SSA
i14ch005d_que13	wv15 uas459 retir planning info sources:: accuracy, SSA
i15ch005d_que13	wv15 uas459 retir planning info sources:: accuracy, SSA
i12ch005e	wv12 uas26 retir planning info sources:: accuracy, SSA office
i12ch005f	wv12 uas26 retir planning info sources:: accuracy, SSA mailings
i12ch005g	wv12 uas26 retir planning info sources:: accuracy, SSA phone line
i12ch005h	wv12 uas26 retir planning info sources:: accuracy, oth govt agency websites
i13ch005h_que13	wv13 uas113 retir planning info sources:: accuracy, oth govt agencies
i14ch005h_que13	wv15 uas459 retir planning info sources:: accuracy, oth govt agencies
i15ch005h_que13	wv15 uas459 retir planning info sources:: accuracy, oth govt agencies
i12ch005i	wv12 uas26 retir planning info sources:: accuracy, oth govt agency offices
i12ch005j	wv12 uas26 retir planning info sources:: accuracy, businesses w fncl advising
i13ch005j	wv13 uas113 retir planning info sources:: accuracy, for profit fncl industry
i14ch005j	wv15 uas459 retir planning info sources:: accuracy, for profit fncl industry
i15ch005j	wv15 uas459 retir planning info sources:: accuracy, for profit fncl industry
i12ch005k	wv12 uas26 retir planning info sources:: accuracy, nonprofit websites
i13ch005k_que13	wv13 uas113 retir planning info sources:: accuracy, nonprofit orgs
i14ch005k_que13	wv15 uas459 retir planning info sources:: accuracy, nonprofit orgs
i15ch005k_que13	wv15 uas459 retir planning info sources:: accuracy, nonprofit orgs
i12ch005l	wv12 uas26 retir planning info sources:: accuracy, nonprofit offices
i12ch005m	wv12 uas26 retir planning info sources:: accuracy, community orgs
i13ch005m	wv13 uas113 retir planning info sources:: accuracy, community orgs
i14ch005m	wv15 uas459 retir planning info sources:: accuracy, community orgs
i15ch005m	wv15 uas459 retir planning info sources:: accuracy, community orgs
i12ch006a	wv12 uas26 retir planning info sources:: understand lev, fam/friends/colleagues
i13ch006a	wv13 uas113 retir planning info sources:: understand lev, fam/friends/colleague

i14ch006a	wv15 uas459 retir planning info sources:: understand lev, fam/friends/colleague
i15ch006a	wv15 uas459 retir planning info sources:: understand lev, fam/friends/colleague
i12ch006b	wv12 uas26 retir planning info sources:: understand lev, employer
i13ch006b	wv13 uas113 retir planning info sources:: understand lev, employer
i14ch006b	wv15 uas459 retir planning info sources:: understand lev, employer
i15ch006b	wv15 uas459 retir planning info sources:: understand lev, employer
i12ch006c	wv12 uas26 retir planning info sources:: understand lev, media
i13ch006c	wv13 uas113 retir planning info sources:: understand lev, media
i14ch006c	wv15 uas459 retir planning info sources:: understand lev, media
i15ch006c	wv15 uas459 retir planning info sources:: understand lev, media
i12ch006d	wv12 uas26 retir planning info sources:: understand lev, SSA website
i13ch006d_que13	wv13 uas113 retir planning info sources:: understand lev, SSA
i14ch006d_que13	wv15 uas459 retir planning info sources:: understand lev, SSA
i15ch006d_que13	wv15 uas459 retir planning info sources:: understand lev, SSA
i12ch006h	wv12 uas26 retir planning info sources:: understand lev, oth govt agency web
i13ch006h_que13	wv13 uas113 retir planning info sources:: understand lev, oth govt agencies
i14ch006h_que13	wv15 uas459 retir planning info sources:: understand lev, oth govt agencies
i15ch006h_que13	wv15 uas459 retir planning info sources:: understand lev, oth govt agencies
i12ch006e	wv12 uas26 retir planning info sources:: understand lev, SSA office
i12ch006i	wv12 uas26 retir planning info sources:: understand lev, oth govt agency offces
i12ch006f	wv12 uas26 retir planning info sources:: understand lev, SSA mailings
i12ch006g	wv12 uas26 retir planning info sources:: understand lev, SSA phone line
i12ch006j	wv12 uas26 retir planning info sources:: understand lev, biznes w fncl advising
i13ch006j	wv13 uas113 retir planning info sources:: understand lev, forprof fncl industry
i14ch006j	wv15 uas459 retir planning info sources:: understand lev, forprof fncl industry
i15ch006j	wv15 uas459 retir planning info sources:: understand lev, forprof fncl industry
i12ch006k	wv12 uas26 retir planning info sources:: understand lev, nonprofit websites
i13ch006k_que13	wv13 uas113 retir planning info sources:: understand lev, nonprofit orgs
i14ch006k_que13	wv15 uas459 retir planning info sources:: understand lev, nonprofit orgs
i15ch006k_que13	wv15 uas459 retir planning info sources:: understand lev, nonprofit orgs

i12ch006l	wv12 uas26 retir planning info sources:: understand lev, nonprofit offices
i12ch006m	wv12 uas26 retir planning info sources:: understand lev, community orgs
i13ch006m	wv13 uas113 retir planning info sources:: understand lev, community orgs
i14ch006m	wv15 uas459 retir planning info sources:: understand lev, community orgs
i15ch006m	wv15 uas459 retir planning info sources:: understand lev, community orgs
i12ch007a	wv12 uas26 retir planning info sources:: ease of access, fam/friends/colleagues
i13ch007a	wv13 uas113 retir planning info sources:: ease of access, fam/friends/colleague
i14ch007a	wv15 uas459 retir planning info sources:: ease of access, fam/friends/colleague
i15ch007a	wv15 uas459 retir planning info sources:: ease of access, fam/friends/colleague
i12ch007b	wv12 uas26 retir planning info sources:: ease of access, employer
i13ch007b	wv13 uas113 retir planning info sources:: ease of access, employer
i14ch007b	wv15 uas459 retir planning info sources:: ease of access, employer
i15ch007b	wv15 uas459 retir planning info sources:: ease of access, employer
i12ch007c	wv12 uas26 retir planning info sources:: ease of access, media
i13ch007c	wv13 uas113 retir planning info sources:: ease of access, media
i14ch007c	wv15 uas459 retir planning info sources:: ease of access, media
i15ch007c	wv15 uas459 retir planning info sources:: ease of access, media
i12ch007d	wv12 uas26 retir planning info sources:: ease of access, SSA website
i13ch007d_que13	wv13 uas113 retir planning info sources:: ease of access, SSA
i14ch007d_que13	wv15 uas459 retir planning info sources:: ease of access, SSA
i15ch007d_que13	wv15 uas459 retir planning info sources:: ease of access, SSA
i12ch007e	wv12 uas26 retir planning info sources:: ease of access, SSA office
i12ch007f	wv12 uas26 retir planning info sources:: ease of access, SSA mailings
i12ch007g	wv12 uas26 retir planning info sources:: ease of access, SSA phone line
i12ch007h	wv12 uas26 retir planning info sources:: ease of access, oth govt agency web
i13ch007h_que13	wv13 uas113 retir planning info sources:: ease of access, oth govt agencies
i14ch007h_que13	wv15 uas459 retir planning info sources:: ease of access, oth govt agencies
i15ch007h_que13	wv15 uas459 retir planning info sources:: ease of access, oth govt agencies
i12ch007i	wv12 uas26 retir planning info sources:: ease of access, oth govt agency offics
i12ch007j	wv12 uas26 retir planning info sources:: ease of access, biznes w fncl advising

i13ch007j	wv13 uas113 retir planning info sources:: ease of access, forprofit fncl indstry
i14ch007j	wv15 uas459 retir planning info sources:: ease of access, forprofit fncl indstry
i15ch007j	wv15 uas459 retir planning info sources:: ease of access, forprofit fncl indstry
i12ch007k	wv12 uas26 retir planning info sources:: ease of access, nonprofit websites
i13ch007k_que13	wv13 uas113 retir planning info sources:: ease of access, nonprofit orgs
i14ch007k_que13	wv15 uas459 retir planning info sources:: ease of access, nonprofit orgs
i15ch007k_que13	wv15 uas459 retir planning info sources:: ease of access, nonprofit orgs
i12ch007l	wv12 uas26 retir planning info sources:: ease of access, nonprofit offices
i12ch007m	wv12 uas26 retir planning info sources:: ease of access, community orgs
i13ch007m	wv13 uas113 retir planning info sources:: ease of access, community orgs
i14ch007m	wv15 uas459 retir planning info sources:: ease of access, community orgs
i15ch007m	wv15 uas459 retir planning info sources:: ease of access, community orgs
i12ch008	wv12 uas26 retir planning info sources:: websites used - MULT RESP COMBO
i13ch008	wv13 uas113 retir planning info sources:: websites used - MULT RESP COMBO
i14ch008	wv15 uas459 retir planning info sources:: websites used - MULT RESP COMBO
i15ch008	wv15 uas459 retir planning info sources:: websites used - MULT RESP COMBO
i12ch008s1	wv12 uas26 retir planning info sources:: websites used - SSA
i13ch008s1	wv13 uas113 retir planning info sources:: websites used - SSA
i14ch008s1	wv15 uas459 retir planning info sources:: websites used - SSA
i15ch008s1	wv15 uas459 retir planning info sources:: websites used - SSA
i12ch008s2	wv12 uas26 retir planning info sources:: websites used - Mymoney.gov
i13ch008s2	wv13 uas113 retir planning info sources:: websites used - Mymoney.gov
i14ch008s2	wv15 uas459 retir planning info sources:: websites used - Mymoney.gov
i15ch008s2	wv15 uas459 retir planning info sources:: websites used - Mymoney.gov
i12ch008s3	wv12 uas26 retir planning info sources:: websites used - Depart of Labor
i13ch008s3	wv13 uas113 retir planning info sources:: websites used - Depart of Labor
i14ch008s3	wv15 uas459 retir planning info sources:: websites used - Depart of Labor
i15ch008s3	wv15 uas459 retir planning info sources:: websites used - Depart of Labor
i12ch008s4	wv12 uas26 retir planning info sources:: websites used - IRS
i13ch008s4	wv13 uas113 retir planning info sources:: websites used - IRS

i14ch008s4	wv15 uas459 retir planning info sources:: websites used - IRS
i15ch008s4	wv15 uas459 retir planning info sources:: websites used - IRS
i12ch008s5	wv12 uas26 retir planning info sources:: websites used - Pensn Benfit Guar Corp
i13ch008s5	wv13 uas113 retir planning info sources:: websites used - Pensn Benfit Guar Corp
i14ch008s5	wv15 uas459 retir planning info sources:: websites used - Pensn Benfit Guar Corp
i15ch008s5	wv15 uas459 retir planning info sources:: websites used - Pensn Benfit Guar Corp
i12ch008s6	wv12 uas26 retir planning info sources:: websites used - FINRA Investor Ed
i13ch008s6	wv13 uas113 retir planning info sources:: websites used - FINRA Investor Ed
i14ch008s6	wv15 uas459 retir planning info sources:: websites used - FINRA Investor Ed
i15ch008s6	wv15 uas459 retir planning info sources:: websites used - FINRA Investor Ed
i12ch008s7	wv12 uas26 retir planning info sources:: websites used - AARP
i13ch008s7	wv13 uas113 retir planning info sources:: websites used - AARP
i14ch008s7	wv15 uas459 retir planning info sources:: websites used - AARP
i15ch008s7	wv15 uas459 retir planning info sources:: websites used - AARP
i12ch008s8	wv12 uas26 retir planning info sources:: websites used - AICPA
i13ch008s8	wv13 uas113 retir planning info sources:: websites used - AICPA
i14ch008s8	wv15 uas459 retir planning info sources:: websites used - AICPA
i15ch008s8	wv15 uas459 retir planning info sources:: websites used - AICPA
i12ch008s9	wv12 uas26 retir planning info sources:: websites used - other
i13ch008s9	wv13 uas113 retir planning info sources:: websites used - other
i14ch008s9	wv15 uas459 retir planning info sources:: websites used - other
i15ch008s9	wv15 uas459 retir planning info sources:: websites used - other
i12ch008s10	wv12 uas26 retir planning info sources:: websites used - none of the above
i13ch008s10	wv13 uas113 retir planning info sources:: websites used - none of the above
i14ch008s10	wv15 uas459 retir planning info sources:: websites used - none of the above
i15ch008s10	wv15 uas459 retir planning info sources:: websites used - none of the above
i12ch009a	wv12 uas26 retir planning info sources:: have enough retir planning info
i13ch009a	wv13 uas113 retir planning info sources:: have enough retir planning info
i14ch009a	wv15 uas459 retir planning info sources:: have enough retir planning info
i15ch009a	wv15 uas459 retir planning info sources:: have enough retir planning info

i12ch009b	wv12 uas26 retir planning info sources:: not interested in retir planning info
i13ch009b	wv13 uas113 retir planning info sources:: not interested in retir planning info
i14ch009b	wv15 uas459 retir planning info sources:: not interested in retir planning info
i15ch009b	wv15 uas459 retir planning info sources:: not interested in retir planning info
i12ch009c	wv12 uas26 retir planning info sources:: unsure of best source
i13ch009c	wv13 uas113 retir planning info sources:: unsure of best source
i14ch009c	wv15 uas459 retir planning info sources:: unsure of best source
i15ch009c	wv15 uas459 retir planning info sources:: unsure of best source
i12ch009d	wv12 uas26 retir planning info sources:: comfortable w online fncl transaction
i13ch009d	wv13 uas113 retir planning info sources:: comfortable w online fncl transaction
i14ch009d	wv15 uas459 retir planning info sources:: comfortable w online fncl transaction
i15ch009d	wv15 uas459 retir planning info sources:: comfortable w online fncl transaction
i12ch009e	wv12 uas26 retir planning info sources:: comfortable w seeking online
i13ch009e	wv13 uas113 retir planning info sources:: comfortable w seeking online
i14ch009e	wv15 uas459 retir planning info sources:: comfortable w seeking online
i15ch009e	wv15 uas459 retir planning info sources:: comfortable w seeking online
i12ch009f	wv12 uas26 retir planning info sources:: gen comfort seeking govt srvcs online
i13ch009f	wv13 uas113 retir planning info sources:: gen comfort seeking govt srvcs online
i14ch009f	wv15 uas459 retir planning info sources:: gen comfort seeking govt srvcs online
i15ch009f	wv15 uas459 retir planning info sources:: gen comfort seeking govt srvcs online
i12ch011_intro	wv12 uas26 SS info sources:: used - MULT RESP COMBO
i13ch011_intro_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - MULT RESP COMBO
i14ch011_intro_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - MULT RESP COMBO
i15ch011_intro_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - MULT RESP COMBO
i12ch011_intros1	wv12 uas26 SS info sources:: used - family/friends/colleagues
i13ch011_intros1_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - family/friends/colleagues
i14ch011_intros1_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - family/friends/colleagues
i15ch011_intros1_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - family/friends/colleagues
i12ch011_intros2	wv12 uas26 SS info sources:: used - employer
i13ch011_intros2_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - employer

i14ch011_intros2_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - employer
i15ch011_intros2_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - employer
i12ch011_intros3	wv12 uas26 SS info sources:: used - media
i13ch011_intros3_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - media
i14ch011_intros3_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - media
i15ch011_intros3_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - media
i12ch011_intros4	wv12 uas26 SS info sources:: used - SSA website
i13ch011_intros4_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - SSA
i14ch011_intros4_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - SSA
i15ch011_intros4_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - SSA
i12ch011_intros5	wv12 uas26 SS info sources:: used - SSA office
i12ch011_intros6	wv12 uas26 SS info sources:: used - SSA mailings
i12ch011_intros7	wv12 uas26 SS info sources:: used - SSA phone line
i12ch011_intros8	wv12 uas26 SS info sources:: used - oth govt agency websites
i13ch011_intros8_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - oth govt agencies
i14ch011_intros8_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - oth govt agencies
i15ch011_intros8_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - oth govt agencies
i12ch011_intros9	wv12 uas26 SS info sources:: used - oth govt agency offices
i12ch011_intros10	wv12 uas26 SS info sources:: used - businesses w fncl advising
i13ch011_intros10_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - forprofit fncl industry
i14ch011_intros10_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - forprofit fncl industry
i15ch011_intros10_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - forprofit fncl industry
i12ch011_intros11	wv12 uas26 SS info sources:: used - nonprofit websites
i13ch011_intros11_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - nonprofit orgs
i14ch011_intros11_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - nonprofit orgs
i15ch011_intros11_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - nonprofit orgs
i12ch011_intros12	wv12 uas26 SS info sources:: used - nonprofit offices
i12ch011_intros13	wv12 uas26 SS info sources:: used - community orgs
i13ch011_intros13_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - community orgs
i14ch011_intros13_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - community orgs

i15ch011_intros13_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - community orgs
i12ch011_intros14	wv12 uas26 SS info sources:: used - none of the above
i13ch011_intros14_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> used - none of the above
i14ch011_intros14_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - none of the above
i15ch011_intros14_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> used - none of the above
i12ch039	wv12 uas26 SS:: typ of benefits info sought - MULT RESP COMBO
i13ch039_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - MULT RESP COMBO
i14ch039_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - MULT RESP COMBO
i15ch039_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - MULT RESP COMBO
i12ch039s1	wv12 uas26 SS:: typ of benefits info sought - claiming strategies
i12ch039s2	wv12 uas26 SS:: typ of benefits info sought - retir age of self/family
i13ch039s2_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - retir age self/fam
i14ch039s2_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - retir age self/fam
i15ch039s2_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - retir age self/fam
i12ch039s3	wv12 uas26 SS:: typ of benefits info sought - best age to claim
i13ch039s3_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - best age to claim
i14ch039s3_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - best age to claim
i15ch039s3_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - best age to claim
i12ch039s4	wv12 uas26 SS:: typ of benefits info sought - effects of pensions
i13ch039s4_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - pension effects
i14ch039s4_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - pension effects
i15ch039s4_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - pension effects
i12ch039s5	wv12 uas26 SS:: typ of benefits info sought - taxes on benefits
i13ch039s5_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - taxes on benefits
i14ch039s5_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - taxes on benefits
i15ch039s5_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - taxes on benefits
i13ch039s11_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - amt benfit will be
i14ch039s11_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - amt benfit will be
i15ch039s11_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - amt benfit will be
i12ch039s6	wv12 uas26 SS:: typ of benefits info sought - effects of earnings

i13ch039s6_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - effecs of earnngs
i14ch039s6_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - effecs of earnngs
i15ch039s6_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - effecs of earnngs
i12ch039s7	wv12 uas26 SS:: typ of benefits info sought - importance of benefits
i12ch039s8	wv12 uas26 SS:: typ of benefits info sought - other
i13ch039s8_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - other
i14ch039s8_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - other
i15ch039s8_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - other
i12ch039s9	wv12 uas26 SS:: typ of benefits info sought - none of the above
i13ch039s9_ans13	wv13 uas113 SS:: <wv13 ans chg> typ of benfits info sought - none of the above
i14ch039s9_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - none of the above
i15ch039s9_ans13	wv15 uas459 SS:: <wv13 ans chg> typ of benfits info sought - none of the above
i12ch012_intro	wv12 uas26 SS info sources:: for survivor benefit - MULT RESP COMBO
i13ch012_intro_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - MULT RESP COMBO
i14ch012_intro_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - MULT RESP COMBO
i15ch012_intro_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - MULT RESP COMBO
i12ch012_intros1	wv12 uas26 SS info sources:: for survivor benefit - family/friends/colleagues
i13ch012_intros1_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - fam/frnds/colleague
i14ch012_intros1_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - fam/frnds/colleague
i15ch012_intros1_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - fam/frnds/colleague
i12ch012_intros2	wv12 uas26 SS info sources:: for survivor benefit - employer
i13ch012_intros2_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - employer
i14ch012_intros2_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - employer
i15ch012_intros2_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - employer
i12ch012_intros3	wv12 uas26 SS info sources:: for survivor benefit - media
i13ch012_intros3_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - media
i14ch012_intros3_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - media
i15ch012_intros3_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - media
i12ch012_intros4	wv12 uas26 SS info sources:: for survivor benefit - SSA website
i13ch012_intros4_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - SSA

i14ch012_intros4_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - SSA
i15ch012_intros4_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - SSA
i12ch012_intros5	wv12 uas26 SS info sources:: for survivor benefit - SSA office
i12ch012_intros6	wv12 uas26 SS info sources:: for survivor benefit - SSA mailings
i12ch012_intros7	wv12 uas26 SS info sources:: for survivor benefit - SSA phone line
i12ch012_intros8	wv12 uas26 SS info sources:: for survivor benefit - oth govt agency websites
i13ch012_intros8_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - oth govt agencies
i14ch012_intros8_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - oth govt agencies
i15ch012_intros8_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - oth govt agencies
i12ch012_intros9	wv12 uas26 SS info sources:: for survivor benefit - oth govt agency offices
i12ch012_intros10	wv12 uas26 SS info sources:: for survivor benefit - businesses w fncl advising
i13ch012_intros10_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - forprof fncl indstry
i14ch012_intros10_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - forprof fncl indstry
i15ch012_intros10_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - forprof fncl indstry
i12ch012_intros11	wv12 uas26 SS info sources:: for survivor benefit - nonprofit websites
i13ch012_intros11_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - nonprofit orgs
i14ch012_intros11_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - nonprofit orgs
i15ch012_intros11_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - nonprofit orgs
i12ch012_intros12	wv12 uas26 SS info sources:: for survivor benefit - nonprofit offices
i12ch012_intros13	wv12 uas26 SS info sources:: for survivor benefit - community orgs
i13ch012_intros13_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - community orgs
i14ch012_intros13_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - community orgs
i15ch012_intros13_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - community orgs
i12ch012_intros14	wv12 uas26 SS info sources:: for survivor benefit - none of the above
i13ch012_intros14_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for survivor - none of the above
i14ch012_intros14_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - none of the above
i15ch012_intros14_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for survivor - none of the above
i12ch013_intro	wv12 uas26 SS info sources:: for disability benefit - MULT RESP COMBO
i13ch013_intro_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - MULT RESP COMBO
i14ch013_intro_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - MULT RESP COMBO

i15ch013_intro_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - MULT RESP COMBO
i12ch013_intros1	wv12 uas26 SS info sources:: for disability benefit - family/friends/colleagues
i13ch013_intros1_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - fam/frnds/collgue
i14ch013_intros1_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - fam/frnds/collgue
i15ch013_intros1_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - fam/frnds/collgue
i12ch013_intros2	wv12 uas26 SS info sources:: for disability benefit - employer
i13ch013_intros2_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - employer
i14ch013_intros2_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - employer
i15ch013_intros2_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - employer
i12ch013_intros3	wv12 uas26 SS info sources:: for disability benefit - media
i13ch013_intros3_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - media
i14ch013_intros3_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - media
i15ch013_intros3_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - media
i12ch013_intros4	wv12 uas26 SS info sources:: for disability benefit - SSA website
i13ch013_intros4_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - SSA
i14ch013_intros4_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - SSA
i15ch013_intros4_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - SSA
i12ch013_intros5	wv12 uas26 SS info sources:: for disability benefit - SSA office
i12ch013_intros6	wv12 uas26 SS info sources:: for disability benefit - SSA mailings
i12ch013_intros7	wv12 uas26 SS info sources:: for disability benefit - SSA phone line
i12ch013_intros8	wv12 uas26 SS info sources:: for disability benefit - oth govt agency websites
i13ch013_intros8_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - oth govt agencies
i14ch013_intros8_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - oth govt agencies
i15ch013_intros8_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - oth govt agencies
i12ch013_intros9	wv12 uas26 SS info sources:: for disability benefit - oth govt agency offices
i12ch013_intros10	wv12 uas26 SS info sources:: for disability benefit - business w fncl advising
i13ch013_intros10_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - forprofit fncl
i14ch013_intros10_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - forprofit fncl
i15ch013_intros10_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - forprofit fncl
i12ch013_intros11	wv12 uas26 SS info sources:: for disability benefit - nonprofit websites

i13ch013_intros11_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - nonprofit orgs
i14ch013_intros11_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - nonprofit orgs
i15ch013_intros11_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - nonprofit orgs
i12ch013_intros12	wv12 uas26 SS info sources:: for disability benefit - nonprofit offices
i12ch013_intros13	wv12 uas26 SS info sources:: for disability benefit - community orgs
i13ch013_intros13_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - community orgs
i14ch013_intros13_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - community orgs
i15ch013_intros13_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - community orgs
i12ch013_intros14	wv12 uas26 SS info sources:: for disability benefit - none of the above
i13ch013_intros14_ans13	wv13 uas113 SS info sources:: <wv13 ans chg> for disability - none of the above
i14ch013_intros14_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - none of the above
i15ch013_intros14_ans13	wv15 uas459 SS info sources:: <wv13 ans chg> for disability - none of the above
i13ch013_intro2	wv13 uas113 SS info sources:: used abt spousal benefit - MULT RESP COMBO
i14ch013_intro2	wv15 uas459 SS info sources:: used abt spousal benefit - MULT RESP COMBO
i15ch013_intro2	wv15 uas459 SS info sources:: used abt spousal benefit - MULT RESP COMBO
i13ch013_intro2s1	wv13 uas113 SS info sources:: used abt spousal benefit - fam/friends/colleague
i14ch013_intro2s1	wv15 uas459 SS info sources:: used abt spousal benefit - fam/friends/colleague
i15ch013_intro2s1	wv15 uas459 SS info sources:: used abt spousal benefit - fam/friends/colleague
i13ch013_intro2s2	wv13 uas113 SS info sources:: used abt spousal benefit - employer
i14ch013_intro2s2	wv15 uas459 SS info sources:: used abt spousal benefit - employer
i15ch013_intro2s2	wv15 uas459 SS info sources:: used abt spousal benefit - employer
i13ch013_intro2s3	wv13 uas113 SS info sources:: used abt spousal benefit - media
i14ch013_intro2s3	wv15 uas459 SS info sources:: used abt spousal benefit - media
i15ch013_intro2s3	wv15 uas459 SS info sources:: used abt spousal benefit - media
i13ch013_intro2s4	wv13 uas113 SS info sources:: used abt spousal benefit - SSA
i14ch013_intro2s4	wv15 uas459 SS info sources:: used abt spousal benefit - SSA
i15ch013_intro2s4	wv15 uas459 SS info sources:: used abt spousal benefit - SSA
i13ch013_intro2s8	wv13 uas113 SS info sources:: used abt spousal benefit - oth govt agencies
i14ch013_intro2s8	wv15 uas459 SS info sources:: used abt spousal benefit - oth govt agencies
i15ch013_intro2s8	wv15 uas459 SS info sources:: used abt spousal benefit - oth govt agencies

i13ch013_intro2s10	wv13 uas113 SS info sources:: used abt spousal benefit - forprofit fncl indstry
i14ch013_intro2s10	wv15 uas459 SS info sources:: used abt spousal benefit - forprofit fncl indstry
i15ch013_intro2s10	wv15 uas459 SS info sources:: used abt spousal benefit - forprofit fncl indstry
i13ch013_intro2s11	wv13 uas113 SS info sources:: used abt spousal benefit - nonprofit orgs
i14ch013_intro2s11	wv15 uas459 SS info sources:: used abt spousal benefit - nonprofit orgs
i15ch013_intro2s11	wv15 uas459 SS info sources:: used abt spousal benefit - nonprofit orgs
i13ch013_intro2s13	wv13 uas113 SS info sources:: used abt spousal benefit - community orgs
i14ch013_intro2s13	wv15 uas459 SS info sources:: used abt spousal benefit - community orgs
i15ch013_intro2s13	wv15 uas459 SS info sources:: used abt spousal benefit - community orgs
i13ch013_intro2s14	wv13 uas113 SS info sources:: used abt spousal benefit - none of the above
i14ch013_intro2s14	wv15 uas459 SS info sources:: used abt spousal benefit - none of the above
i15ch013_intro2s14	wv15 uas459 SS info sources:: used abt spousal benefit - none of the above
i12ch014_intro	wv12 uas26 SS info sources:: SSA sources used - MULT RESP COMBO
i13ch014_intro	wv13 uas113 SS info sources:: SSA sources used - MULT RESP COMBO
i14ch014_intro	wv15 uas459 SS info sources:: SSA sources used - MULT RESP COMBO
i15ch014_intro_ans15	wv15 uas459 SS info sources:: <wv15 ans chg> SSA sources used - MULT RESP COMBO
i12ch014_intros1	wv12 uas26 SS info sources:: SSA sources used - facebook page
i13ch014_intros1	wv13 uas113 SS info sources:: SSA sources used - facebook page
i14ch014_intros1	wv15 uas459 SS info sources:: SSA sources used - facebook page
i15ch014_intros1_ans15	wv15 uas459 SS info sources:: <wv15 ans chg> SSA sources used - facebook page
i12ch014_intros2	wv12 uas26 SS info sources:: SSA sources used - read a tweet
i13ch014_intros2	wv13 uas113 SS info sources:: SSA sources used - read a tweet
i14ch014_intros2	wv15 uas459 SS info sources:: SSA sources used - read a tweet
i15ch014_intros2_ans15	wv15 uas459 SS info sources:: <wv15 ans chg> SSA sources used - tweets
i12ch014_intros3	wv12 uas26 SS info sources:: SSA sources used - youtube video
i13ch014_intros3	wv13 uas113 SS info sources:: SSA sources used - youtube video
i14ch014_intros3	wv15 uas459 SS info sources:: SSA sources used - youtube video
i15ch014_intros3_ans15	wv15 uas459 SS info sources:: <wv15 ans chg> SSA sources used - youtube video
i12ch014_intros4	wv12 uas26 SS info sources:: SSA sources used - none of the above
i13ch014_intros4	wv13 uas113 SS info sources:: SSA sources used - none of the above

i14ch014_intros4	wv15 uas459 SS info sources:: SSA sources used - none of the above
i15ch014_intros4_ans15	wv15 uas459 SS info sources:: <wv15 ans chg> SSA sources used - SS Matters blog
i15ch014_intros5_ans15	wv15 uas459 SS info sources:: <wv15 ans chg> SSA sources used - linkedIn
i15ch014_intros6_ans15	wv15 uas459 SS info sources:: <wv15 ans chg> SSA sources used - none of above
i12ch015_intro	wv12 uas26 SS info sources:: SSA web use - MULT RESP COMBO
i13ch015_intro	wv13 uas113 SS info sources:: SSA web use - MULT RESP COMBO
i14ch015_intro	wv15 uas459 SS info sources:: SSA web use - MULT RESP COMBO
i15ch015_intro	wv15 uas459 SS info sources:: SSA web use - MULT RESP COMBO
i12ch015_intros1	wv12 uas26 SS info sources:: SSA web use - apply for SS benefits
i13ch015_intros1	wv13 uas113 SS info sources:: SSA web use - apply for SS benefits
i14ch015_intros1	wv15 uas459 SS info sources:: SSA web use - apply for SS benefits
i15ch015_intros1	wv15 uas459 SS info sources:: SSA web use - apply for SS benefits
i12ch015_intros2	wv12 uas26 SS info sources:: SSA web use - get SS stmt
i13ch015_intros2	wv13 uas113 SS info sources:: SSA web use - get SS stmt
i14ch015_intros2	wv15 uas459 SS info sources:: SSA web use - get SS stmt
i15ch015_intros2	wv15 uas459 SS info sources:: SSA web use - get SS stmt
i12ch015_intros3	wv12 uas26 SS info sources:: SSA web use - appeal decision about benefits
i13ch015_intros3	wv13 uas113 SS info sources:: SSA web use - appeal decision about benefits
i14ch015_intros3	wv15 uas459 SS info sources:: SSA web use - appeal decision about benefits
i15ch015_intros3	wv15 uas459 SS info sources:: SSA web use - appeal decision about benefits
i12ch015_intros4	wv12 uas26 SS info sources:: SSA web use - explore if qualify for benefits
i13ch015_intros4	wv13 uas113 SS info sources:: SSA web use - explore if qualify for benefits
i14ch015_intros4	wv15 uas459 SS info sources:: SSA web use - explore if qualify for benefits
i15ch015_intros4	wv15 uas459 SS info sources:: SSA web use - explore if qualify for benefits
i12ch015_intros5	wv12 uas26 SS info sources:: SSA web use - estimate future benefits
i13ch015_intros5	wv13 uas113 SS info sources:: SSA web use - estimate future benefits
i14ch015_intros5	wv15 uas459 SS info sources:: SSA web use - estimate future benefits
i15ch015_intros5	wv15 uas459 SS info sources:: SSA web use - estimate future benefits
i12ch015_intros6	wv12 uas26 SS info sources:: SSA web use - get letter w proof of benefits
i13ch015_intros6	wv13 uas113 SS info sources:: SSA web use - get letter w proof of benefits

i14ch015_intros6	wv15 uas459 SS info sources:: SSA web use - get letter w proof of benefits
i15ch015_intros6	wv15 uas459 SS info sources:: SSA web use - get letter w proof of benefits
i12ch015_intros7	wv12 uas26 SS info sources:: SSA web use - get replacement ssa-1099/ssa-1042s
i13ch015_intros7	wv13 uas113 SS info sources:: SSA web use - get replacement ssa-1099/ssa-1042s
i14ch015_intros7	wv15 uas459 SS info sources:: SSA web use - get replacement ssa-1099/ssa-1042s
i15ch015_intros7	wv15 uas459 SS info sources:: SSA web use - get replacement ssa-1099/ssa-1042s
i12ch015_intros8	wv12 uas26 SS info sources:: SSA web use - check SS benefits & personal info
i13ch015_intros8	wv13 uas113 SS info sources:: SSA web use - check SS benefits & personal info
i14ch015_intros8	wv15 uas459 SS info sources:: SSA web use - check SS benefits & personal info
i15ch015_intros8	wv15 uas459 SS info sources:: SSA web use - check SS benefits & personal info
i12ch015_intros9	wv12 uas26 SS info sources:: SSA web use - check medcare benfit & personal info
i13ch015_intros9	wv13 uas113 SS info sources:: SSA web use - check medcare benfit & personl info
i14ch015_intros9	wv15 uas459 SS info sources:: SSA web use - check medcare benfit & personl info
i15ch015_intros9	wv15 uas459 SS info sources:: SSA web use - check medcare benfit & personl info
i12ch015_intros10	wv12 uas26 SS info sources:: SSA web use - check SSI benefits & personal info
i13ch015_intros10	wv13 uas113 SS info sources:: SSA web use - check SSI benefits & personal info
i14ch015_intros10	wv15 uas459 SS info sources:: SSA web use - check SSI benefits & personal info
i15ch015_intros10	wv15 uas459 SS info sources:: SSA web use - check SSI benefits & personal info
i12ch015_intros11	wv12 uas26 SS info sources:: SSA web use - block electronic access to r info
i13ch015_intros11	wv13 uas113 SS info sources:: SSA web use - block electronic access to r info
i14ch015_intros11	wv15 uas459 SS info sources:: SSA web use - block electronic access to r info
i15ch015_intros11	wv15 uas459 SS info sources:: SSA web use - block electronic access to r info
i12ch015_intros12	wv12 uas26 SS info sources:: SSA web use - link services w other parties
i13ch015_intros12	wv13 uas113 SS info sources:: SSA web use - link services w other parties
i14ch015_intros12	wv15 uas459 SS info sources:: SSA web use - link services w other parties
i15ch015_intros12	wv15 uas459 SS info sources:: SSA web use - link services w other parties
i12ch015_intros13	wv12 uas26 SS info sources:: SSA web use - request no SSA benefits letter
i13ch015_intros13	wv13 uas113 SS info sources:: SSA web use - request no SSA benefits letter
i14ch015_intros13	wv15 uas459 SS info sources:: SSA web use - request no SSA benefits letter
i15ch015_intros13	wv15 uas459 SS info sources:: SSA web use - request no SSA benefits letter

i12ch015_intros14	wv12 uas26 SS info sources:: SSA web use - look for info
i13ch015_intros14	wv13 uas113 SS info sources:: SSA web use - look for info
i14ch015_intros14	wv15 uas459 SS info sources:: SSA web use - look for info
i15ch015_intros14	wv15 uas459 SS info sources:: SSA web use - look for info
i12ch015_intros15	wv12 uas26 SS info sources:: SSA web use - none of the above
i13ch015_intros15	wv13 uas113 SS info sources:: SSA web use - none of the above
i14ch015_intros15	wv15 uas459 SS info sources:: SSA web use - none of the above
i15ch015_intros15	wv15 uas459 SS info sources:: SSA web use - none of the above
i12ch040_intro	wv12 uas26 SS info sources:: after visiting website - MULT RESP COMBO
i13ch040_intro	wv13 uas113 SS info sources:: after visiting website - MULT RESP COMBO
i14ch040_intro	wv15 uas459 SS info sources:: after visiting website - MULT RESP COMBO
i15ch040_intro	wv15 uas459 SS info sources:: after visiting website - MULT RESP COMBO
i12ch040_intros1	wv12 uas26 SS info sources:: after visiting website - take info to fncl planner
i13ch040_intros1	wv13 uas113 SS info sources:: after visiting website - take info to fncl plannr
i14ch040_intros1	wv15 uas459 SS info sources:: after visiting website - take info to fncl plannr
i15ch040_intros1	wv15 uas459 SS info sources:: after visiting website - take info to fncl plannr
i12ch040_intros2	wv12 uas26 SS info sources:: after visiting website - call SSA
i13ch040_intros2	wv13 uas113 SS info sources:: after visiting website - call SSA
i14ch040_intros2	wv15 uas459 SS info sources:: after visiting website - call SSA
i15ch040_intros2	wv15 uas459 SS info sources:: after visiting website - call SSA
i12ch040_intros3	wv12 uas26 SS info sources:: after visiting website - share info w fam/friends
i13ch040_intros3	wv13 uas113 SS info sources:: after visiting website - share info w fam/friends
i14ch040_intros3	wv15 uas459 SS info sources:: after visiting website - share info w fam/friends
i15ch040_intros3	wv15 uas459 SS info sources:: after visiting website - share info w fam/friends
i12ch040_intros4	wv12 uas26 SS info sources:: after visiting website - try to confirm/clarify
i13ch040_intros4	wv13 uas113 SS info sources:: after visiting website - try to confirm/clarify
i14ch040_intros4	wv15 uas459 SS info sources:: after visiting website - try to confirm/clarify
i15ch040_intros4	wv15 uas459 SS info sources:: after visiting website - try to confirm/clarify
i12ch040_intros5	wv12 uas26 SS info sources:: after visiting website - none of the above
i13ch040_intros5	wv13 uas113 SS info sources:: after visiting website - none of the above

i14ch040_intros5	wv15 uas459 SS info sources:: after visiting website - none of the above
i15ch040_intros5	wv15 uas459 SS info sources:: after visiting website - none of the above
i12ch016a	wv12 uas26 SS info sources:: future usefulness, mailed from SSA to home
i13ch016a	wv13 uas113 SS info sources:: future usefulness, mailed from SSA to home
i14ch016a	wv15 uas459 SS info sources:: future usefulness, mailed from SSA to home
i15ch016a	wv15 uas459 SS info sources:: future usefulness, mailed from SSA to home
i12ch016b	wv12 uas26 SS info sources:: future usefulness, psa in print media
i13ch016b	wv13 uas113 SS info sources:: future usefulness, psa in print media
i14ch016b	wv15 uas459 SS info sources:: future usefulness, psa in print media
i15ch016b	wv15 uas459 SS info sources:: future usefulness, psa in print media
i12ch016c	wv12 uas26 SS info sources:: future usefulness, psa in tv/radio
i13ch016c	wv13 uas113 SS info sources:: future usefulness, psa in tv/radio
i14ch016c	wv15 uas459 SS info sources:: future usefulness, psa in tv/radio
i15ch016c	wv15 uas459 SS info sources:: future usefulness, psa in tv/radio
i12ch016d	wv12 uas26 SS info sources:: future usefulness, psa on social media
i13ch016d	wv13 uas113 SS info sources:: future usefulness, psa on social media
i14ch016d	wv15 uas459 SS info sources:: future usefulness, psa on social media
i15ch016d	wv15 uas459 SS info sources:: future usefulness, psa on social media
i12ch016e	wv12 uas26 SS info sources:: future usefulness, posted in community
i13ch016e	wv13 uas113 SS info sources:: future usefulness, posted in community
i14ch016e	wv15 uas459 SS info sources:: future usefulness, posted in community
i15ch016e	wv15 uas459 SS info sources:: future usefulness, posted in community
i12ch016f	wv12 uas26 SS info sources:: future usefulness, provided by SSA rep in-person
i13ch016f	wv13 uas113 SS info sources:: future usefulness, provided by SSA rep in-person
i14ch016f	wv15 uas459 SS info sources:: future usefulness, provided by SSA rep in-person
i15ch016f	wv15 uas459 SS info sources:: future usefulness, provided by SSA rep in-person
i12ch016g	wv12 uas26 SS info sources:: future usefulness, provided at work
i13ch016g	wv13 uas113 SS info sources:: future usefulness, provided at work
i14ch016g	wv15 uas459 SS info sources:: future usefulness, provided at work
i15ch016g	wv15 uas459 SS info sources:: future usefulness, provided at work

i12ch016h	wv12 uas26 SS info sources:: future usefulness, web based tutorials from SSA
i13ch016h	wv13 uas113 SS info sources:: future usefulness, web based tutorials from SSA
i14ch016h	wv15 uas459 SS info sources:: future usefulness, web based tutorials from SSA
i15ch016h	wv15 uas459 SS info sources:: future usefulness, web based tutorials from SSA
i12ch016i	wv12 uas26 SS info sources:: future usefulness, SSA smartphone app
i13ch016i	wv13 uas113 SS info sources:: future usefulness, SSA smartphone app
i14ch016i	wv15 uas459 SS info sources:: future usefulness, SSA smartphone app
i15ch016i	wv15 uas459 SS info sources:: future usefulness, SSA smartphone app
i15ch016j	wv15 uas459 SS info sources:: future usefulness, emails from SSA
i12ch017a	wv12 uas26 SS info sources:: have enough info about SS eligibility/benefits
i13ch017a	wv13 uas113 SS info sources:: have enough info about SS eligibility/benefits
i14ch017a	wv15 uas459 SS info sources:: have enough info about SS eligibility/benefits
i15ch017a	wv15 uas459 SS info sources:: have enough info about SS eligibility/benefits
i12ch017b	wv12 uas26 SS info sources:: want more info from SSA abt benfit/retir planning
i13ch017b	wv13 uas113 SS info sources:: want more info from SSA abt benfit/retir planning
i14ch017b	wv15 uas459 SS info sources:: want more info from SSA abt benfit/retir planning
i15ch017b	wv15 uas459 SS info sources:: want more info from SSA abt benfit/retir planning
i12ch017c	wv12 uas26 SS info sources:: for retir planning, trust for SSA > oth govt srces
i13ch017c	wv13 uas113 SS info sources:: for retir planning, trust for SSA > oth govt srces
i14ch017c	wv15 uas459 SS info sources:: for retir planning, trust for SSA > oth govt srces
i15ch017c	wv15 uas459 SS info sources:: for retir planning, trust for SSA > oth govt srces
i12ch017d	wv12 uas26 SS info sources:: for retir planning, trust for SSA > private srces
i13ch017d	wv13 uas113 SS info sources:: for retir planning, trust for SSA > private srces
i14ch017d	wv15 uas459 SS info sources:: for retir planning, trust for SSA > private srces
i15ch017d	wv15 uas459 SS info sources:: for retir planning, trust for SSA > private srces
i12ch017e	wv12 uas26 SS info sources:: easily find info about SS eligibility/benefits
i13ch017e	wv13 uas113 SS info sources:: easily find info about SS eligibility/benefits
i14ch017e	wv15 uas459 SS info sources:: easily find info about SS eligibility/benefits
i15ch017e	wv15 uas459 SS info sources:: easily find info about SS eligibility/benefits
i12ch017f	wv12 uas26 SS info sources:: in-person SSA rep more relevant than SSA website

i13ch017f	wv13 uas113 SS info sources:: in-person SSA rep more relevant than SSA website
i14ch017f	wv15 uas459 SS info sources:: in-person SSA rep more relevant than SSA website
i15ch017f	wv15 uas459 SS info sources:: in-person SSA rep more relevant than SSA website
i12ch017g	wv12 uas26 SS info sources:: always carefully rd mail from SSA
i13ch017g	wv13 uas113 SS info sources:: always carefully rd mail from SSA
i14ch017g	wv15 uas459 SS info sources:: always carefully rd mail from SSA
i15ch017g	wv15 uas459 SS info sources:: always carefully rd mail from SSA
i12ch017h	wv12 uas26 SS info sources:: comfortable w online transactions abt SSA benefits
i13ch017h	wv13 uas113 SS info sources:: comfortable w online transactions abt SSA benfit
i14ch017h	wv15 uas459 SS info sources:: comfortable w online transactions abt SSA benfit
i15ch017h	wv15 uas459 SS info sources:: comfortable w online transactions abt SSA benfit
i12ch018	wv12 uas26 mySS:: whether previously heard about
i13ch018	wv13 uas113 mySS:: whether previously heard about
i14ch018	wv15 uas459 mySS:: whether previously heard about
i15ch018	wv15 uas459 mySS:: whether previously heard about
i12ch019	wv12 uas26 mySS:: how heard about - MULT RESP COMBO
i13ch019_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - MULT RESP COMBO
i14ch019_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - MULT RESP COMBO
i15ch019_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - MULT RESP COMBO
i12ch019s1	wv12 uas26 mySS:: how heard about - family/friends/colleagues
i13ch019s1_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - family/friends/colleagues
i14ch019s1_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - family/friends/colleagues
i15ch019s1_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - family/friends/colleagues
i12ch019s2	wv12 uas26 mySS:: how heard about - employer
i13ch019s2_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - employer
i14ch019s2_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - employer
i15ch019s2_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - employer
i12ch019s3	wv12 uas26 mySS:: how heard about - media
i13ch019s3_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - media
i14ch019s3_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - media

i15ch019s3_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - media
i12ch019s4	wv12 uas26 mySS:: how heard about - SSA website
i13ch019s4_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - SSA
i14ch019s4_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - SSA
i15ch019s4_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - SSA
i12ch019s5	wv12 uas26 mySS:: how heard about - SSA office
i12ch019s6	wv12 uas26 mySS:: how heard about - SSA mailings
i12ch019s7	wv12 uas26 mySS:: how heard about - SSA phone line
i12ch019s8	wv12 uas26 mySS:: how heard about - oth govt agency websites
i13ch019s8_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - oth govt agencies
i14ch019s8_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - oth govt agencies
i15ch019s8_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - oth govt agencies
i12ch019s10	wv12 uas26 mySS:: how heard about - oth govt agency offices
i12ch019s11	wv12 uas26 mySS:: how heard about - businesses w fncl advising
i13ch019s11_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - forprofit fncl industry
i14ch019s11_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - forprofit fncl industry
i15ch019s11_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - forprofit fncl industry
i12ch019s12	wv12 uas26 mySS:: how heard about - nonprofit websites
i13ch019s12_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - nonprofit orgs
i14ch019s12_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - nonprofit orgs
i15ch019s12_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - nonprofit orgs
i12ch019s13	wv12 uas26 mySS:: how heard about - nonprofit offices
i12ch019s14	wv12 uas26 mySS:: how heard about - community orgs
i13ch019s14_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - community orgs
i14ch019s14_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - community orgs
i15ch019s14_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - community orgs
i12ch019s15	wv12 uas26 mySS:: how heard about - other
i13ch019s15_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - other
i14ch019s15_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - other
i15ch019s15_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - other

i12ch019s16	wv12 uas26 mySS:: how heard about - none of the above
i13ch019s16_ans13	wv13 uas113 mySS:: <wv13 ans chg> how heard about - none of the above
i14ch019s16_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - none of the above
i15ch019s16_ans13	wv15 uas459 mySS:: <wv13 ans chg> how heard about - none of the above
i12ch020	wv12 uas26 mySS:: whether set up account
i13ch020	wv13 uas113 mySS:: whether set up account
i14ch020	wv15 uas459 mySS:: whether set up account
i15ch020	wv15 uas459 mySS:: whether set up account
i12ch021	wv12 uas26 mySS:: main reason why did not set up account
i13ch021	wv13 uas113 mySS:: main reason why did not set up account
i14ch021	wv15 uas459 mySS:: main reason why did not set up account
i15ch021	wv15 uas459 mySS:: main reason why did not set up account
i12ch022_intro	wv12 uas26 mySS:: used account - MULT RESP COMBO
i13ch022_intro_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - MULT RESP COMBO
i14ch022_intro_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - MULT RESP COMBO
i15ch022_intro_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - MULT RESP COMBO
i12ch022_intros1	wv12 uas26 mySS:: used account - track & verify earnings
i13ch022_intros1_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - track & verify earnings
i14ch022_intros1_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - track & verify earnings
i15ch022_intros1_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - track & verify earnings
i13ch022_intros9_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - get replacement SS card
i14ch022_intros9_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - get replacement SS card
i15ch022_intros9_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - get replacement SS card
i12ch022_intros2	wv12 uas26 mySS:: used account - get estimate of future benefits
i13ch022_intros2_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - get estimate of future benefit
i14ch022_intros2_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - get estimate of future benefit
i15ch022_intros2_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - get estimate of future benefit
i12ch022_intros3	wv12 uas26 mySS:: used account - get letter with proof of benefits
i13ch022_intros3_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - get letter w proof of benefits
i14ch022_intros3_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - get letter w proof of benefits

i15ch022_intros3_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - get letter w proof of benefits
i12ch022_intros4	wv12 uas26 mySS:: used account - change personal info such as address
i13ch022_intros4_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - chg personal info like address
i14ch022_intros4_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - chg personal info like address
i15ch022_intros4_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - chg personal info like address
i12ch022_intros5	wv12 uas26 mySS:: used account - start/change direct deposit
i13ch022_intros5_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - start/change direct deposit
i14ch022_intros5_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - start/change direct deposit
i15ch022_intros5_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - start/change direct deposit
i12ch022_intros6	wv12 uas26 mySS:: used account - get replacement medicare card
i13ch022_intros6_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - get replacement medicare card
i14ch022_intros6_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - get replacement medicare card
i15ch022_intros6_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - get replacement medicare card
i12ch022_intros7	wv12 uas26 mySS:: used account - get replacement ssa-1099/ssa-1042s
i13ch022_intros7_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - replacement ssa-1099/ssa-1042s
i14ch022_intros7_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - replacement ssa-1099/ssa-1042s
i15ch022_intros7_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - replacement ssa-1099/ssa-1042s
i12ch022_intros8	wv12 uas26 mySS:: used account - none of the above
i13ch022_intros8_ans13	wv13 uas113 mySS:: <wv13 ans chg> used account - none of the above
i14ch022_intros8_ans13	wv15 uas459 mySS:: <wv13 ans chg> used account - none of the above
i15ch022_intros8_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - review my SS statement
i15ch022_intros10_ch15	wv15 uas459 mySS:: <wv13/15 chgs> used account - none of the above
i12ch023a	wv12 uas26 mySS:: account experience, confident personal info is secure
i13ch023a	wv13 uas113 mySS:: account experience, confident personal info is secure
i14ch023a	wv15 uas459 mySS:: account experience, confident personal info is secure
i15ch023a	wv15 uas459 mySS:: account experience, confident personal info is secure
i12ch023b	wv12 uas26 mySS:: account experience, easy to use
i13ch023b	wv13 uas113 mySS:: account experience, easy to use
i14ch023b	wv15 uas459 mySS:: account experience, easy to use
i15ch023b	wv15 uas459 mySS:: account experience, easy to use

i12ch023c	wv12 uas26 mySS:: account experience, personal info is timely & accurate
i13ch023c	wv13 uas113 mySS:: account experience, personal info is timely & accurate
i14ch023c	wv15 uas459 mySS:: account experience, personal info is timely & accurate
i15ch023c	wv15 uas459 mySS:: account experience, personal info is timely & accurate
i12ch023d	wv12 uas26 mySS:: account experience, transactions are reliable
i13ch023d	wv13 uas113 mySS:: account experience, transactions are reliable
i14ch023d	wv15 uas459 mySS:: account experience, transactions are reliable
i15ch023d	wv15 uas459 mySS:: account experience, transactions are reliable
i12ch023e	wv12 uas26 mySS:: account experience, allows most needed transactions
i13ch023e	wv13 uas113 mySS:: account experience, allows most needed transactions
i14ch023e	wv15 uas459 mySS:: account experience, allows most needed transactions
i15ch023e	wv15 uas459 mySS:: account experience, allows most needed transactions
i12ch024	wv12 uas26 mySS:: whether willing to set up account
i13ch024	wv13 uas113 mySS:: whether willing to set up account
i14ch024	wv15 uas459 mySS:: whether willing to set up account
i15ch024	wv15 uas459 mySS:: whether willing to set up account
i12ch025	wv12 uas26 mySS:: main reason why did not set up account
i13ch025	wv13 uas113 mySS:: main reason why did not set up account
i14ch025	wv15 uas459 mySS:: main reason why did not set up account
i15ch025	wv15 uas459 mySS:: main reason why did not set up account
i12ch026_intro	wv12 uas26 mySS:: services likely to use - MULT RESP COMBO
i13ch026_intro_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - MULT RESP COMBO
i14ch026_intro_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - MULT RESP COMBO
i15ch026_intro_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - MULT RESP COMBO
i12ch026_intros1	wv12 uas26 mySS:: services likely to use - track & verify earnings
i13ch026_intros1_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - track & verify earnings
i14ch026_intros1_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - track & verify earnings
i15ch026_intros1_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - track & verify earnings
i13ch026_intros9_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - replace SS card
i14ch026_intros9_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - replace SS card

i15ch026_intros9_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - replace SS card
i12ch026_intros2	wv12 uas26 mySS:: services likely to use - get estimate of future benefits
i13ch026_intros2_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - est of future benefits
i14ch026_intros2_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - est of future benefits
i15ch026_intros2_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - est of future benefits
i12ch026_intros3	wv12 uas26 mySS:: services likely to use - get letter with proof of benefits
i13ch026_intros3_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - lettr w proof of benfit
i14ch026_intros3_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - lettr w proof of benfit
i15ch026_intros3_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - lettr w proof of benfit
i12ch026_intros4	wv12 uas26 mySS:: services likely to use - change personal info such as address
i13ch026_intros4_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - change personal info
i14ch026_intros4_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - change personal info
i15ch026_intros4_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - change personal info
i12ch026_intros5	wv12 uas26 mySS:: services likely to use - start/change direct deposit
i13ch026_intros5_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - start/chg direc deposit
i14ch026_intros5_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - start/chg direc deposit
i15ch026_intros5_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - start/chg direc deposit
i12ch026_intros6	wv12 uas26 mySS:: services likely to use - replace medicare card
i13ch026_intros6_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - replace medicare card
i14ch026_intros6_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - replace medicare card
i15ch026_intros6_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - replace medicare card
i12ch026_intros7	wv12 uas26 mySS:: services likely to use - replace ssa-1099/ssa-1042s
i13ch026_intros7_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - replace ssa-1099/1042s
i14ch026_intros7_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - replace ssa-1099/1042s
i15ch026_intros7_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - replace ssa-1099/1042s
i12ch026_intros8	wv12 uas26 mySS:: services likely to use - none of the above
i13ch026_intros8_ans13	wv13 uas113 mySS:: <wv13 ans chg> srvcs likely to use - none of the above
i14ch026_intros8_ans13	wv15 uas459 mySS:: <wv13 ans chg> srvcs likely to use - none of the above
i15ch026_intros8_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - review my SS statement
i15ch026_intros10_ch15	wv15 uas459 mySS:: <wv13/15 chgs> srvcs likely to use - none of the above

i12ch027	wv12 uas26 retir estimator:: whether previously heard about it
i13ch027	wv13 uas113 retir estimator:: whether previously heard about it
i14ch027	wv15 uas459 retir estimator:: whether previously heard about it
i15ch027_que15	wv15 uas459 retir estimator:: <wv15 ques chg> whether previously heard about it
i12ch028	wv12 uas26 retir estimator:: how heard about - MULT RESP COMBO
i13ch028_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - MULT RESP COMBO
i14ch028_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - MULT RESP COMBO
i15ch028_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - MULT RESP COMBO
i12ch028s1	wv12 uas26 retir estimator:: how heard about - family/friends/colleagues
i13ch028s1_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - fam/frnds/collgue
i14ch028s1_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - fam/frnds/collgue
i15ch028s1_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - fam/frnds/collgue
i12ch028s2	wv12 uas26 retir estimator:: how heard about - employer
i13ch028s2_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - employer
i14ch028s2_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - employer
i15ch028s2_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - employer
i12ch028s3	wv12 uas26 retir estimator:: how heard about - media
i13ch028s3_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - media
i14ch028s3_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - media
i15ch028s3_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - media
i12ch028s4	wv12 uas26 retir estimator:: how heard about - SSA website
i13ch028s4_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - SSA
i14ch028s4_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - SSA
i15ch028s4_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - SSA
i12ch028s5	wv12 uas26 retir estimator:: how heard about - SSA office
i12ch028s6	wv12 uas26 retir estimator:: how heard about - SSA mailings
i12ch028s7	wv12 uas26 retir estimator:: how heard about - SSA phone line
i12ch028s8	wv12 uas26 retir estimator:: how heard about - oth govt agency websites
i13ch028s8_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - oth govt agencies
i14ch028s8_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - oth govt agencies

i15ch028s8_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - oth govt agencies
i12ch028s9	wv12 uas26 retir estimator:: how heard about - oth govt agency offices
i12ch028s10	wv12 uas26 retir estimator:: how heard about - businesses w fncl advising
i12ch028s11	wv12 uas26 retir estimator:: how heard about - nonprofit websites
i13ch028s11_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - forprof fncl indstr
i14ch028s11_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - forprof fncl indstr
i15ch028s11_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - forprof fncl indstr
i12ch028s12	wv12 uas26 retir estimator:: how heard about - nonprofit offices
i13ch028s12_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - nonprofit orgs
i14ch028s12_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - nonprofit orgs
i15ch028s12_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - nonprofit orgs
i12ch028s13	wv12 uas26 retir estimator:: how heard about - community orgs
i12ch028s14	wv12 uas26 retir estimator:: how heard about - other
i13ch028s14_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - community orgs
i14ch028s14_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - community orgs
i15ch028s14_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - community orgs
i12ch028s15	wv12 uas26 retir estimator:: how heard about - none of the above
i13ch028s15_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - other
i14ch028s15_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - other
i15ch028s15_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - other
i13ch028s16_ans13	wv13 uas113 retir estimator:: <wv13 ans chg> how heard abt - none of the above
i14ch028s16_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - none of the above
i15ch028s16_ans13	wv15 uas459 retir estimator:: <wv13 ans chg> how heard abt - none of the above
i12ch029	wv12 uas26 retir estimator:: whether ever used
i13ch029	wv13 uas113 retir estimator:: whether ever used
i14ch029	wv15 uas459 retir estimator:: whether ever used
i15ch029	wv15 uas459 retir estimator:: whether ever used
i12ch030	wv12 uas26 retir estimator:: main reason why not used
i13ch030	wv13 uas113 retir estimator:: main reason why not used
i14ch030	wv15 uas459 retir estimator:: main reason why not used

i15ch030	wv15 uas459 retir estimator:: main reason why not used
i13ch029b	wv13 uas113 retir estimator:: what used for - MULT RESP COMBO
i14ch029b	wv15 uas459 retir estimator:: what used for - MULT RESP COMBO
i15ch029b	wv15 uas459 retir estimator:: what used for - MULT RESP COMBO
i13ch029bs1	wv13 uas113 retir estimator:: what used for - estimate amount of benefit
i14ch029bs1	wv15 uas459 retir estimator:: what used for - estimate amount of benefit
i15ch029bs1	wv15 uas459 retir estimator:: what used for - estimate amount of benefit
i13ch029bs2	wv13 uas113 retir estimator:: what used for - find out when eligible
i14ch029bs2	wv15 uas459 retir estimator:: what used for - find out when eligible
i15ch029bs2	wv15 uas459 retir estimator:: what used for - find out when eligible
i13ch029bs3	wv13 uas113 retir estimator:: what used for - learn how benefits are calculated
i14ch029bs3	wv15 uas459 retir estimator:: what used for - learn how benefits are calculated
i15ch029bs3	wv15 uas459 retir estimator:: what used for - learn how benefits are calculated
i13ch029bs4	wv13 uas113 retir estimator:: what used for - verify records
i14ch029bs4	wv15 uas459 retir estimator:: what used for - verify records
i15ch029bs4	wv15 uas459 retir estimator:: what used for - verify records
i13ch029bs5	wv13 uas113 retir estimator:: what used for - other
i14ch029bs5	wv15 uas459 retir estimator:: what used for - other
i15ch029bs5	wv15 uas459 retir estimator:: what used for - other
i13ch029c	wv13 uas113 retir estimator:: able to compute monthly SS benefits
i14ch029c	wv15 uas459 retir estimator:: able to compute monthly SS benefits
i15ch029c	wv15 uas459 retir estimator:: able to compute monthly SS benefits
i13ch029d	wv13 uas113 retir estimator:: calculated benefits LT||about same||GT expected
i14ch029d	wv15 uas459 retir estimator:: calculated benefits LT||about same||GT expected
i15ch029d	wv15 uas459 retir estimator:: calculated benefits LT||about same||GT expected
i12ch031a	wv12 uas26 retir estimator:: experience, confident personal info is secure
i13ch031a	wv13 uas113 retir estimator:: experience, confident personal info is secure
i14ch031a	wv15 uas459 retir estimator:: experience, confident personal info is secure
i15ch031a	wv15 uas459 retir estimator:: experience, confident personal info is secure
i12ch031b	wv12 uas26 retir estimator:: experience, easy to use

i13ch031b	wv13 uas113 retir estimator:: experience, easy to use
i14ch031b	wv15 uas459 retir estimator:: experience, easy to use
i15ch031b	wv15 uas459 retir estimator:: experience, easy to use
i12q31	wv12 uas16 SS stmt:: helpful
i12q32	wv12 uas16 SS stmt:: presence/availability of one pg insert
i12q32b	wv12 uas16 SS stmt:: informativeness of one pg insert
i12ch031c	wv12 uas26 retir estimator:: experience, personal info is accurate
i13ch031c	wv13 uas113 retir estimator:: experience, personal info is accurate
i14ch031c	wv15 uas459 retir estimator:: experience, personal info is accurate
i15ch031c	wv15 uas459 retir estimator:: experience, personal info is accurate
i12ch031d	wv12 uas26 retir estimator:: experience, actual benefits will vary from est
i13ch031d	wv13 uas113 retir estimator:: experience, actual benfit will vary from estimates
i14ch031d	wv15 uas459 retir estimator:: experience, actual benfit will vary from estimates
i15ch031d	wv15 uas459 retir estimator:: experience, actual benfit will vary from estimates
i12ch031e	wv12 uas26 retir estimator:: experience, confidence in acting on estimates
i13ch031e	wv13 uas113 retir estimator:: experience, confidence in acting on estimates
i14ch031e	wv15 uas459 retir estimator:: experience, confidence in acting on estimates
i15ch031e	wv15 uas459 retir estimator:: experience, confidence in acting on estimates
i12ch031f	wv12 uas26 retir estimator:: need other info before make retir saving decisions
i13ch031f	wv13 uas113 retir estimator:: need oth info before make retir savings decisions
i14ch031f	wv15 uas459 retir estimator:: need oth info before make retir savings decisions
i15ch031f	wv15 uas459 retir estimator:: need oth info before make retir savings decisions
i12ch032	wv12 uas26 retir estimator:: whether willing to use
i13ch032	wv13 uas113 retir estimator:: whether willing to use
i14ch032	wv15 uas459 retir estimator:: whether willing to use
i15ch032	wv15 uas459 retir estimator:: whether willing to use
i12ch033	wv12 uas26 retir estimator:: main reason why not willing to use
i13ch033	wv13 uas113 retir estimator:: main reason why not willing to use
i14ch033	wv15 uas459 retir estimator:: main reason why not willing to use
i15ch033	wv15 uas459 retir estimator:: main reason why not willing to use

i13ch029a	wv13 uas113 retir estimator:: ever used other retir calculators on SSA website
i14ch029a	wv15 uas459 retir estimator:: ever used other retir calculators on SSA website
i15ch029a	wv15 uas459 retir estimator:: ever used other retir calculators on SSA website
i12ch037	wv12 uas26 SS:: knwde, age eligible for benefit without early retir reduction
i12ch042	wv12 uas16 SS stmt:: ever received by mail/online thru My Social Security accnt
i13ch042	wv13 uas113 SS stmt:: ever received by mail/online thru My SS account
i14ch042	wv15 uas459 SS stmt:: ever received by mail/online thru My SS account
i15ch042	wv15 uas459 SS stmt:: ever received by mail/online thru My SS account
i15ch042b	wv15 uas459 SS stmt:: whether last stmt reviewed was paper stmt or online ver
i12ch043	wv12 uas16 SS stmt:: how carefully it was read
i13ch043	wv13 uas113 SS stmt:: how carefully it was read
i14ch043	wv15 uas459 SS stmt:: how carefully it was read
i15ch043	wv15 uas459 SS stmt:: how carefully it was read
i12ch044	wv12 uas16 SS stmt:: part read - MULT RESPONSE COMBO
i13ch044	wv13 uas113 SS stmt:: part read - MULT RESPONSE COMBO
i14ch044	wv15 uas459 SS stmt:: part read - MULT RESPONSE COMBO
i15ch044	wv15 uas459 SS stmt:: part read - MULT RESPONSE COMBO
i12ch044s1	wv12 uas16 SS stmt:: part read - message about future of SS
i13ch044s1	wv13 uas113 SS stmt:: part read - message about future of SS
i14ch044s1	wv15 uas459 SS stmt:: part read - message about future of SS
i15ch044s1	wv15 uas459 SS stmt:: part read - message about future of SS
i12ch044s2	wv12 uas16 SS stmt:: part read - projected benefit amounts
i13ch044s2	wv13 uas113 SS stmt:: part read - projected benefit amounts
i14ch044s2	wv15 uas459 SS stmt:: part read - projected benefit amounts
i15ch044s2	wv15 uas459 SS stmt:: part read - projected benefit amounts
i12ch044s3	wv12 uas16 SS stmt:: part read - record of yrly earnings
i13ch044s3	wv13 uas113 SS stmt:: part read - record of yrly earnings
i14ch044s3	wv15 uas459 SS stmt:: part read - record of yrly earnings
i15ch044s3	wv15 uas459 SS stmt:: part read - record of yrly earnings
i12ch044s4	wv12 uas16 SS stmt:: part read - amount of SS taxes paid

i13ch044s4	wv13 uas113 SS stmt:: part read - amount of SS taxes paid
i14ch044s4	wv15 uas459 SS stmt:: part read - amount of SS taxes paid
i15ch044s4	wv15 uas459 SS stmt:: part read - amount of SS taxes paid
i12ch044s5	wv12 uas16 SS stmt:: part read - general info about benefits/products
i13ch044s5	wv13 uas113 SS stmt:: part read - general info about benefits/products
i14ch044s5	wv15 uas459 SS stmt:: part read - general info about benefits/products
i15ch044s5	wv15 uas459 SS stmt:: part read - general info about benefits/products
i12ch044s6	wv12 uas16 SS stmt:: part read - read info about the website
i13ch044s6	wv13 uas113 SS stmt:: part read - read info about the website
i14ch044s6	wv15 uas459 SS stmt:: part read - read info about the website
i15ch044s6	wv15 uas459 SS stmt:: part read - read info about the website
i13ch044s7	wv13 uas113 SS stmt:: part read - none of the above
i14ch044s7	wv15 uas459 SS stmt:: part read - none of the above
i15ch044s7	wv15 uas459 SS stmt:: part read - none of the above
i12ch045a	wv12 uas16 SS stmt:: keep stmt with important papers
i13ch045a	wv13 uas113 SS stmt:: keep stmt with important papers
i14ch045a	wv15 uas459 SS stmt:: keep stmt with important papers
i15ch045a	wv15 uas459 SS stmt:: keep stmt with important papers
i12ch045b	wv12 uas16 SS stmt:: change personal savings rate
i13ch045b_que13	wv13 uas113 SS stmt:: change personal savings rate
i14ch045b_que13	wv15 uas459 SS stmt:: change personal savings rate
i15ch045b_que13	wv15 uas459 SS stmt:: change personal savings rate
i12ch045c	wv12 uas16 SS stmt:: change future financial plans
i13ch045c	wv13 uas113 SS stmt:: change future financial plans
i14ch045c	wv15 uas459 SS stmt:: change future financial plans
i15ch045c	wv15 uas459 SS stmt:: change future financial plans
i12ch045d	wv12 uas16 SS stmt:: contact financial advisor
i13ch045d	wv13 uas113 SS stmt:: contact financial advisor
i14ch045d	wv15 uas459 SS stmt:: contact financial advisor
i15ch045d	wv15 uas459 SS stmt:: contact financial advisor

i12ch045e	wv12 uas16 SS stmt:: contact the SSA
i13ch045e	wv13 uas113 SS stmt:: contact the SSA
i14ch045e	wv15 uas459 SS stmt:: contact the SSA
i15ch045e	wv15 uas459 SS stmt:: contact the SSA
i12ch045f	wv12 uas16 SS stmt:: change intended claiming age
i13ch045f	wv13 uas113 SS stmt:: change intended claiming age for benefits
i14ch045f	wv15 uas459 SS stmt:: change intended claiming age for benefits
i15ch045f	wv15 uas459 SS stmt:: change intended claiming age for benefits
i12ch046	wv12 uas16 SS stmt:: how prefer to receive stmt
i13ch046	wv13 uas113 SS stmt:: how prefer to receive stmt
i14ch046	wv15 uas459 SS stmt:: how prefer to receive stmt
i15ch046	wv15 uas459 SS stmt:: how prefer to receive stmt
i14ch046_follow_a1	wv15 uas459 SS stmt:: why prefer to receive stmt by paper mail
i15ch046_follow_a1	wv15 uas459 SS stmt:: why prefer stmt by paper mail - MULT RESP COMBO
i14ch046_follow_a1s1	wv15 uas459 SS stmt:: prefer stmt by mail - to file in personal records
i15ch046_follow_a1s1	wv15 uas459 SS stmt:: prefer stmt by mail - to file in personal records
i14ch046_follow_a1s2	wv15 uas459 SS stmt:: prefer stmt by mail - to share with spouse/family
i15ch046_follow_a1s2	wv15 uas459 SS stmt:: prefer stmt by mail - to share with spouse/family
i14ch046_follow_a1s3	wv15 uas459 SS stmt:: prefer stmt by mail - easier to receive by mail
i15ch046_follow_a1s3	wv15 uas459 SS stmt:: prefer stmt by mail - easier to receive by mail
i14ch046_follow_a1s4	wv15 uas459 SS stmt:: prefer stmt by mail - doing online takes more time
i15ch046_follow_a1s4	wv15 uas459 SS stmt:: prefer stmt by mail - doing online takes more time
i14ch046_follow_a1s5	wv15 uas459 SS stmt:: prefer stmt by mail - cant find stmt online
i15ch046_follow_a1s5	wv15 uas459 SS stmt:: prefer stmt by mail - cant find stmt online
i14ch046_follow_a1s6	wv15 uas459 SS stmt:: prefer stmt by mail - privacy concerns with online
i15ch046_follow_a1s6	wv15 uas459 SS stmt:: prefer stmt by mail - privacy concerns with online
i14ch046_follow_a1s7	wv15 uas459 SS stmt:: prefer stmt by mail - cant put soft copy in records
i15ch046_follow_a1s7	wv15 uas459 SS stmt:: prefer stmt by mail - cant put soft copy in records
i14ch046_follow_a2	wv15 uas459 SS stmt:: why prefer to receive stmt by paper mail, main reason
i15ch046_follow_a2	wv15 uas459 SS stmt:: why prefer to receive stmt by paper mail, main reason

i14ch046_follow_b1	wv15 uas459 SS stmt:: why prefer over internet
i15ch046_follow_b1	wv15 uas459 SS stmt:: why prefer over internet - MULT RESP COMBO
i14ch046_follow_b1s1	wv15 uas459 SS stmt:: why prefer over internet - easier to keep for records
i15ch046_follow_b1s1	wv15 uas459 SS stmt:: why prefer over internet - easier to keep for records
i14ch046_follow_b1s2	wv15 uas459 SS stmt:: why prefer over internet - easier to share w spouse/fam
i15ch046_follow_b1s2	wv15 uas459 SS stmt:: why prefer over internet - easier to share w spouse/fam
i14ch046_follow_b1s3	wv15 uas459 SS stmt:: why prefer over internet - prevents paper waste
i15ch046_follow_b1s3	wv15 uas459 SS stmt:: why prefer over internet - prevents paper waste
i14ch046_follow_b1s4	wv15 uas459 SS stmt:: why prefer over internet - other
i15ch046_follow_b1s4	wv15 uas459 SS stmt:: why prefer over internet - other
i14ch046_follow_b2	wv15 uas459 SS stmt:: why prefer over internet, main reason
i15ch046_follow_b2	wv15 uas459 SS stmt:: why prefer over internet, main reason
i15t001	wv15 uas459 SS:: agrmnt w trust SSA communications are accurate & consistent
i15t002	wv15 uas459 SS:: agrmnt w trust SSA will protect personal info
i15t003	wv15 uas459 SS:: agrmnt w comfortable receiving e-communication about retir
i15t004	wv15 uas459 SS:: agrmnt w trust SSA reps provide accurate & consistent info
i15t005	wv15 uas459 SS:: agrmnt w trust SSA actively working to improve comm & services
i15pd001	wv14 SS info sources:: preferred device for obtaining retirement info
i13uas16_s7a	wv13 uas113 from other surv:: k12, uas16 - currently receive SS benefits
i14uas16_s7a	wv15 uas459 from other surv:: k12, uas16 - currently receive SS benefits
i15uas16_s7a	wv15 uas459 from other surv:: k12, uas16 - currently receive SS benefits
i13uas94_s7a	wv13 uas113 from other surv:: k13, uas94 - currently receive SS benefits
i14uas94_s7a	wv15 uas459 from other surv:: k13, uas94 - currently receive SS benefits
i15uas94_s7a	wv15 uas459 from other surv:: k13, uas94 - currently receive SS benefits
i15uas231_s7a	wv15 uas459 from other surv:: k14, uas231 - currently receive SS benefits
i13s7a	wv13 uas113 SS:: currently receives SS benefits
i14s7a	wv15 uas459 SS:: currently receives SS benefits
i15s7a	wv15 uas459 SS:: currently receives SS benefits
i13ch047	wv13 uas113 SS:: how will file for benefits
i14ch047	wv15 uas459 SS:: how will file for benefits

i15ch047	wv15 uas459 SS:: how will file for benefits
i12ch048a	wv12 uas16 SS info sources:: usefulness, written advice/material via web/mail
i13ch048a	wv13 uas113 SS info sources:: usefulnes, written materials via website/mailing
i14ch048a	wv15 uas459 SS info sources:: usefulnes, written materials via website/mailing
i15ch048a	wv15 uas459 SS info sources:: usefulnes, written materials via website/mailing
i12ch048b	wv12 uas16 SS info sources:: usefulness, webinars/online videos
i13ch048b_que13	wv13 uas113 SS info sources:: <wv13 qus text chg> usefulness, webinar/web videos
i14ch048b_que13	wv15 uas459 SS info sources:: <wv13 qus text chg> usefulness, webinar/web videos
i15ch048b_que13	wv15 uas459 SS info sources:: <wv13 qus text chg> usefulness, webinar/web videos
i13ch048c	wv13 uas113 SS info sources:: usefulness, retirement calculators
i14ch048c	wv15 uas459 SS info sources:: usefulness, retirement calculators
i15ch048c	wv15 uas459 SS info sources:: usefulness, retirement calculators
i13ch048d	wv13 uas113 SS info sources:: usefulness, psa for tv/radio
i14ch048d	wv15 uas459 SS info sources:: usefulness, psa for tv/radio
i15ch048d	wv15 uas459 SS info sources:: usefulness, psa for tv/radio
i13ch048e	wv13 uas113 SS info sources:: usefulness, phone line
i14ch048e	wv15 uas459 SS info sources:: usefulness, phone line
i15ch048e	wv15 uas459 SS info sources:: usefulness, phone line
i13ch049	wv13 uas113 SS:: future helpfulness of info - MULT RESP COMBO
i14ch049	wv15 uas459 SS:: future helpfulness of info - MULT RESP COMBO
i15ch049	wv15 uas459 SS:: future helpfulness of info - MULT RESP COMBO
i13ch049s1	wv13 uas113 SS:: future helpfulness of info - how to plan for retirement
i14ch049s1	wv15 uas459 SS:: future helpfulness of info - how to plan for retirement
i15ch049s1	wv15 uas459 SS:: future helpfulness of info - how to plan for retirement
i13ch049s2	wv13 uas113 SS:: future helpfulness of info - how to apply for SS benefits
i14ch049s2	wv15 uas459 SS:: future helpfulness of info - how to apply for SS benefits
i15ch049s2	wv15 uas459 SS:: future helpfulness of info - how to apply for SS benefits
i13ch049s3	wv13 uas113 SS:: future helpfulness of info - SS benefit amount to be received
i14ch049s3	wv15 uas459 SS:: future helpfulness of info - SS benefit amount to be received
i15ch049s3	wv15 uas459 SS:: future helpfulness of info - SS benefit amount to be received

i13ch049s4	wv13 uas113 SS:: future helpfulness of info - abt future solvency of SS system
i14ch049s4	wv15 uas459 SS:: future helpfulness of info - abt future solvency of SS system
i15ch049s4	wv15 uas459 SS:: future helpfulness of info - abt future solvency of SS system
i13ch049s5	wv13 uas113 SS:: future helpfulness of info - taxes & deductions from SS benfit
i14ch049s5	wv15 uas459 SS:: future helpfulness of info - taxes & deductions from SS benfit
i15ch049s5	wv15 uas459 SS:: future helpfulness of info - taxes & deductions from SS benfit
i13ch049s6	wv13 uas113 SS:: future helpfulness of info - spousal/survivor benefits
i14ch049s6	wv15 uas459 SS:: future helpfulness of info - spousal/survivor benefits
i15ch049s6	wv15 uas459 SS:: future helpfulness of info - spousal/survivor benefits
i13ch049s7	wv13 uas113 SS:: future helpfulness of info - none of the above
i14ch049s7	wv15 uas459 SS:: future helpfulness of info - none of the above
i15ch049s7	wv15 uas459 SS:: future helpfulness of info - none of the above
i14ch050a	wv14 SS info sources:: preferred source - replace SS card
i15ch050a	wv14 SS info sources:: preferred source - replace SS card
i14ch050b	wv14 SS info sources:: preferred source - correct earnings mistake in record
i15ch050b	wv14 SS info sources:: preferred source - correct earnings mistake in record
i14ch050c	wv14 SS info sources:: preferred source - info about retir
i15ch050c	wv14 SS info sources:: preferred source - info about retir
i14ch050d	wv14 SS info sources:: preferred source - complete app for retir benefit
i15ch050d	wv14 SS info sources:: preferred source - complete app for retir benefit
i14ch050e	wv14 SS info sources:: preferred source - sched appointment to discuss app
i15ch050e	wv14 SS info sources:: preferred source - sched appointment to discuss app
i14ch050f	wv14 SS info sources:: preferred source - check on app while being processed
i15ch050f	wv14 SS info sources:: preferred source - check on app while being processed
i14ch050g	wv14 SS info sources:: preferred source - proof of benfit or no benfit letter
i15ch050g	wv14 SS info sources:: preferred source - proof of benfit or no benfit letter
i14ch050h	wv14 SS info sources:: preferred source - estimate future benefits
i15ch050h	wv14 SS info sources:: preferred source - estimate future benefits
i14ch050i	wv14 SS info sources:: preferred source - get SS stmt
i15ch050i	wv14 SS info sources:: preferred source - get SS stmt

i14ch050j	wv14 SS info sources:: preferred source - appeal decision about benefits
i15ch050j	wv14 SS info sources:: preferred source - appeal decision about benefits
i14ch050k	wv14 SS info sources:: preferred source - determine if qualify for benefits
i15ch050k	wv14 SS info sources:: preferred source - determine if qualify for benefits
i14ch050l	wv14 SS info sources:: preferred source - replacement form SSA-1099/SSA-1042S
i15ch050l	wv14 SS info sources:: preferred source - replacement form SSA-1099/SSA-1042S
i14ch050m	wv14 SS info sources:: preferred source - see SS/Medcare/SSI benfit & personal
i15ch050m	wv14 SS info sources:: preferred source - see SS/Medcare/SSI benfit & personal
i15e001	wv15 uas459 society:: say people like me have over issues addressed by govt
i15e002	wv15 uas459 society:: how pos/neg U.S. society generally views people like me
i12dy001	wv12 uas26 difficulty:: if work on task feels difficult, means it is important
i12dy002	wv12 uas26 difficulty:: task importnce sign is difficulty felt while working it
i12dy003	wv12 uas26 difficulty:: struggling to complete task reminds that its important
i12dy004	wv12 uas26 difficulty:: if a task difficult, prolly important for me to do well
i12dy005	wv12 uas26 difficulty:: tasks that feel difficult are important
i12dy006	wv12 uas26 difficulty:: if task is difficult, means it is important for me
i12dy007	wv12 uas26 difficulty:: if feel stuck on task, effort better spent elsewhere
i12dy008	wv12 uas26 difficulty:: if task feel difficult, task type not possible for me
i12dy009	wv12 uas26 difficulty:: peeps do wrk not meant for. if task difficult, move on
i12dy010	wv12 uas26 difficulty:: when wrking task feels hard, feeling means not for me
i12dy011	wv12 uas26 difficulty:: finding task real difficult tells me I cant complete it
i12dy012	wv12 uas26 difficulty:: if task is real difficult, may not be possible for me
i12dy015_order_1_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 1st ques
i12dy015_order_10_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 10th ques
i12dy015_order_11_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 11th ques
i12dy015_order_12_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 12th ques
i12dy015_order_2_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 2nd ques
i12dy015_order_3_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 3rd ques
i12dy015_order_4_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 4th ques
i12dy015_order_5_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 5th ques

i12dy015_order_6_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 6th ques
i12dy015_order_7_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 7th ques
i12dy015_order_8_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 8th ques
i12dy015_order_9_	wv12 uas26 difficulty:: QUES ORDER - dy001-dy012, 9th ques
i12b001	wv12 uas26 background:: whether has children
i12b002	wv12 uas26 background:: whether has twins
i12b003	wv12 uas26 background:: whether twins below 6 years old
i12b004	wv12 uas26 background:: number of children before having twins

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

Variable Name	Variable Label
c12s001	wv12 uas38 subj numeracy scale:: self-perceived skill w fractions
c12s002	wv12 uas38 subj numeracy scale:: self-perceived skill w percentages
c12s003	wv12 uas38 subj numeracy scale:: self-perceived skill w calculating 15% tip
c12s004	wv12 uas38 subj numeracy scale:: self-perceived skill w calclating 25% discount
c12s005	wv12 uas38 subj numeracy scale:: helpfulness of newpaper tables & graphs
c12s006	wv12 uas38 subj numeracy scale:: prefer chances stated in words vs in nums
c12s007	wv12 uas38 subj numeracy scale:: prefer weather predictns stated in words vs %s
c12s008	wv12 uas38 subj numeracy scale:: how often find numerical info useful
c12total	wv12 uas38 subj numeracy scale:: SNS total - sum non-miss ratings in s001-s008
c12avgsnsscore	wv12 uas38 subj numeracy scale:: SNS Score - ave non-miss ratings in s001-s008
c12c001	wv12 uas38 fncl well-being scale:: extent r can handle major unexpectd expenses
c13c001	wv13 uas177 fncl well-being scale:: extent r can handle major unexpectd expenses
c14c001	wv14 uas413 fncl well-being scale:: extent r can handle major unexpectd expenses
c12c002	wv12 uas38 fncl well-being scale:: extent that r currently securing fncl future
c13c002	wv13 uas177 fncl well-being scale:: extent that r currntly securing fncl future
c14c002	wv14 uas413 fncl well-being scale:: extent that r currntly securing fncl future
c12c003	wv12 uas38 fncl well-being scale:: extent money stops from having things wanted
c13c003	wv13 uas177 fncl well-being scale:: extent money stop from having things wanted
c14c003	wv14 uas413 fncl well-being scale:: extent money stop from having things wanted
c12c004	wv12 uas38 fncl well-being scale:: extent enjoying life due to good money mngmt
c13c004	wv13 uas177 fncl well-being scale:: extent enjoyin life due to good money mngmt
c14c004	wv14 uas413 fncl well-being scale:: extent enjoyin life due to good money mngmt
c12c005	wv12 uas38 fncl well-being scale:: extent that r is just getting by financially
c13c005	wv13 uas177 fncl well-being scale:: extent r is just getting by financially
c14c005	wv14 uas413 fncl well-being scale:: extent r is just getting by financially
c12c006	wv12 uas38 fncl well-being scale:: level of concern that money will not last
c13c006	wv13 uas177 fncl well-being scale:: level of concern that money will not last
c14c006	wv14 uas413 fncl well-being scale:: level of concern that money will not last

c12c007	wv12 uas38 fncl well-being scale:: freq that purchasing gift causes fncl strain
c13c007	wv13 uas177 fncl well-being scale:: freq that purchasin gift causes fncl strain
c14c007	wv14 uas413 fncl well-being scale:: freq that purchasin gift causes fncl strain
c12c008	wv12 uas38 fncl well-being scale:: freq that have money left over at end of mo
c13c008	wv13 uas177 fncl well-being scale:: freq that have money left over at end of mo
c14c008	wv14 uas413 fncl well-being scale:: freq that have money left over at end of mo
c12c009	wv12 uas38 fncl well-being scale:: freq that behind with finances
c13c009	wv13 uas177 fncl well-being scale:: freq that behind with finances
c14c009	wv14 uas413 fncl well-being scale:: freq that behind with finances
c12c010	wv12 uas38 fncl well-being scale:: freq that finances control life
c13c010	wv13 uas177 fncl well-being scale:: freq that finances control life
c14c010	wv14 uas413 fncl well-being scale:: freq that finances control life
c12c011	wv12 uas38 fncl well-being scale:: age 18-61 || 62+
c13c011	wv13 uas177 fncl well-being scale:: age 18-61 || 62+
c14c011	wv14 uas413 fncl well-being scale:: age 18-61 || 62+
c12c012	wv12 uas38 fncl well-being scale:: read surv ques myself || ques read to me
c13c012	wv13 uas177 fncl well-being scale:: read surv ques myself || ques read to me
c14c012	wv14 uas413 fncl well-being scale:: read surv ques myself || ques read to me
c12part1score_1_	wv12 uas38 fncl well-being scale:: recode of c001 to 4-to-0 range
c13part1score_1_	wv13 uas177 fncl well-being scale:: recode of c001 to 4-to-0 range
c14part1score_1_	wv14 uas413 fncl well-being scale:: recode of c001 to 4-to-0 range
c12part1score_2_	wv12 uas38 fncl well-being scale:: recode of c002 to 4-to-0 range
c13part1score_2_	wv13 uas177 fncl well-being scale:: recode of c002 to 4-to-0 range
c14part1score_2_	wv14 uas413 fncl well-being scale:: recode of c002 to 4-to-0 range
c12part1score_3_	wv12 uas38 fncl well-being scale:: reverse score & recode c003 to 4-to-0 range
c13part1score_3_	wv13 uas177 fncl well-being scale:: reverse score & recode c003 to 4-to-0 range
c14part1score_3_	wv14 uas413 fncl well-being scale:: reverse score & recode c003 to 4-to-0 range
c12part1score_4_	wv12 uas38 fncl well-being scale:: recode of c004 to 4-to-0 range
c13part1score_4_	wv13 uas177 fncl well-being scale:: recode of c004 to 4-to-0 range
c14part1score_4_	wv14 uas413 fncl well-being scale:: recode of c004 to 4-to-0 range

c12part1score_5_	wv12 uas38 fncl well-being scale:: reverse score & recode c005 to 4-to-0 range
c13part1score_5_	wv13 uas177 fncl well-being scale:: reverse score & recode c005 to 4-to-0 range
c14part1score_5_	wv14 uas413 fncl well-being scale:: reverse score & recode c005 to 4-to-0 range
c12part1score_6_	wv12 uas38 fncl well-being scale:: reverse score & recode c006 to 4-to-0 range
c13part1score_6_	wv13 uas177 fncl well-being scale:: reverse score & recode c006 to 4-to-0 range
c14part1score_6_	wv14 uas413 fncl well-being scale:: reverse score & recode c006 to 4-to-0 range
c12part2score_1_	wv12 uas38 fncl well-being scale:: reverse score & recode c007 to 4-to-0 range
c13part2score_1_	wv13 uas177 fncl well-being scale:: reverse score & recode c007 to 4-to-0 range
c14part2score_1_	wv14 uas413 fncl well-being scale:: reverse score & recode c007 to 4-to-0 range
c12part2score_2_	wv12 uas38 fncl well-being scale:: recode of c008 to 4-to-0 range
c13part2score_2_	wv13 uas177 fncl well-being scale:: recode of c008 to 4-to-0 range
c14part2score_2_	wv14 uas413 fncl well-being scale:: recode of c008 to 4-to-0 range
c12part2score_3_	wv12 uas38 fncl well-being scale:: reverse score & recode c009 to 4-to-0 range
c13part2score_3_	wv13 uas177 fncl well-being scale:: reverse score & recode c009 to 4-to-0 range
c14part2score_3_	wv14 uas413 fncl well-being scale:: reverse score & recode c009 to 4-to-0 range
c12part2score_4_	wv12 uas38 fncl well-being scale:: reverse score & recode c010 to 4-to-0 range
c13part2score_4_	wv13 uas177 fncl well-being scale:: reverse score & recode c010 to 4-to-0 range
c14part2score_4_	wv14 uas413 fncl well-being scale:: reverse score & recode c010 to 4-to-0 range
c12part1sub	wv12 uas38 fncl well-being scale:: Part 1 subtotal during calc of CFPB score
c13part1sub	wv13 uas177 fncl well-being scale:: Part 1 subtotal during calc of CFPB score
c14part1sub	wv14 uas413 fncl well-being scale:: Part 1 subtotal during calc of CFPB score
c12part2sub	wv12 uas38 fncl well-being scale:: Part 2 subtotal during calc of CFPB score
c13part2sub	wv13 uas177 fncl well-being scale:: Part 2 subtotal during calc of CFPB score
c14part2sub	wv14 uas413 fncl well-being scale:: Part 2 subtotal during calc of CFPB score
c12totalrespvalue	wv12 uas38 fncl well-being scale:: Total response value of recoded CFPB ques
c13totalrespvalue	wv13 uas177 fncl well-being scale:: Total response value of recoded CFPB ques
c14totalrespvalue	wv14 uas413 fncl well-being scale:: Total response value of recoded CFPB ques
c12wellbeingscore	wv12 uas38 fncl well-being scale:: CFPB score
c13wellbeingscore	wv13 uas177 fncl well-being scale:: CFPB score
c14wellbeingscore	wv14 uas413 fncl well-being scale:: CFPB score

c13wellbeingscore_fwb	wv13 uas177 fncl well-being scale:: CFPB score, IRT-based
c12c013	wv12 uas38 financial well-being:: confidence in making fncl decisions
c13c013	wv13 uas177 financial well-being:: confidence in making fncl decisions
c14c013	wv14 uas413 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 uas42 WJ:: Number Series, total raw score
n14nsa_score	wv14 uas292 WJ:: Number Series, total raw score
n13nsb_score	wv13 uas83 WJ:: Number Series, total raw score
n15nsb_score	wv15 uas483 WJ:: Number Series, total raw score
n12num_cog	wv12 uas42 WJ:: Number Series, IRT-based series score
n13num_cog	wv13 uas83 WJ:: Number Series, IRT-based series score
n14num_cog	wv14 uas292 WJ:: Number Series, IRT-based series score
n15num_cog	wv15 uas483 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 uas43 WJ:: Picture Vocabulary, total raw score
v13pvb_score	wv13 uas84 WJ:: Picture Vocabulary, total raw score
v15pvb_score	wv15 uas484 WJ:: Picture Vocabulary, total raw score
v12pvoc_cog	wv12 uas43 WJ:: Picture Vocabulary, IRT-based series score
v13pvoc_cog	wv13 uas84 WJ:: Picture Vocabulary, IRT-based series score
v14pvoc_cog	wv14 uas293 WJ:: Picture Vocabulary, IRT-based series score
v15pvoc_cog	wv15 uas484 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 uas44 WJ:: Verbal Analogies, total raw score
a14vea_score	wv14 uas294 WJ:: Verbal Analogies, total raw score
a13veb_score	wv13 uas85 WJ:: Verbal Analogies, total raw score
a15veb_score	wv15 uas485 WJ:: Verbal Analogies, total raw score
a12vana_cog	wv12 uas44 WJ:: Verbal Analogies, IRT-based series score
a13vana_cog	wv13 uas85 WJ:: Verbal Analogies, IRT-based series score
a14vana_cog	wv14 uas294 WJ:: Verbal Analogies, IRT-based series score

a15vana_cog	wv15 uas485 WJ:: Verbal Analogies, IRT-based series score

Table B.10 Topic D Variables included in the Comprehensive File

Variable Name	Variable Label
d14reward	wv14 uas322:: reward
d15reward	wv15 uas551:: reward
d14currentage	wv14 uas322:: current calculated age
d15currentage	wv15 uas551:: current calculated age
d14pur1	wv14 uas322 SS disability knwge:: how char pgms - MULT RESP COMBO
d15pur1	wv15 uas551 SS disability knwge:: how char pgms - MULT RESP COMBO
d14pur1s1	wv14 uas322 SS disability knwge:: how char pgms - public ins pgm
d15pur1s1	wv15 uas551 SS disability knwge:: how char pgms - public ins pgm
d14pur1s2	wv14 uas322 SS disability knwge:: how char pgms - pension plan/annuity
d15pur1s2	wv15 uas551 SS disability knwge:: how char pgms - pension plan/annuity
d14pur1s3	wv14 uas322 SS disability knwge:: how char pgms - assist for those in need
d15pur1s3	wv15 uas551 SS disability knwge:: how char pgms - assist for those in need
d14pur1s4	wv14 uas322 SS disability knwge:: how char pgms - welfare pgm
d15pur1s4	wv15 uas551 SS disability knwge:: how char pgms - welfare pgm
d14pur1s5	wv14 uas322 SS disability knwge:: how char pgms - other
d15pur1s5	wv15 uas551 SS disability knwge:: how char pgms - other
d14pur1_order_1_	wv14 uas322 SS disability knwge:: how char pgms - ANS ORDER, 1st option
d15pur1_order_1_	wv15 uas551 SS disability knwge:: how char pgms - ANS ORDER, 1st option
d14pur1_order_2_	wv14 uas322 SS disability knwge:: how char pgms - ANS ORDER, 2nd option
d15pur1_order_2_	wv15 uas551 SS disability knwge:: how char pgms - ANS ORDER, 2nd option
d14pur1_order_3_	wv14 uas322 SS disability knwge:: how char pgms - ANS ORDER, 3rd option
d15pur1_order_3_	wv15 uas551 SS disability knwge:: how char pgms - ANS ORDER, 3rd option
d14pur1_order_4_	wv14 uas322 SS disability knwge:: how char pgms - ANS ORDER, 4th option
d15pur1_order_4_	wv15 uas551 SS disability knwge:: how char pgms - ANS ORDER, 4th option
d14pur1_order_5_	wv14 uas322 SS disability knwge:: how char pgms - ANS ORDER, 5th option
d15pur1_order_5_	wv15 uas551 SS disability knwge:: how char pgms - ANS ORDER, 5th option
d14pur2a	wv14 uas322 SS disability opin:: benfits are impt for protecting people in need
d15pur2a	wv15 uas551 SS disability opin:: benfits are impt for protecting people in need

d14pur2b	wv14 uas322 SS disability opin:: too many receive benefits who dont need them
d15pur2b	wv15 uas551 SS disability opin:: too many receive benefits who dont need them
d14pur2c	wv14 uas322 SS disability opin:: many with disabilities need benefits
d15pur2c	wv15 uas551 SS disability opin:: many with disabilities need benefits
d14pur2d	wv14 uas322 SS disability opin:: would definitely apply for benefits if needed
d15pur2d	wv15 uas551 SS disability opin:: would definitely apply for benefits if needed
d14pur2e	wv14 uas322 SS disability opin:: there is stigma attached to receving benefits
d15pur2e	wv15 uas551 SS disability opin:: there is stigma attached to receving benefits
d14pur2_order_1_	wv14 uas322 SS disability opin:: QUES ORDER - pur2a-pur2e, 1st ques
d15pur2_order_1_	wv15 uas551 SS disability opin:: QUES ORDER - pur2a-pur2e, 1st ques
d14pur2_order_2_	wv14 uas322 SS disability opin:: QUES ORDER - pur2a-pur2e, 2nd ques
d15pur2_order_2_	wv15 uas551 SS disability opin:: QUES ORDER - pur2a-pur2e, 2nd ques
d14pur2_order_3_	wv14 uas322 SS disability opin:: QUES ORDER - pur2a-pur2e, 3rd ques
d15pur2_order_3_	wv15 uas551 SS disability opin:: QUES ORDER - pur2a-pur2e, 3rd ques
d14pur2_order_4_	wv14 uas322 SS disability opin:: QUES ORDER - pur2a-pur2e, 4th ques
d15pur2_order_4_	wv15 uas551 SS disability opin:: QUES ORDER - pur2a-pur2e, 4th ques
d14pur2_order_5_	wv14 uas322 SS disability opin:: QUES ORDER - pur2a-pur2e, 5th ques
d15pur2_order_5_	wv15 uas551 SS disability opin:: QUES ORDER - pur2a-pur2e, 5th ques
d14pur3	wv14 uas322 SS disability knwge:: origin of funds - MULT RESP COMBO
d15pur3	wv15 uas551 SS disability knwge:: origin of funds - MULT RESP COMBO
d14pur3s1	wv14 uas322 SS disability knwge:: origin of funds - income & sales taxes
d15pur3s1	wv15 uas551 SS disability knwge:: origin of funds - income & sales taxes
d14pur3s2	wv14 uas322 SS disability knwge:: origin of funds - local & state governments
d15pur3s2	wv15 uas551 SS disability knwge:: origin of funds - local & state governments
d14pur3s3	wv14 uas322 SS disability knwge:: origin of funds - disability ins trust fund
d15pur3s3	wv15 uas551 SS disability knwge:: origin of funds - disability ins trust fund
d14pur3s4	wv14 uas322 SS disability knwge:: origin of funds - national debt
d15pur3s4	wv15 uas551 SS disability knwge:: origin of funds - national debt
d14pur3s5	wv14 uas322 SS disability knwge:: origin of funds - SS taxes
d15pur3s5	wv15 uas551 SS disability knwge:: origin of funds - SS taxes

d14sco1	wv14 uas322 SS disability knwge:: main causes of dty- MULT RESP COMBO
d15sco1	wv15 uas551 SS disability knwge:: main causes of dty- MULT RESP COMBO
d14sco1s1	wv14 uas322 SS disability knwge:: main causes of dty- menthal health
d15sco1s1	wv15 uas551 SS disability knwge:: main causes of dty- menthal health
d14sco1s2	wv14 uas322 SS disability knwge:: main causes of dty- cancer
d15sco1s2	wv15 uas551 SS disability knwge:: main causes of dty- cancer
d14sco1s3	wv14 uas322 SS disability knwge:: main causes of dty- musculoskeletal cond
d15sco1s3	wv15 uas551 SS disability knwge:: main causes of dty- musculoskeletal cond
d14sco1s4	wv14 uas322 SS disability knwge:: main causes of dty- neurological disorders
d15sco1s4	wv15 uas551 SS disability knwge:: main causes of dty- neurological disorders
d14sco1s5	wv14 uas322 SS disability knwge:: main causes of dty- chronic (e.g. diab, hrt)
d15sco1s5	wv15 uas551 SS disability knwge:: main causes of dty- chronic (e.g. diab, hrt)
d14sco1s6	wv14 uas322 SS disability knwge:: main causes of dty- short-term work inj/ill
d15sco1s6	wv15 uas551 SS disability knwge:: main causes of dty- short-term work inj/ill
d14sco1s7	wv14 uas322 SS disability knwge:: main causes of dty- shrt-trm non-wrk inj/ill
d15sco1s7	wv15 uas551 SS disability knwge:: main causes of dty- shrt-trm non-wrk inj/ill
d14sco1s8	wv14 uas322 SS disability knwge:: main causes of dty- pregnancy
d15sco1s8	wv15 uas551 SS disability knwge:: main causes of dty- pregnancy
d14sco1s9	wv14 uas322 SS disability knwge:: main causes of dty- fraud
d15sco1s9	wv15 uas551 SS disability knwge:: main causes of dty- fraud
d14sco1s10	wv14 uas322 SS disability knwge:: main causes of dty- other
d15sco1s10	wv15 uas551 SS disability knwge:: main causes of dty- other
d14sco1_order_1_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 1st option
d15sco1_order_1_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 1st option
d14sco1_order_2_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 2nd option
d15sco1_order_2_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 2nd option
d14sco1_order_3_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 3rd option
d15sco1_order_3_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 3rd option
d14sco1_order_4_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 4th option
d15sco1_order_4_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 4th option

d14sco1_order_5_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 5th option
d15sco1_order_5_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 5th option
d14sco1_order_6_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 6th option
d15sco1_order_6_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 6th option
d14sco1_order_7_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 7th option
d15sco1_order_7_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 7th option
d14sco1_order_8_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 8th option
d15sco1_order_8_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 8th option
d14sco1_order_9_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 9th option
d15sco1_order_9_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 9th option
d14sco1_order_10_	wv14 uas322 SS disability knwge:: main causes of dty- ANS ORDER, 10th option
d15sco1_order_10_	wv15 uas551 SS disability knwge:: main causes of dty- ANS ORDER, 10th option
d14sco1a	wv14 uas322 SS disability knwge:: most common cause of dty
d15sco1a	wv15 uas551 SS disability knwge:: most common cause of dty
d14sco1a_order_1_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 1st opt
d15sco1a_order_1_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 1st opt
d14sco1a_order_2_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 2nd opt
d15sco1a_order_2_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 2nd opt
d14sco1a_order_3_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 3rd opt
d15sco1a_order_3_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 3rd opt
d14sco1a_order_4_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 4th opt
d15sco1a_order_4_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 4th opt
d14sco1a_order_5_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 5th opt
d15sco1a_order_5_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 5th opt
d14sco1a_order_6_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 6th opt
d15sco1a_order_6_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 6th opt
d14sco1a_order_7_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 7th opt
d15sco1a_order_7_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 7th opt
d14sco1a_order_8_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 8th opt
d15sco1a_order_8_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 8th opt

d14sco1a_order_9_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 9th opt
d15sco1a_order_9_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 9th opt
d14sco1a_order_10_	wv14 uas322 SS disability knwge:: most common cause of dty - ANS ORDER, 10th op
d15sco1a_order_10_	wv15 uas551 SS disability knwge:: most common cause of dty - ANS ORDER, 10th op
d14sco2	wv14 uas322 SS disability knwge:: perc of applicants approved for benefits
d14sco3_randomizer	wv14 uas322 SS disability knwge:: QUES ORDER - sco3a-sco3c
d15sco3_randomizer	wv15 uas551 SS disability knwge:: QUES ORDER - sco3a-sco3c
d14sco3a	wv14 uas322 SS disability knwge:: percentage of adults receive SS retirement
d15sco3a	wv15 uas551 SS disability knwge:: percentage of adults receive SS retirement
d14sco3b	wv14 uas322 SS disability knwge:: percentage of adults receive SS disability
d15sco3b	wv15 uas551 SS disability knwge:: percentage of adults receive SS disability
d14sco3c	wv14 uas322 SS disability knwge:: percentage of adults receive SNAP/food stamps
d15sco3c	wv15 uas551 SS disability knwge:: percentage of adults receive SNAP/food stamps
d14sco5	wv14 uas322 SS disability knwge:: how much benes receive per mo
d15sco5	wv15 uas551 SS disability knwge:: how much benes receive per mo
d14sco5_fol	wv14 uas322 SS disability knwge:: how much benes receive per mo, confirmaiton
d15sco5_fol	wv15 uas551 SS disability knwge:: how much benes receive per mo, confirmaiton
d14sco6	wv14 uas322 SS disability knwge:: about benes - MULT RESP COMBO
d15sco6	wv15 uas551 SS disability knwge:: about benes - MULT RESP COMBO
d14sco6s1	wv14 uas322 SS disability knwge:: about benes - very small % are < than 35
d15sco6s1	wv15 uas551 SS disability knwge:: about benes - very small % are < than 35
d14sco6s2	wv14 uas322 SS disability knwge:: about benes - majorty start when young & stay
d15sco6s2	wv15 uas551 SS disability knwge:: about benes - majorty start when young & stay
d14sco6s3	wv14 uas322 SS disability knwge:: about benes - majority are older than 50
d15sco6s3	wv15 uas551 SS disability knwge:: about benes - majority are older than 50
d14sco6s4	wv14 uas322 SS disability knwge:: about benes - small % diffclty w daily living
d15sco6s4	wv15 uas551 SS disability knwge:: about benes - small % diffclty w daily living
d14sco6s5	wv14 uas322 SS disability knwge:: about benes - most in HH w income < 25k
d15sco6s5	wv15 uas551 SS disability knwge:: about benes - most in HH w income < 25k
d14sco6s6	wv14 uas322 SS disability knwge:: about benes - none of the above

d15sco6s6	wv15 uas551 SS disability knwge:: about benes - none of the above
d14sco7_position	wv14 uas322 SS disability knwge:: position of sco7 veterans question
d15sco7_position	wv15 uas551 SS disability knwge:: position of sco7 veterans question
d14sco7	wv14 uas322 SS disability knwge:: % of disability benes who are veterans
d15sco7	wv15 uas551 SS disability knwge:: % of disability benes who are veterans
d14rul1a	wv14 uas322 SS disability knwge:: T/F that 20 yr-old very unlikely to have dty
d15rul1a	wv15 uas551 SS disability knwge:: T/F that 20 yr-old very unlikely to have dty
d14rul1b	wv14 uas322 SS disability knwge:: T/F that SS gives access to Medicare/Medicaid
d15rul1b	wv15 uas551 SS disability knwge:: T/F that SS gives access to Medicare/Medicaid
d14rul2	wv14 uas322 SS disability knwge:: how easy to obtain benefits
d15rul2	wv15 uas551 SS disability knwge:: how easy to obtain benefits
d14rul3	wv14 uas322 SS disability knwge:: time between apply for benefits & receive
d15rul3	wv15 uas551 SS disability knwge:: time between apply for benefits & receive
d14is_randomizer	wv14 uas322 SSDI knwge:: randomizer for whether to display is001a & is002a
d14awa1	wv14 uas322 SSDI knwge:: whether aware that SSDI existed
d15awa1	wv15 uas551 SSDI knwge:: whether aware that SSDI existed
d15sco2_a	wv15 uas551 SSDI knwge:: % of applicants ultimately approved for SSDI
d14rul4a	wv14 uas322 SSDI knwge:: T/F that anyone with a SS # is eligible
d15rul4a	wv15 uas551 SSDI knwge:: T/F that anyone with a SS # is eligible
d14rul4b	wv14 uas322 SSDI knwge:: T/F that receive benfit forever even if no longer dbled
d15rul4b	wv15 uas551 SSDI knwge:: T/F that receive benfit forever even if no longer dbled
d14rul4c	wv14 uas322 SSDI knwge:: T/F that those with short-term disability not eligible
d15rul4c	wv15 uas551 SSDI knwge:: T/F that those with short-term disability not eligible
d14rul4d	wv14 uas322 SSDI knwge:: T/F that must submit claim before can receive benefits
d15rul4d	wv15 uas551 SSDI knwge:: T/F that must submit claim before can receive benefits
d14rul4e	wv14 uas322 SSDI knwge:: T/F that sp & kids can receive based on bene earnings
d15rul4e	wv15 uas551 SSDI knwge:: T/F that sp & kids can receive based on bene earnings
d14rul4f	wv14 uas322 SSDI knwge:: T/F that 15 yrs employed & paid SS taxes before eligib
d15rul4f	wv15 uas551 SSDI knwge:: T/F that 15 yrs employed & paid SS taxes before eligib
d14rul4g	wv14 uas322 SSDI knwge:: T/F that still eligible if receive SS retirement

d15rul4g	wv15 uas551 SSDI knwge:: T/F that still eligible if receive SS retirement
d14rul4h	wv14 uas322 SSDI knwge:: T/F that claim gets denied if claimant can do oth wrk
d15rul4h_que15	wv15 uas551 SSDI knwge:: <wv15 ques txt chng> T/F claim denied if can do oth wrk
d14rul4i	wv14 uas322 SSDI knwge:: T/F that benes have Medicare immed after start date
d15rul4i	wv15 uas551 SSDI knwge:: T/F that benes have Medicare immed after start date
d14rul4j	wv14 uas322 SSDI knwge:: T/F that to qual must worked in last 10 yrs + med cond
d15rul4j	wv15 uas551 SSDI knwge:: T/F that to qual must worked in last 10 yrs + med cond
d14rul4k	wv14 uas322 SSDI knwge:: T/F that can receive even if can do work done in past
d15rul4k	wv15 uas551 SSDI knwge:: T/F that can receive even if can do work done in past
d14rul4l	wv14 uas322 SSDI knwge:: T/F that children of benes can receive benefit check
d15rul4l	wv15 uas551 SSDI knwge:: T/F that children of benes can receive benefit check
d15rul4m	wv15 uas551 SSDI knwge:: T/F that must wrk job paying into SS 9 of last 10 yrs
d15rul4n	wv15 uas551 SSDI knwge:: T/F that can wrk while getting benfits if income low
d15rul4_order_1_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 1st ques
d15rul4_order_2_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 2nd ques
d15rul4_order_3_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 3rd ques
d15rul4_order_4_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 4th ques
d15rul4_order_5_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 5th ques
d15rul4_order_6_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 6th ques
d15rul4_order_7_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 7th ques
d15rul4_order_8_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 8th ques
d15rul4_order_9_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 9th ques
d15rul4_order_10_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 10th ques
d15rul4_order_11_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 11th ques
d15rul4_order_12_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 12th ques
d15rul4_order_13_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 13th ques
d15rul4_order_14_	wv15 uas551 SSDI knwge:: QUES ORDER - rul4a-rul4n, 14th ques
d14awa2	wv14 uas322 SSI knwge:: whether aware that SSI exists for disabled w low income
d15awa2	wv15 uas551 SSI knwge:: whether aware that SSI exists for disabled w low income
d15sco2_b	wv15 uas551 SSI knwge:: % of applicants ultimately approved for SSI

d14rul5a	wv14 uas322 SSI knwge:: T/F that pays benefits to aged/blind/dbled w low income
d15rul5a	wv15 uas551 SSI knwge:: T/F that pays benefits to aged/blind/dbled w low income
d14rul5b	wv14 uas322 SSI knwge:: T/F that benes are eligible for Medicaid
d15rul5b	wv15 uas551 SSI knwge:: T/F that benes are eligible for Medicaid
d14rul5c	wv14 uas322 SSI knwge:: T/F that can receive even if can do work done in past
d15rul5c	wv15 uas551 SSI knwge:: T/F that can receive even if can do work done in past
d14rul5d	wv14 uas322 SSI knwge:: T/F that only eligible if blind, disabled or over 65
d15rul5d	wv15 uas551 SSI knwge:: T/F that only eligible if blind, disabled or over 65
d15rul5e	wv15 uas551 SSI knwge:: T/F that only for those with limited income/assets
d15rul5f	wv15 uas551 SSI knwge:: T/F that pays for disabled chldrn from low income famly
d15rul5g	wv15 uas551 SSI knwge:: T/F that provides financial help regardless of earnings
d15rul5_order_1_	wv15 uas551 SSI knwge:: QUES ORDER - rul5a-rul5n, 1st ques
d15rul5_order_2_	wv15 uas551 SSI knwge:: QUES ORDER - rul5a-rul5n, 2nd ques
d15rul5_order_3_	wv15 uas551 SSI knwge:: QUES ORDER - rul5a-rul5n, 3rd ques
d15rul5_order_4_	wv15 uas551 SSI knwge:: QUES ORDER - rul5a-rul5n, 4th ques
d15rul5_order_5_	wv15 uas551 SSI knwge:: QUES ORDER - rul5a-rul5n, 5th ques
d15rul5_order_6_	wv15 uas551 SSI knwge:: QUES ORDER - rul5a-rul5n, 6th ques
d15rul5_order_7_	wv15 uas551 SSI knwge:: QUES ORDER - rul5a-rul5n, 7th ques
d14self_position	wv14 uas322 disability & self:: position of self section
d14self0	wv14 uas322 disability & self:: whether currently working
d15self0	wv15 uas551 disability & self:: whether currently working
d14self1	wv14 uas322 disability & self:: long-term hlth prob - MULT RESP COMBO
d15self1_ans15	wv15 uas551 disability & self:: <wv15 ans chng> lng-trm hlth prob - MLT RSP CMB
d14self1s1	wv14 uas322 disability & self:: long-term hlth prob - apply for benefits
d15self1s1_ans15	wv15 uas551 disability & self:: long-term hlth prob - apply for benefits
d14self1s2	wv14 uas322 disability & self:: long-term hlth prob - look for another job
d15self1s2_ans15	wv15 uas551 disability & self:: long-term hlth prob - look for another job
d14self1s3	wv14 uas322 disability & self:: long-term hlth prob - stop wrk & rely on savings
d15self1s3_ans15	wv15 uas551 disability & self:: long-term hlth prob - stop wrk & rely on savings
d14self1s4	wv14 uas322 disability & self:: long-term hlth prob - not applicable

d15self1s4_ans15	wv15 uas551 disability & self:: long-term hlth prob - not applicable
d14self1s5	wv14 uas322 disability & self:: long-term hlth prob - other
d15self1s5_ans15	wv15 uas551 disability & self:: long-term hlth prob - other
d15self1s6_ans15	wv15 uas551 disability & self:: long-term hlth prob - apply workers comp
d15self1s7_ans15	wv15 uas551 disability & self:: long-term hlth prob - retired & claim SS benfit
d14self2	wv14 uas322 disability & self:: whether apply for benefits if cant find job
d15self2_samp15	wv15 uas551 disability & self:: <wv15 samp dif> wheth apply if cant find job
d14self3	wv14 uas322 disability & self:: whether apply for benefits if no savings
d15self3_samp15	wv15 uas551 disability & self:: <wv15 samp dif> wheth apply if no savings
d15self3a	wv15 uas551 disability & self:: wheth apply for benefits if no workers comp
d14self4	wv14 uas322 SS disability & self:: benefits info sources - MULT RESP COMBO
d15self4_ans15	wv15 uas551 SS disability & self:: <wv15 ans chg> info sources - MULT RESP CMBO
d14self4s1	wv14 uas322 SS disability & self:: benefits info sources - fam/frnds/colleagues
d15self4s1_ans15	wv15 uas551 SS disability & self:: benefits info sources - fam/frnds/colleagues
d14self4s2	wv14 uas322 SS disability & self:: benefits info sources - healthcare provider
d15self4s2_ans15	wv15 uas551 SS disability & self:: benefits info sources - healthcare provider
d14self4s3	wv14 uas322 SS disability & self:: benefits info sources - tv/radio/paper/media
d15self4s3_ans15	wv15 uas551 SS disability & self:: benefits info sources - tv/radio/paper/media
d14self4s4	wv14 uas322 SS disability & self:: benefits info sources - SSA
d15self4s4_ans15	wv15 uas551 SS disability & self:: benefits info sources - SSA
d14self4s5	wv14 uas322 SS disability & self:: benefits info sources - community orgs
d15self4s5_ans15	wv15 uas551 SS disability & self:: benefits info sources - community orgs
d14self4s6	wv14 uas322 SS disability & self:: benefits info sources - lawyers
d15self4s6_ans15	wv15 uas551 SS disability & self:: benefits info sources - lawyers
d14self4s7	wv14 uas322 SS disability & self:: benefits info sources - other
d15self4s7_ans15	wv15 uas551 SS disability & self:: benefits info sources - other
d14self4s8	wv14 uas322 SS disability & self:: benefits info sources - have never done so
d15self4s8_ans15	wv15 uas551 SS disability & self:: benefits info sources - have never done so
d15self4s9_ans15	wv15 uas551 SS disability & self:: benefits info sources - disability orgs
d15self4s10_ans15	wv15 uas551 SS disability & self:: benefits info sources - online

d14self5	wv14 uas322 SS disability & self:: specific SSA info sources - MULT RESP COMBO
d15self5	wv15 uas551 SS disability & self:: specific SSA info sources - MULT RESP COMBO
d14self5s1	wv14 uas322 SS disability & self:: specific SSA info sources - SSA website
d15self5s1	wv15 uas551 SS disability & self:: specific SSA info sources - SSA website
d14self5s2	wv14 uas322 SS disability & self:: specific SSA info sources - mySocialSecurity
d15self5s2	wv15 uas551 SS disability & self:: specific SSA info sources - mySocialSecurity
d14self5s3	wv14 uas322 SS disability & self:: specific SSA info sources - SS phone line
d15self5s3	wv15 uas551 SS disability & self:: specific SSA info sources - SS phone line
d14self5s4	wv14 uas322 SS disability & self:: specific SSA info sources - SS office
d15self5s4	wv15 uas551 SS disability & self:: specific SSA info sources - SS office
d14self5s5	wv14 uas322 SS disability & self:: specific SSA info sources - SS social media
d15self5s5	wv15 uas551 SS disability & self:: specific SSA info sources - SS social media
d14self5s6	wv14 uas322 SS disability & self:: specific SSA info sources - other
d15self5s6	wv15 uas551 SS disability & self:: specific SSA info sources - other
d14self6a	wv14 uas322 SS disability & self:: extent of interest to lrn more abt SS benfits
d15self6a	wv15 uas551 SS disability & self:: extent of interest to lrn more abt SS benfits
d14self6b	wv14 uas322 SS disability & self:: extent know best srces of info abt SS benfits
d15self6b	wv15 uas551 SS disability & self:: extent know best srces of info abt SS benfits
d14self6c	wv14 uas322 SS disability & self:: extent easily find needed info abt SS benfits
d15self6c	wv15 uas551 SS disability & self:: extent easily find needed info abt SS benfits
d14self7a	wv14 uas322 disability & self:: chance have disability that prevents working
d15self7a	wv15 uas551 disability & self:: chance have disability that prevents working
d14self7b	wv14 uas322 disability & self:: chance have to rely on disability insurance
d15self7b	wv15 uas551 disability & self:: chance have to rely on disability insurance
d14self8	wv14 uas322 SS disability opin:: preference for how SS funds its benefits
d15self8	wv15 uas551 SS disability opin:: preference for how SS funds its benefits
d14self9	wv14 uas322 SS disability & self:: whether have enuf work credits for SSDI qual
d15self9	wv15 uas551 SS disability & self:: whether have enuf work credits for SSDI qual
d15self9b	wv15 uas551 SS disability & self:: wheth 5 of last 10 yrs at job paying into SS
d15self9c	wv15 uas551 SS disability & self:: wheth 1/2 last 3 yrs at job paying into SS

d14self10	wv14 uas322 SS disability & self:: whether know mo paymnt would get if disabled
d15self10	wv15 uas551 SS disability & self:: whether know mo paymnt would get if disabled
d14self11	wv14 uas322 SS disability & self:: amount of mo paymnt would get if disabled
d15self11	wv15 uas551 SS disability & self:: amount of mo paymnt would get if disabled
d14self11_rf	wv14 uas322 SS disability & self:: amount of mo paymnt would get if dsbled - rf
d15self11_rf	wv15 uas551 SS disability & self:: amount of mo paymnt would get if dsbled - rf
d14self12	wv14 uas322 SS disability & self:: whether ever checked SS statement
d15self12	wv15 uas551 SS disability & self:: whether ever checked SS statement
d14self13	wv14 uas322 SS disability & self:: whether know see SS stmt at MySocialSecurity
d15self13	wv15 uas551 SS disability & self:: whether know see SS stmt at MySocialSecurity
d14sco_v1_1_	wv14 uas322 SS disability vign:: whether should apply for benefits - v1
d14sco_v1_2_	wv14 uas322 SS disability vign:: whether should apply for benefits - v2
d14sco_v1_3_	wv14 uas322 SS disability vign:: whether should apply for benefits - v3
d14sco_v1_4_	wv14 uas322 SS disability vign:: whether should apply for benefits - v4
d14sco_v1_5_	wv14 uas322 SS disability vign:: whether should apply for benefits - v5
d14sco_v1_6_	wv14 uas322 SS disability vign:: whether should apply for benefits - v6
d14sco_v1_7_	wv14 uas322 SS disability vign:: whether should apply for benefits - v7
d14sco_v1_8_	wv14 uas322 SS disability vign:: whether should apply for benefits - v8
d14sco_v1_9_	wv14 uas322 SS disability vign:: whether should apply for benefits - v9
d14sco_v1_10_	wv14 uas322 SS disability vign:: whether should apply for benefits - v10
d14sco_v2_1_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v1
d14sco_v2_2_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v2
d14sco_v2_3_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v3
d14sco_v2_4_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v4
d14sco_v2_5_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v5
d14sco_v2_6_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v6
d14sco_v2_7_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v7
d14sco_v2_8_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v8
d14sco_v2_9_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v9
d14sco_v2_10_	wv14 uas322 SS disability vign:: chance would be approved for benefits - v10

d14sco_v3_1_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v1
d14sco_v3_2_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v2
d14sco_v3_3_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v3
d14sco_v3_4_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v4
d14sco_v3_5_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v5
d14sco_v3_6_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v6
d14sco_v3_7_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v7
d14sco_v3_8_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v8
d14sco_v3_9_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v9
d14sco_v3_10_	wv14 uas322 SS disability vign:: chance working in 5 yrs if no benefits - v10
d14val1a	wv14 uas322 SS disability opin2:: agrmnt amt wrkers get from SS should increase
d15val1a_ans15	wv15 uas551 SS disability opin2:: <wv15 ans chg> agrmnt amt frm SS shld increase
d14val1b	wv14 uas322 SS disability opin2:: agrmnt should be easier for dsbled get benfits
d15val1b_ans15	wv15 uas551 SS disability opin2:: <wv15 ans chg> agrmnt easier for dsbled benfit
d14val1c	wv14 uas322 SS disability opin2:: agrmnt work requiremnts for SSDI be reduced
d15val1c_ans15	wv15 uas551 SS disability opin2:: <wv15 ans chg> agrmnt redce wrk rqurd for SSDI
d14val1d	wv14 uas322 SS disability opin2:: agrmnt amt if in low-inc HH should increase
d15val1d_ans15	wv15 uas551 SS disability opin2:: <wv15 ans chg> agrmnt incrs amt if low-inc HH
d14val2	wv14 uas322 SS disability & self2:: compare imptnce in SSDI mo benfit vs Medcare
d14intro1a	wv14 uas322 SS disability & self3:: whether currently receive SSDI/SSI
d15intro1a	wv15 uas551 SS disability & self3:: whether currently receive SSDI/SSI
d14intro1a_2	wv14 uas322 SS disability & self3:: currently receive SSDI, SSI, not sure, both
d15intro1a_2	wv15 uas551 SS disability & self3:: currently receive SSDI, SSI, not sure, both
d14intro1b	wv14 uas322 SS disability & self3:: whether ever received SSDI/SSI
d15intro1b	wv15 uas551 SS disability & self3:: whether ever received SSDI/SSI
d14intro3	wv14 uas322 SS disability & self3:: whether ever applied for SSDI/SSI
d15intro3	wv15 uas551 SS disability & self3:: whether ever applied for SSDI/SSI
d14intro2a	wv14 uas322 SS disability & self3:: whether have spouse/partner
d15intro2a	wv15 uas551 SS disability & self3:: whether have spouse/partner
d14intro2b	wv14 uas322 SS disability & self3:: whether cur/ever received SSDI/SSI, sp

d15intro2b	wv15 uas551 SS disability & self3:: whether cur/ever received SSDI/SSI, sp
d15intro3b	wv15 uas551 SS disability & self3:: wheth cur hlth cond prevents/reduces work
d14intro4a	wv14 uas322 SS disability & self3:: whether ever hlth cond prevent/reduced wrk
d15intro4a_ch15	wv15 uas551 SS disability & self3:: <w15 txt&ans chg> ever hlth cnd prvnt/rdc wk
d14intro4b	wv14 uas322 SS disability & self3:: cond that prevented/reduced work
d15intro4b	wv15 uas551 SS disability & self3:: cond that prevented/reduced work
d14intro4c	wv14 uas322 SS disability & self3:: when 1st had cond that prevent/reduced work
d15intro4c_month	wv15 uas551 SS disability & self3:: when stopped/reduced work, mo
d15intro4c_year	wv15 uas551 SS disability & self3:: when stopped/reduced work, yr
d15intro4d	wv15 uas551 SS disability & self3:: wheth able to work normally in <= 12 mo
d15intro4e	wv15 uas551 SS disability & self3:: how long cond reduced/prevented working
d14intro5a	wv14 uas322 SS disability & self3:: whether any frnd/fam has cond neg affect wrk
d15intro5a	wv15 uas551 SS disability & self3:: whether any frnd/fam has cond neg affect wrk
d14intro5b	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - MULT RESP COMBO
d15intro5b_ans15	wv15 uas551 SS disability & self3:: <wv15 ans chg> who hlth prvnt wrk - ML RS CM
d14intro5bs1	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - spouse
d15intro5bs1_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - spouse
d14intro5bs2	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - parent
d15intro5bs2_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - parent
d14intro5bs3	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - child
d15intro5bs3_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - child
d14intro5bs4	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - oth fam member
d15intro5bs4_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - oth fam member
d14intro5bs5	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - friend
d15intro5bs5_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - friend
d14intro5bs6	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - cur/form cowrk
d15intro5bs6_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - cur/form cowrk
d14intro5bs7	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - neighbor
d15intro5bs7_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - neighbor
d14intro5bs8	wv14 uas322 SS disability & self3:: who hlth prob prevent wrk - other

d15intro5bs8_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - other
d15intro5bs9_ans15	wv15 uas551 SS disability & self3:: who hlth prob prevent wrk - former partner
d14intro6a	wv14 uas322 SS disability & self3:: whether cur receive SSDI/SSI, friends/fam
d15intro6a	wv15 uas551 SS disability & self3:: whether cur receive SSDI/SSI, friends/fam
d14intro6b	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - MULT RESP COMBO
d15intro6b_ans15	wv15 uas551 SS disability & self3:: <wv15 ans chg> who rcv SSDI/SSI - MLT RSP CM
d14intro6bs1	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - spouse
d15intro6bs1_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - spouse
d14intro6bs2	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - parent
d15intro6bs2_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - parent
d14intro6bs3	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - child
d15intro6bs3_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - child
d14intro6bs4	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - oth fam member
d15intro6bs4_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - oth fam member
d14intro6bs5	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - friend
d15intro6bs5_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - friend
d14intro6bs6	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - cur/former coworker
d15intro6bs6_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - cur/former coworker
d14intro6bs7	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - neighbor
d15intro6bs7_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - neighbor
d14intro6bs8	wv14 uas322 SS disability & self3:: who receives SSDI/SSI - other
d15intro6bs8_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - other
d15intro6bs9_ans15	wv15 uas551 SS disability & self3:: who receives SSDI/SSI - former spouse/partnr
d14ask_application	wv14 uas322 SS disability app:: whether asked SS dty app & dty & self4-5 ques
d15ask_application	wv15 uas551 SS disability app:: whether asked SS dty app & dty & self4-5 ques
d14serv1a	wv14 uas322 SS disability & self4:: receive benefits from SSDI/SSI/both/dk/oth
d15serv1a	wv15 uas551 SS disability & self4:: receive benefits from SSDI/SSI/both/dk/oth
d14serv1b_years	wv14 uas322 SS disability & self4:: yrmo ago started receiving benefits - yrs
d15serv1b_years	wv15 uas551 SS disability & self4:: yrmo ago started receiving benefits - yrs
d14serv1b_months	wv14 uas322 SS disability & self4:: yrmo ago started receiving benefits - mos

d15serv1b_months	wv15 uas551 SS disability & self4:: yrmo ago started receiving benefits - mos
d14serv1b_fwp	wv14 uas322 SS disability & self4:: approx how long ago started receving benfits
d15serv1b_fwp	wv15 uas551 SS disability & self4:: approx how long ago started receving benfits
d14serv1c	wv14 uas322 SS disability app:: programs applied to for benefits
d15serv1c	wv15 uas551 SS disability app:: programs applied to for benefits
d14serv2	wv14 uas322 SS disability app:: how decided to apply for benefits
d15serv2	wv15 uas551 SS disability app:: how decided to apply for benefits
d14serv3	wv14 uas322 SS disability app:: cond 1st applied for - MULT RESP COMBO
d15serv3_ans15	wv15 uas551 SS disability app:: <wv15 ans format chg> condition 1st applied for
d14serv3s1	wv14 uas322 SS disability app:: cond 1st applied for - musculoskeletal (back)
d14serv3s2	wv14 uas322 SS disability app:: cond 1st applied for - cardiovasc (hrt failure)
d14serv3s3	wv14 uas322 SS disability app:: cond 1st applied for - respiratory (COPD)
d14serv3s4	wv14 uas322 SS disability app:: cond 1st applied for - senses/speech issues
d14serv3s5	wv14 uas322 SS disability app:: cond 1st applied for - neuro (ms/Parkn/epilep)
d14serv3s6	wv14 uas322 SS disability app:: cond 1st applied for - mental hlth (depression)
d14serv3s7	wv14 uas322 SS disability app:: cond 1st applied for - cancer
d14serv3s8	wv14 uas322 SS disability app:: cond 1st applied for - other
d14serv3a	wv14 uas322 SS disability app:: how long after disability onset was application
d15serv3a	wv15 uas551 SS disability app:: how long after disability onset was application
d14serv4	wv14 uas322 SS disability app:: yr health prob began to interfere with work
d15serv4	wv15 uas551 SS disability app:: yr health prob began to interfere with work
d14appl2	wv14 uas322 SS disability app:: yr applied for benefits, 1st app attempt
d15appl2	wv15 uas551 SS disability app:: yr applied for benefits, 1st app attempt
d14appl2_followup1	wv14 uas322 SS disability app:: mo ago applied when within 1 yr, 1st app
d15appl2_followup1	wv15 uas551 SS disability app:: mo ago applied when within 1 yr, 1st app
d14appl2_followup2	wv14 uas322 SS disability app:: approx ago applied when nonresponse, 1st app
d15appl2_followup2	wv15 uas551 SS disability app:: approx ago applied when nonresponse, 1st app
d15serv_bar1	wv15 uas551 SS disability app:: why app > 1 yr after onset - MULT RESP COMBO
d15serv_bar1s1	wv15 uas551 SS disability app:: why app > 1 yr after onset - still able to work
d15serv_bar1s2	wv15 uas551 SS disability app:: why app > 1 yr after onset - to work again

d15serv_bar1s3	wv15 uas551 SS disability app:: why app > 1 yr after onset - didnt know abt pgms
d15serv_bar1s4	wv15 uas551 SS disability app:: why app > 1 yr after onset - not last 12+ mo
d15serv_bar1s5	wv15 uas551 SS disability app:: why app > 1 yr after onset - not qual for benfit
d15serv_bar1s6	wv15 uas551 SS disability app:: why app > 1 yr after onset - app too hard
d15serv_bar1s7	wv15 uas551 SS disability app:: why app > 1 yr after onset - too long
d15serv_bar1s8	wv15 uas551 SS disability app:: why app > 1 yr after onset - approval too hard
d15serv_bar1s9	wv15 uas551 SS disability app:: why app > 1 yr after onset - like giving up
d15serv_bar1s10	wv15 uas551 SS disability app:: why app > 1 yr after onset - ppl look down on me
d15serv_bar1s11	wv15 uas551 SS disability app:: why app > 1 yr after onset - other
d15serv_bar1_order_1_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 1st optn
d15serv_bar1_order_2_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 2nd optn
d15serv_bar1_order_3_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 3rd optn
d15serv_bar1_order_4_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 4th optn
d15serv_bar1_order_5_	wv15 uas551 SS disability app:: why app > 1 yr post onset - ANS ORD, 5th optn
d15serv_bar1_order_6_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 6th optn
d15serv_bar1_order_7_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 7th optn
d15serv_bar1_order_8_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 8th optn
d15serv_bar1_order_9_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 9th optn
d15serv_bar1_order_10_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 10th optn
d15serv_bar1_order_11_	wv15 uas551 SS disability app:: why app > 1 yr after onset - ANS ORD, 11th optn
d15serv_bar1a	wv15 uas551 SS disability app:: #1 reason why app > 1 yr after onset
d15serv_bar1a_order_1_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 1st optn
d15serv_bar1a_order_2_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 2nd optn
d15serv_bar1a_order_3_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 3rd optn
d15serv_bar1a_order_4_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 4th optn
d15serv_bar1a_order_5_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 5th optn
d15serv_bar1a_order_6_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 6th optn
d15serv_bar1a_order_7_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 7th optn
d15serv_bar1a_order_8_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 8th optn
d15serv_bar1a_order_9_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 9th optn

d15serv_bar1a_order_10_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 10th optn
d15serv_bar1a_order_11_	wv15 uas551 SS disability app:: #1 why app > 1 yr after - ANS ORDER, 11th optn
d15serv_bar1b	wv15 uas551 SS disability app:: #2 reason why app > 1 yr after onset
d15serv_bar1b_order_1_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 1st optn
d15serv_bar1b_order_2_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 2nd optn
d15serv_bar1b_order_3_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 3rd optn
d15serv_bar1b_order_4_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 4th optn
d15serv_bar1b_order_5_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 5th optn
d15serv_bar1b_order_6_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 6th optn
d15serv_bar1b_order_7_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 7th optn
d15serv_bar1b_order_8_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 8th optn
d15serv_bar1b_order_9_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 9th optn
d15serv_bar1b_order_10_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 10th optn
d15serv_bar1b_order_11_	wv15 uas551 SS disability app:: #2 why app > 1 yr after - ANS ORDER, 11th optn
d15serv_bar3	wv15 uas551 SS disability app:: wheth suggestion to apply - MULT RESP COMBO
d15serv_bar3s1	wv15 uas551 SS disability app:: wheth suggestion to apply - fam/frnd/colleague
d15serv_bar3s2	wv15 uas551 SS disability app:: wheth suggestion to apply - hltchare provider
d15serv_bar3s3	wv15 uas551 SS disability app:: wheth suggestion to apply - social worker
d15serv_bar3s4	wv15 uas551 SS disability app:: wheth suggestion to apply - employer
d15serv_bar3s5	wv15 uas551 SS disability app:: wheth suggestion to apply - other
d15serv_bar3s6	wv15 uas551 SS disability app:: wheth suggestion to apply - no suggestion
d15serv_bar3_order_1_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 1st optn
d15serv_bar3_order_2_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 2nd optn
d15serv_bar3_order_3_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 3rd optn
d15serv_bar3_order_4_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 4th optn
d15serv_bar3_order_5_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 5th optn
d15serv_bar3_order_6_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 6th optn
d14appl3	wv14 uas322 SS disability app:: who gave assistance for prep/submission, 1st app
d15appl3_ans15	wv15 uas551 SS disability app:: <w15 ans fmt chg> prp/sub hlp - ML RS CM, 1st ap
d15appl3s1	wv15 uas551 SS disability app:: prep/submission help - none, 1st app

d15appl3s2	wv15 uas551 SS disability app:: prep/submission help - lawyer, 1st app
d15appl3s3	wv15 uas551 SS disability app:: prep/submission help - fam/friends, 1st app
d15appl3s4	wv15 uas551 SS disability app:: prep/submission help - soc wrkr/ins/emp, 1st app
d15appl3s5	wv15 uas551 SS disability app:: prep/submission help - oth person, 1st app
d15appl3s6	wv15 uas551 SS disability app:: prep/submission help - SSA rep, 1st app
d14appl4	wv14 uas322 SS disability app:: how app was submitted, 1st app
d15appl4_ans15	wv15 uas551 SS disability app:: <wv15 ans chg> how app was submitted, 1st app
d14appl5	wv14 uas322 SS disability app:: rating ease of prep & submit process, 1st app
d15appl5	wv15 uas551 SS disability app:: rating ease of prep & submit process, 1st app
d14appl6	wv14 uas322 SS disability app:: whether provided medical records, 1st app
d15appl6_que15	wv15 uas551 SS disability app:: <wv15 txt chg> wheth provided med rcrds, 1st app
d15appl6a	wv15 uas551 SS disability app:: why give no med info - MULT RESP COMBO, 1st app
d15appl6as1	wv15 uas551 SS disability app:: why give no med info - unable pay dr, 1st app
d15appl6as2	wv15 uas551 SS disability app:: why give no med info - no dr transprt, 1st app
d15appl6as3	wv15 uas551 SS disability app:: why give no med info - no med provider, 1st app
d15appl6as4	wv15 uas551 SS disability app:: why give no med info - no help lang/etc, 1st app
d15appl6as5	wv15 uas551 SS disability app:: why give no med info - dr no diagnose, 1st app
d15appl6as6	wv15 uas551 SS disability app:: why give no med info - oth, 1st app
d14appl7	wv14 uas322 SS disability app:: whether asked by SSA to visit dr, 1st app
d15appl7	wv15 uas551 SS disability app:: whether asked by SSA to visit dr, 1st app
d14appl8	wv14 uas322 SS disability app:: outcome of application, 1st app
d15appl8	wv15 uas551 SS disability app:: outcome of application, 1st app
d14appl9	wv14 uas322 SS disability app:: how long (mo) to hear back about, 1st app
d15appl9	wv15 uas551 SS disability app:: how long (mo) to hear back about, 1st app
d14appl9b	wv14 uas322 SS disability app:: support before decisn - MULT RESP COMBO, 1st app
d15appl9b_ans15	wv15 uas551 SS disability app:: <w15 ans chg> spprt bef dcsn - ML RS CM, 1st app
d14appl9bs1	wv14 uas322 SS disability app:: support before decisn - full-time work, 1st app
d15appl9bs1_ans15	wv15 uas551 SS disability app:: supprt before decision - fulltime wrk, 1st app
d14appl9bs2	wv14 uas322 SS disability app:: support before decisn - part-time work, 1st app
d15appl9bs2_ans15	wv15 uas551 SS disability app:: supprt before decision - parttime wrk, 1st app

d14appl9bs3	wv14 uas322 SS disability app:: support before decisn - govt assistnce, 1st app
d15appl9bs3_ans15	wv15 uas551 SS disability app:: supprt before decision - gov help, 1st app
d14appl9bs4	wv14 uas322 SS disability app:: support before decisn - sp earnings, 1st app
d15appl9bs4_ans15	wv15 uas551 SS disability app:: supprt before decision - sp earnings, 1st app
d14appl9bs5	wv14 uas322 SS disability app:: support before decisn - borrowed, 1st app
d15NEW15appl9bs5	wv15 uas551 SS disability app:: supprt before decision - savings, 1st app
d14appl9bs6	wv14 uas322 SS disability app:: support before decisn - chg where live, 1st app
d15NEW15appl9bs6	wv15 uas551 SS disability app:: supprt before decision - borrowed, 1st app
d14appl9bs7	wv14 uas322 SS disability app:: support before decisn - sold assets, 1st app
d15NEW15appl9bs7	wv15 uas551 SS disability app:: supprt before decision - chg where live, 1st app
d14appl9bs8	wv14 uas322 SS disability app:: support before decisn - frnd/fam assist, 1st app
d15NEW15appl9bs8	wv15 uas551 SS disability app:: supprt before decision - sold assets, 1st app
d14appl9bs9	wv14 uas322 SS disability app:: support before decisn - other, 1st app
d15NEW15appl9bs9	wv15 uas551 SS disability app:: supprt before decision - frnd/fam help, 1st app
d15appl9bs10	wv15 uas551 SS disability app:: supprt before decision - other, 1st app
d14appl10	wv14 uas322 SS disability app:: why rejected, 1st app
d15appl10_ans15	wv15 uas551 SS disability app:: <wv15 answer change> why rejected, 1st app
d14appl11	wv14 uas322 SS disability app:: what did after rejection, 1st app
d15appl11	wv15 uas551 SS disability app:: what did after rejection, 1st app
d14appl12	wv14 uas322 SS disability app:: help w appeal prep - MULT RESP COMBO, 1st app
d15appl12_ans15	wv15 uas551 SS disability app:: <w15 ans chg> help w appeal - MLT RS CM, 1st app
d14appl12s1	wv14 uas322 SS disability app:: help w appeal prep - none, 1st app
d15appl12s1_ans15	wv15 uas551 SS disability app:: help w appeal prep - none, 1st app
d14appl12s2	wv14 uas322 SS disability app:: help w appeal prep - lawyer, 1st app
d15appl12s2_ans15	wv15 uas551 SS disability app:: help w appeal prep - lawyer, 1st app
d14appl12s3	wv14 uas322 SS disability app:: help w appeal prep - fam/friends, 1st app
d15appl12s3_ans15	wv15 uas551 SS disability app:: help w appeal prep - fam/friends, 1st app
d14appl12s4	wv14 uas322 SS disability app:: help w appeal prep - sowrker/ins/emplyr, 1st app
d15appl12s4_ans15	wv15 uas551 SS disability app:: help w appeal prep - sowrker/ins/emplyr, 1st app
d14appl12s5	wv14 uas322 SS disability app:: help w appeal prep - someone else, 1st app

d15appl12s5_ans15	wv15 uas551 SS disability app:: help w appeal prep - oth person, 1st app
d15appl12s6_ans15	wv15 uas551 SS disability app:: help w appeal prep - SSA rep, 1st app
d14appl13	wv14 uas322 SS disability app:: final outcome of appeal, 1st app
d15appl13	wv15 uas551 SS disability app:: final outcome of appeal, 1st app
d14appl14	wv14 uas322 SS disability app:: mo between 1st appeal & final decision, 1st app
d15appl14	wv15 uas551 SS disability app:: mo between 1st appeal & final decision, 1st app
d14appl15	wv14 uas322 SS disability app:: whether submitted new app after rejectn, 1st app
d15appl15	wv15 uas551 SS disability app:: whether submitted new app after rejectn, 1st app
d14appl_b1_year	wv14 uas322 SS disability app:: yrmo between rejection of 1st & 2nd app - yrs
d15appl_b1_year	wv15 uas551 SS disability app:: yrmo between rejection of 1st & 2nd app - yrs
d14appl_b1_month	wv14 uas322 SS disability app:: yrmo between rejection of 1st & 2nd app - mos
d15appl_b1_month	wv15 uas551 SS disability app:: yrmo between rejection of 1st & 2nd app - mos
d14appl_b2_year	wv14 uas322 SS disability app:: yrmo ago - yrs, 2nd app attempt
d15appl_b2_year	wv15 uas551 SS disability app:: yrmo ago - yrs, 2nd app attempt
d14appl_b2_month	wv14 uas322 SS disability app:: yrmo ago - mos, 2nd app attempt
d15appl_b2_month	wv15 uas551 SS disability app:: yrmo ago - mos, 2nd app attempt
d14appl_b3	wv14 uas322 SS disability app:: who gave assistance for prep/submission, 2nd app
d15appl_b3_ans15	wv15 uas551 SS disability app:: <w15 ans fmt chg> prp/sub hlp - ML RS CM, 2nd ap
d15appl_b3s1	wv15 uas551 SS disability app:: prep/submission help - none, 2nd app
d15appl_b3s2	wv15 uas551 SS disability app:: prep/submission help - lawyer, 2nd app
d15appl_b3s3	wv15 uas551 SS disability app:: prep/submission help - fam/friends, 2nd app
d15appl_b3s4	wv15 uas551 SS disability app:: prep/submission help - soc wrkr/ins/emp, 2nd app
d15appl_b3s5	wv15 uas551 SS disability app:: prep/submission help - oth person, 2nd app
d15appl_b3s6	wv15 uas551 SS disability app:: prep/submission help - SSA rep, 2nd app
d14appl_b4	wv14 uas322 SS disability app:: how app was submitted, 2nd app
d15appl_b4_ans15	wv15 uas551 SS disability app:: <wv15 ans chng> how app was submitted, 2nd app
d14appl_b5	wv14 uas322 SS disability app:: rating ease of prep & submit process, 2nd app
d15appl_b5	wv15 uas551 SS disability app:: rating ease of prep & submit process, 2nd app
d14appl_b6	wv14 uas322 SS disability app:: whether provided medical records, 2nd app
d15appl_b6_que15	wv15 uas551 SS disability app:: <w15 text chg> wheth provide med info, 2nd app

d15appl_b6a	wv15 uas551 SS disability app:: why give no med info - MULT RESP COMBO, 2nd app
d15appl_b6as1	wv15 uas551 SS disability app:: why give no med info - unable pay dr, 2nd app
d15appl_b6as2	wv15 uas551 SS disability app:: why give no med info - no dr transprt, 2nd app
d15appl_b6as3	wv15 uas551 SS disability app:: why give no med info - no med provider, 2nd app
d15appl_b6as4	wv15 uas551 SS disability app:: why give no med info - no help lang/etc, 2nd app
d15appl_b6as5	wv15 uas551 SS disability app:: why give no med info - dr no diagnose, 2nd app
d15appl_b6as6	wv15 uas551 SS disability app:: why give no med info - oth, 2nd app
d14appl_b7	wv14 uas322 SS disability app:: whether asked by SSA to visit dr, 2nd app
d15appl_b7	wv15 uas551 SS disability app:: whether asked by SSA to visit dr, 2nd app
d14appl_b8	wv14 uas322 SS disability app:: outcome of application, 2nd app
d15appl_b8	wv15 uas551 SS disability app:: outcome of application, 2nd app
d14appl_b9	wv14 uas322 SS disability app:: how long (mo) to hear back about, 2nd app
d15appl_b9	wv15 uas551 SS disability app:: how long (mo) to hear back about, 2nd app
d14appl_b9b	wv14 uas322 SS disability app:: support before decisn - MULT RESP COMBO, 2nd ap
d15appl_b9b_ans15	wv15 uas551 SS disability app:: <w15 ans chg> spprt bef dcsn - ML RS CM, 2nd app
d14appl_b9bs1	wv14 uas322 SS disability app:: support before decisn - full-time work, 2nd app
d15appl_b9bs1_ans15	wv15 uas551 SS disability app:: supprt before decision - fulltime wrk, 2nd app
d14appl_b9bs2	wv14 uas322 SS disability app:: support before decisn - part-time wrk, 2nd app
d15appl_b9bs2_ans15	wv15 uas551 SS disability app:: supprt before decision - parttime wrk, 2nd app
d14appl_b9bs3	wv14 uas322 SS disability app:: support before decisn - govt assistnce, 2nd app
d15appl_b9bs3_ans15	wv15 uas551 SS disability app:: supprt before decision - gov help, 2nd app
d14appl_b9bs4	wv14 uas322 SS disability app:: support before decisn - sp earnings, 2nd app
d15appl_b9bs4_ans15	wv15 uas551 SS disability app:: supprt before decision - sp earnings, 2nd app
d14appl_b9bs5	wv14 uas322 SS disability app:: support before decisn - borrowed, 2nd app
d15NEW15appl_b9bs5	wv15 uas551 SS disability app:: supprt before decision - savings, 2nd app
d14appl_b9bs6	wv14 uas322 SS disability app:: support before decisn - chg where live, 2nd app
d15NEW15appl_b9bs6	wv15 uas551 SS disability app:: supprt before decision - borrowed, 2nd app
d14appl_b9bs7	wv14 uas322 SS disability app:: support before decisn - sold assets, 2nd app
d15NEW15appl_b9bs7	wv15 uas551 SS disability app:: supprt before decision - chg where live, 2nd app
d14appl_b9bs8	wv14 uas322 SS disability app:: support before decisn - frnd/fam assist, 2nd app

d15NEW15appl_b9bs8	wv15 uas551 SS disability app:: supprt before decision - sold assets, 2nd app
d14appl_b9bs9	wv14 uas322 SS disability app:: support before decisn - other, 2nd app
d15NEW15appl_b9bs9	wv15 uas551 SS disability app:: supprt before decision - frnd/fam help, 2nd app
d15appl_b9bs10	wv15 uas551 SS disability app:: supprt before decision - other, 2nd app
d14appl_b10	wv14 uas322 SS disability app:: why rejected, 2nd app
d15appl_b10_ans15	wv15 uas551 SS disability app:: <wv15 answer change> why rejected, 2nd app
d14appl_b11	wv14 uas322 SS disability app:: what did after rejection, 2nd app
d15appl_b11	wv15 uas551 SS disability app:: what did after rejection, 2nd app
d14appl_b12	wv14 uas322 SS disability app:: help w appeal prep - MULT RESP COMBO, 2nd app
d15appl_b12_ans15	wv15 uas551 SS disability app:: <w15 ans chg> help w appeal - ML RSP CM, 2nd app
d14appl_b12s1	wv14 uas322 SS disability app:: help w appeal prep - none, 2nd app
d15appl_b12s1_ans15	wv15 uas551 SS disability app:: help w appeal prep - none, 2nd app
d14appl_b12s2	wv14 uas322 SS disability app:: help w appeal prep - lawyer, 2nd app
d15appl_b12s2_ans15	wv15 uas551 SS disability app:: help w appeal prep - lawyer, 2nd app
d14appl_b12s3	wv14 uas322 SS disability app:: help w appeal prep - fam/friends, 2nd app
d15appl_b12s3_ans15	wv15 uas551 SS disability app:: help w appeal prep - fam/friends, 2nd app
d14appl_b12s4	wv14 uas322 SS disability app:: help w appeal prep - sowrker/ins/emplyr, 2nd app
d15appl_b12s4_ans15	wv15 uas551 SS disability app:: help w appeal prep - sowrker/ins/emplyr, 2nd app
d14appl_b12s5	wv14 uas322 SS disability app:: help w appeal prep - someone else, 2nd app
d15appl_b12s5_ans15	wv15 uas551 SS disability app:: help w appeal prep - oth person, 2nd app
d15appl_b12s6_ans15	wv15 uas551 SS disability app:: help w appeal prep - SSA rep, 2nd app
d14appl_b13	wv14 uas322 SS disability app:: final outcome of appeal, 2nd app
d15appl_b13	wv15 uas551 SS disability app:: final outcome of appeal, 2nd app
d14appl_b14	wv14 uas322 SS disability app:: mo between 1st appeal & final decision, 2nd app
d15appl_b14	wv15 uas551 SS disability app:: mo between 1st appeal & final decision, 2nd app
d14appl_b15	wv14 uas322 SS disability app:: whether submitted new app after rejectn, 2nd app
d15appl_b15	wv15 uas551 SS disability app:: whether submitted new app after rejectn, 2nd app
d14appl_c1	wv14 uas322 SS disability app:: num of applications for disability benefits
d15appl_c1	wv15 uas551 SS disability app:: num of applications for disability benefits
d14appl_c2_year	wv14 uas322 SS disability app:: yrmo ago - yrs, most recent app attempt

d15appl_c2_year_ch15	wv15 uas551 SS disability app:: <w15 txt & ans chg> yr of most recent app attmpt
d14appl_c2_month	wv14 uas322 SS disability app:: yrmo ago - mos, most recent app attempt
d14appl_c3	wv14 uas322 SS disability app:: who gave assistance for prep/submission, rec app
d15appl_c3_ans15	wv15 uas551 SS disability app:: <w15 ans fmt chg> prp/sub hlp - ML RS CM, rec ap
d15appl_c3s1	wv15 uas551 SS disability app:: prep/submission help - none, rec app
d15appl_c3s2	wv15 uas551 SS disability app:: prep/submission help - lawyer, rec app
d15appl_c3s3	wv15 uas551 SS disability app:: prep/submission help - fam/friends, rec app
d15appl_c3s4	wv15 uas551 SS disability app:: prep/submission help - soc wrkr/ins/emp, rec app
d15appl_c3s5	wv15 uas551 SS disability app:: prep/submission help - oth person, rec app
d15appl_c3s6	wv15 uas551 SS disability app:: prep/submission help - SSA rep, rec app
d14appl_c4	wv14 uas322 SS disability app:: how app was submitted, rec app
d15appl_c4_ans15	wv15 uas551 SS disability app:: <wv15 ans chg> how app was submitted, rec app
d14appl_c5	wv14 uas322 SS disability app:: rating ease of prep & submit process, rec app
d15appl_c5	wv15 uas551 SS disability app:: rating ease of prep & submit process, rec app
d14appl_c6	wv14 uas322 SS disability app:: whether provided medical records, rec app
d15appl_c6_que15	wv15 uas551 SS disability app:: <wv15 txt chg> wheth provided med rcrds, rec app
d14appl_c7	wv14 uas322 SS disability app:: whether asked by SSA to visit dr, rec app
d15appl_c7	wv15 uas551 SS disability app:: whether asked by SSA to visit dr, rec app
d14appl_c8	wv14 uas322 SS disability app:: outcome of application, rec app
d15appl_c8	wv15 uas551 SS disability app:: outcome of application, rec app
d14appl_c9	wv14 uas322 SS disability app:: how long (mo) to hear back about, rec app
d15appl_c9	wv15 uas551 SS disability app:: how long (mo) to hear back about, rec app
d14appl_c9b	wv14 uas322 SS disability app:: support before decisn - MULT RESP COMBO, rec app
d15appl_c9b_ans15	wv15 uas551 SS disability app:: <w15 ans chg> spprt bef dcsn - ML RS CM, rec app
d14appl_c9bs1	wv14 uas322 SS disability app:: support before decisn - full-time work, rec app
d15appl_c9bs1_ans15	wv15 uas551 SS disability app:: supprt before decision - fulltime wrk, rec app
d14appl_c9bs2	wv14 uas322 SS disability app:: support before decisn - part-time wrk, rec app
d15appl_c9bs2_ans15	wv15 uas551 SS disability app:: supprt before decision - parttime wrk, rec app
d14appl_c9bs3	wv14 uas322 SS disability app:: support before decisn - govt assistnce, rec app
d15appl_c9bs3_ans15	wv15 uas551 SS disability app:: supprt before decision - gov help, rec app

d14appl_c9bs4	wv14 uas322 SS disability app:: support before decisn - sp earnings, rec app
d15appl_c9bs4_ans15	wv15 uas551 SS disability app:: supprt before decision - sp earnings, rec app
d14appl_c9bs5	wv14 uas322 SS disability app:: support before decisn - borrowed, rec app
d15NEW15appl_c9bs5	wv15 uas551 SS disability app:: supprt before decision - savings, rec app
d14appl_c9bs6	wv14 uas322 SS disability app:: support before decisn - chg where live, rec app
d15NEW15appl_c9bs6	wv15 uas551 SS disability app:: supprt before decision - borrowed, rec app
d14appl_c9bs7	wv14 uas322 SS disability app:: support before decisn - sold assets, rec app
d15NEW15appl_c9bs7	wv15 uas551 SS disability app:: supprt before decision - chg where live, rec app
d14appl_c9bs8	wv14 uas322 SS disability app:: support before decisn - frnd/fam assist, rec app
d15NEW15appl_c9bs8	wv15 uas551 SS disability app:: supprt before decision - sold assets, rec app
d14appl_c9bs9	wv14 uas322 SS disability app:: support before decisn - other, rec app
d15NEW15appl_c9bs9	wv15 uas551 SS disability app:: supprt before decision - frnd/fam help, rec app
d15appl_c9bs10	wv15 uas551 SS disability app:: supprt before decision - other, rec app
d14appl_c10	wv14 uas322 SS disability app:: why rejected, rec app
d15appl_c10_ans15	wv15 uas551 SS disability app:: <wv15 answer change> why rejected, rec app
d14appl_c11	wv14 uas322 SS disability app:: what did after rejection, rec app
d15appl_c11	wv15 uas551 SS disability app:: what did after rejection, rec app
d14appl_c12	wv14 uas322 SS disability app:: help w appeal prep - MULT RESP COMBO, rec app
d15appl_c12_ans15	wv15 uas551 SS disability app:: <w15 ans chg> help w appeal - MLT RS CM, rec app
d14appl_c12s1	wv14 uas322 SS disability app:: help w appeal prep - none, rec app
d15appl_c12s1_ans15	wv15 uas551 SS disability app:: help w appeal prep - none, rec app
d14appl_c12s2	wv14 uas322 SS disability app:: help w appeal prep - lawyer, rec app
d15appl_c12s2_ans15	wv15 uas551 SS disability app:: help w appeal prep - lawyer, rec app
d14appl_c12s3	wv14 uas322 SS disability app:: help w appeal prep - fam/friends, rec app
d15appl_c12s3_ans15	wv15 uas551 SS disability app:: help w appeal prep - fam/friends, rec app
d14appl_c12s4	wv14 uas322 SS disability app:: help w appeal prep - sowrker/ins/emplyr, rec app
d15appl_c12s4_ans15	wv15 uas551 SS disability app:: help w appeal prep - sowrker/ins/emplyr, rec app
d14appl_c12s5	wv14 uas322 SS disability app:: help w appeal prep - someone else, rec app
d15appl_c12s5_ans15	wv15 uas551 SS disability app:: help w appeal prep - oth person, rec app
d15appl_c12s6_ans15	wv15 uas551 SS disability app:: help w appeal prep - SSA rep, rec app

d14appl_c13	wv14 uas322 SS disability app:: final outcome of appeal, rec app
d15appl_c13	wv15 uas551 SS disability app:: final outcome of appeal, rec app
d14appl_c14	wv14 uas322 SS disability app:: mo between 1st appeal & final decision, rec app
d15appl_c14	wv15 uas551 SS disability app:: mo between 1st appeal & final decision, rec app
d14application_status	wv14 uas322 SS disability app:: application status
d15application_status	wv15 uas551 SS disability app:: application status
d14appl_d1	wv14 uas322 SS disability app:: whether intend to submit new app in future
d15appl_d1	wv15 uas551 SS disability app:: whether intend to submit new app in future
d14appl_d2	wv14 uas322 SS disability app:: supprt since app rejectn - MULT RESP COMBO, cur
d15appl_d2_ans15	wv15 uas551 SS disability app:: <w15 ans chg> spprt since rjctn - MLT RS CM, cur
d14appl_d2s1	wv14 uas322 SS disability app:: supprt since app rejectn - full-time work, cur
d15appl_d2s1_ans15	wv15 uas551 SS disability app:: support since rejection - fulltime wrk, cur
d14appl_d2s2	wv14 uas322 SS disability app:: supprt since app rejectn - part-time wrk, cur
d15appl_d2s2_ans15	wv15 uas551 SS disability app:: support since rejection - parttime wrk, cur
d14appl_d2s3	wv14 uas322 SS disability app:: supprt since app rejectn - govt assistnce, cur
d15appl_d2s3_ans15	wv15 uas551 SS disability app:: support since rejection - gov help, cur
d14appl_d2s4	wv14 uas322 SS disability app:: supprt since app rejectn - sp earnings, cur
d15appl_d2s4_ans15	wv15 uas551 SS disability app:: support since rejection - sp earnings, cur
d14appl_d2s5	wv14 uas322 SS disability app:: supprt since app rejectn - borrowed, cur
d15NEW15appl_d2s5	wv15 uas551 SS disability app:: support since rejection - savings, cur
d14appl_d2s6	wv14 uas322 SS disability app:: supprt since app rejectn - chg where live, cur
d15NEW15appl_d2s6	wv15 uas551 SS disability app:: support since rejection - borrowed, cur
d14appl_d2s7	wv14 uas322 SS disability app:: supprt since app rejectn - sold assets, cur
d15NEW15appl_d2s7	wv15 uas551 SS disability app:: support since rejection - chg where live, cur
d14appl_d2s8	wv14 uas322 SS disability app:: supprt since app rejectn - frnd/fam assist, cur
d15NEW15appl_d2s8	wv15 uas551 SS disability app:: support since rejection - sold assets, cur
d14appl_d2s9	wv14 uas322 SS disability app:: supprt since app rejectn - other, cur
d15NEW15appl_d2s9	wv15 uas551 SS disability app:: support since rejection - frnd/fam help, cur
d15appl_d2s10	wv15 uas551 SS disability app:: support since rejection - other, cur
d14serv7b	wv14 uas322 SS disability & self5:: compare imptnce in SSDI/SSI mo benfit vs ins

d14serv8	wv14 uas322 SS disability & self5:: how satisfied with amt of SSDI/SSI benefit
d15serv8	wv15 uas551 SS disability & self5:: how satisfied with amt of SSDI/SSI benefit
d14serv9	wv14 uas322 SS disability & self5:: how reliant on SSDI/SSI benefit
d15serv9a	wv15 uas551 SS disability & self5:: how much of income is from SSDI
d14serv10	wv14 uas322 SS disability & self5:: how health now vs 1st applied to SSDI/SSI
d15serv10	wv15 uas551 SS disability & self5:: how health now vs 1st applied to SSDI/SSI
d14serv11	wv14 uas322 SS disability & self5:: happiness now vs 1st applied to SSDI/SSI
d14serv12	wv14 uas322 SS disability & self5:: life satis now vs 1st applied to SSDI/SSI
d15serv12	wv15 uas551 SS disability & self5:: life satis now vs 1st applied to SSDI/SSI
d14serv13	wv14 uas322 SS disability & self5:: likelihood ever go back to wrk, w SSDI/SSI
d15serv13	wv15 uas551 SS disability & self5:: likelihood ever go back to wrk, w SSDI/SSI
d14serv13_b1	wv14 uas322 SS disability & self5:: whether currently working
d15serv13_b1	wv15 uas551 SS disability & self5:: whether currently working
d14serv13_b2	wv14 uas322 SS disability & self5:: liklihood ever back to wrk, no SSDI/SSI/wrk
d15serv13_b2	wv15 uas551 SS disability & self5:: liklihood ever back to wrk, no SSDI/SSI/wrk
d14serv14	wv14 uas322 SS disability & self5:: whether aware of Substl Gainful Activty rule
d15serv14_que15	wv15 uas551 SS disability & self5:: <w15 txt chg> know Sbstl Gainful Actvty rule
d14serv14b	wv14 uas322 SS disability & self5:: whether would work more if no SGA rule
d15serv14b	wv15 uas551 SS disability & self5:: whether would work more if no SGA rule
d15bar1	wv15 uas551 SS disability app:: never applied for SS benefits
d15bar2	wv15 uas551 SS disability app:: likelihood approved for SS benefits
d15barr1b1_3	wv15 uas551 SS disability app:: wheth earn $1470+ per mo
d15barr1b1_3_flag	wv15 uas551 SS disability app:: wheth txt in barr1b1_3 was exactly 1470 vs 1470+
d15barr3	wv15 uas551 SS disability app:: whether would apply for SSI, SSDI, or both
d15bar5	wv15 uas551 SS disability app:: why not applying - MULT RESP COMBO
d15bar5s1	wv15 uas551 SS disability app:: why not applying - disability not severe enuf
d15bar5s2	wv15 uas551 SS disability app:: why not applying - missing med docs
d15bar5s3	wv15 uas551 SS disability app:: why not applying - disability wont last 12+ mo
d15bar5s4	wv15 uas551 SS disability app:: why not applying - dont qualify
d15bar5s5	wv15 uas551 SS disability app:: why not applying - app process too difficult

d15bar5s6	wv15 uas551 SS disability app:: why not applying - going back to work
d15bar5s7	wv15 uas551 SS disability app:: why not applying - takes too long
d15bar5s8	wv15 uas551 SS disability app:: why not applying - approval too difficult
d15bar5s9	wv15 uas551 SS disability app:: why not applying - feel like giving up
d15bar5s10	wv15 uas551 SS disability app:: why not applying - looked down on
d15bar5s11	wv15 uas551 SS disability app:: why not applying - other
d15bar5_order_1_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 1st option
d15bar5_order_2_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 2nd option
d15bar5_order_3_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 3rd option
d15bar5_order_4_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 4th option
d15bar5_order_5_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 5th option
d15bar5_order_6_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 6th option
d15bar5_order_7_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 7th option
d15bar5_order_8_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 8th option
d15bar5_order_9_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 9th option
d15bar5_order_10_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 10th option
d15bar5_order_11_	wv15 uas551 SS disability app:: why not applying - ANS ORDER, 11th option
d15bar5a	wv15 uas551 SS disability app:: why no apply, most important reason
d15bar5a_order_1_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 1st option
d15bar5a_order_2_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 2nd option
d15bar5a_order_3_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 3rd option
d15bar5a_order_4_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 4th option
d15bar5a_order_5_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 5th option
d15bar5a_order_6_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 6th option
d15bar5a_order_7_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 7th option
d15bar5a_order_8_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 8th option
d15bar5a_order_9_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 9th option
d15bar5a_order_10_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 10th option
d15bar5a_order_11_	wv15 uas551 SS disability app:: why no apply, most impt - ANS ORDER, 11th option
d15bar5b	wv15 uas551 SS disability app:: why no apply, 2nd most important reason

d15bar5b_order_1_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 1st opt
d15bar5b_order_2_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 2nd opt
d15bar5b_order_3_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 3rd opt
d15bar5b_order_4_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 4th opt
d15bar5b_order_5_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 5th opt
d15bar5b_order_6_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 6th opt
d15bar5b_order_7_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 7th opt
d15bar5b_order_8_	wv15 uas551 SS disability vign:: why no apply, 2nd mst impt - ANS ORDER, 8th opt
d15bar5b_order_9_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 9th opt
d15bar5b_order_10_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 10th opt
d15bar5b_order_11_	wv15 uas551 SS disability app:: why no apply, 2nd mst impt - ANS ORDER, 11th opt
d15barr6_b	wv15 uas551 SS disability app:: wheth suggestion to apply - MULT RESP COMBO
d15barr6_bs1	wv15 uas551 SS disability app:: wheth suggestion to apply - fam/frnd/colleague
d15barr6_bs2	wv15 uas551 SS disability app:: wheth suggestion to apply - hltchare provider
d15barr6_bs3	wv15 uas551 SS disability app:: wheth suggestion to apply - social worker
d15barr6_bs4	wv15 uas551 SS disability app:: wheth suggestion to apply - employer
d15barr6_bs5	wv15 uas551 SS disability app:: wheth suggestion to apply - other
d15barr6_bs6	wv15 uas551 SS disability app:: wheth suggestion to apply - no suggestion
d15barr6_b_order_1_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 1st optn
d15barr6_b_order_2_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 2nd optn
d15barr6_b_order_3_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 3rd optn
d15barr6_b_order_4_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 4th optn
d15barr6_b_order_5_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 5th optn
d15barr6_b_order_6_	wv15 uas551 SS disability app:: wheth suggestion to apply - ANS ORDER, 6th optn
d15bar7	wv15 uas551 SS disability app:: how likely to apply in next 5 yrs
d15bar7a	wv15 uas551 SS disability app:: how likely to apply in next 10 yrs
d15bar7_8_asked	wv15 uas551 SS disability app:: whether ques bar 8 asked
d14vignette_group	wv14 uas322 SS disability vign:: vignette group (mixed/mild/severe) randomizer
d14vignette_name	wv14 uas322 SS disability vign:: vignette name randomizer
d14vignette_order_1_	wv14 uas322 SS disability vign:: whether vignette 1 presented

d14vignette_order_2_	wv14 uas322 SS disability vign:: whether vignette 2 presented
d14vignette_order_3_	wv14 uas322 SS disability vign:: whether vignette 3 presented
d14vignette_order_4_	wv14 uas322 SS disability vign:: whether vignette 4 presented
d14vignette_order_5_	wv14 uas322 SS disability vign:: whether vignette 5 presented
d14vignette_order_6_	wv14 uas322 SS disability vign:: whether vignette 6 presented
d14vignette_order_7_	wv14 uas322 SS disability vign:: whether vignette 7 presented
d14vignette_order_8_	wv14 uas322 SS disability vign:: whether vignette 8 presented
d14vignette_order_9_	wv14 uas322 SS disability vign:: whether vignette 9 presented
d14vignette_order_10_	wv14 uas322 SS disability vign:: whether vignette 10 presented
d14flname_1_	wv14 uas322 SS disability vign:: name in vignette 1
d14flname_2_	wv14 uas322 SS disability vign:: name in vignette 2
d14flname_3_	wv14 uas322 SS disability vign:: name in vignette 3
d14flname_4_	wv14 uas322 SS disability vign:: name in vignette 4
d14flname_5_	wv14 uas322 SS disability vign:: name in vignette 5
d14flname_6_	wv14 uas322 SS disability vign:: name in vignette 6
d14flname_7_	wv14 uas322 SS disability vign:: name in vignette 7
d14flname_8_	wv14 uas322 SS disability vign:: name in vignette 8
d14flname_9_	wv14 uas322 SS disability vign:: name in vignette 9
d14flname_10_	wv14 uas322 SS disability vign:: name in vignette 10

Table B.11 Financial Health Network Assessment Variables in the Comprehensive File

Variable Name	Variable Label
qfhn13_2018score_spend	2018 uas133 Financial Health Network spending component score
qfhn14_2019score_spend	2019 uas183 Financial Health Network spending component score
qfhn14_2020score_spend	2020 uas233 Financial Health Network spending component score
qfhn15_2021score_spend	2021 uas385 Financial Health Network spending component score
qfhn15_2022score_spend	2022 uas453 Financial Health Network spending component score
qfhn13_2018score_save	2018 uas133 Financial Health Network saving component score
qfhn14_2019score_save	2019 uas183 Financial Health Network saving component score
qfhn14_2020score_save	2020 uas233 Financial Health Network saving component score
qfhn15_2021score_save	2021 uas385 Financial Health Network saving component score
qfhn15_2022score_save	2022 uas453 Financial Health Network saving component score
qfhn13_2018score_borrow	2018 uas133 Financial Health Network borrowing component score
qfhn14_2019score_borrow	2019 uas183 Financial Health Network borrowing component score
qfhn14_2020score_borrow	2020 uas233 Financial Health Network borrowing component score
qfhn15_2021score_borrow	2021 uas385 Financial Health Network borrowing component score
qfhn15_2022score_borrow	2022 uas453 Financial Health Network borrowing component score
qfhn13_2018score_plan	2018 uas133 Financial Health Network planning component score
qfhn14_2019score_plan	2019 uas183 Financial Health Network planning component score
qfhn14_2020score_plan	2020 uas233 Financial Health Network planning component score
qfhn15_2021score_plan	2021 uas385 Financial Health Network planning component score
qfhn15_2022score_plan	2022 uas453 Financial Health Network planning component score
qfhn13_2018score_total	2018 uas133 Financial Health Network total score
qfhn14_2019score_total	2019 uas183 Financial Health Network total score
qfhn14_2020score_total	2020 uas233 Financial Health Network total score
qfhn15_2021score_total	2021 uas385 Financial Health Network total score
qfhn15_2022score_total	2022 uas453 Financial Health Network total score
qfhn13_2018tier	2018 uas133 Financial Health Network total score tier
qfhn14_2019tier	2019 uas183 Financial Health Network total score tier
qfhn14_2020tier	2020 uas233 Financial Health Network total score tier

qfhn15_2021tier	2021 uas385 Financial Health Network total score tier
qfhn15_2022tier	2022 uas453 Financial Health Network total score tier

Table B.12 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
ei2020single_owner_no_mort	2020 Elder Index Quintile: single homeowner with no mortgage
ei2019single_owner_mort	2019 Elder Index Quintile: single homeowner with mortgage
ei2020single_owner_mort	2020 Elder Index Quintile: single homeowner with mortgage
ei2019single_renter	2019 Elder Index Quintile: single renter
ei2020single_renter	2020 Elder Index Quintile: single renter
ei2019couple_owner_no_mort	2019 Elder Index Quintile: coupled homeowner with no mortgage
ei2020couple_owner_no_mort	2020 Elder Index Quintile: coupled homeowner with no mortgage
ei2019couple_owner_mort	2019 Elder Index Quintile: coupled homeowner with mortgage
ei2020couple_owner_mort	2020 Elder Index Quintile: coupled homeowner with mortgage
ei2019couple_renter	2019 Elder Index Quintile: coupled renter
ei2020couple_renter	2020 Elder Index Quintile: coupled renter

Table B.13 Non-HRS Derived Variables in the Comprehensive File

Variable Name	Variable Label
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
j14rpi	w14 Retirement Preparedness Index—uses data from UAS 231, 189, and 238
j15rpi	w15 Retirement Preparedness Index—uses data from UAS 457, 400, and 459

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—1st quintile	$18,360
	2—2nd quintile	$19,296
	3—3rd quintile	$20,100
	4—4th quintile	$20,928
	5—5th 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—1st quintile	$25,728
	2—2nd quintile	$27,108
	3—3rd quintile	$28,188
	4—4th quintile	$29,412
	5—5th 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—1st quintile	$20,784
	2—2nd quintile	$21,744
	3—3rd quintile	$22,380
	4—4th quintile	$23,118
	5—5th 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—1st quintile	$29,028
	2—2nd quintile	$30,432
	3—3rd quintile	$31,668
	4—4th quintile	$32,892
	5—5th 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—1st quintile	$36,624
	2—2nd quintile	$38,424
	3—3rd quintile	$39,912
	4—4th quintile	$41,292
	5—5th 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—1st quintile	$31,680
	2—2nd quintile	$32,952
	3—3rd quintile	$34,164
	4—4th quintile	$35,076
	5—5th quintile	$37,146
ei2020single_owner_no_mort: Quintile of the 2020 Elder Index assuming singles in good health, homeowner with no mortgage, based on values across all US counties.	1—1st quintile	$18,468
	2—2nd quintile	$19,608
	3—3rd quintile	$20,472
	4—4th quintile	$21,288
	5—5th quintile	$22,296
ei2020single_owner_mort: Quintile of the 2020 Elder Index assuming singles in good health, homeowner with a mortgage, based on values across all US counties.	1—1st quintile	$26,172
	2—2nd quintile	$27,600
	3—3rd quintile	$28,692
	4—4th quintile	$29,964
	5—5th quintile	$33,204
ei2020single_renter: Quintile of the 2020 Elder Index assuming singles in good health, renter, based on values across all US counties.	1—1st quintile	$21,144
	2—2nd quintile	$22,128
	3—3rd quintile	$22,776
	4—4th quintile	$23,532
	5—5th quintile	$25,962
ei2020couple_owner_no_mort: Quintile of the 2020 Elder Index assuming couples in good health, homeowner with no mortgage, based on values across all US counties.	1—1st quintile	$29,652
	2—2nd quintile	$31,056
	3—3rd quintile	$32,340
	4—4th quintile	$33,600

	5—5th quintile	$34,908
ei2020couple_owner_mort: Quintile of the 2020 Elder Index assuming couples in good health, homeowner with a mortgage, based on values across all US counties.	1—1st quintile	$37,344
	2—2nd quintile	$39,246
	3—3rd quintile	$40,800
	4—4th quintile	$42,252
	5—5th quintile	$45,450
ei2020couple_renter: Quintile of the 2020 Elder Index assuming couples in good health, renter, based on values across all US counties.	1—1st quintile	$32,316
	2—2nd quintile	$33,648
	3—3rd quintile	$34,920
	4—4th quintile	$35,856
	5—5th quintile	$38,016