

UnderStandingAmericaStudy

UAS COMPREHENSIVE FILE DATA DESCRIPTION



USC Dornsife Center for Economic and Social Research

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Contents

1. Introduction	3
2. Overview of the UAS Comprehensive File	5
What's New in this release of the Comprehensive File—March 2019	5
2.1 UAS Input Files	6
2.2 Survey Response Comparisons	7
2.3 UAS Comprehensive File Structure	9
2.4 Obtaining UAS Data	10
2.5 Merging with other UAS Data Sets	10
3. UAS Comprehensive File Description	11
3.1 UAS HRS Wave 1 Survey Data	11
3.1.1 Variable Naming Structure and Survey indicator Variables	12
3.1.2 UAS HRS Demographic Variables	12
3.1.3 Income and Wealth Variables and Imputation	13
3.1.4 Outlier Identification and Correction	16
3.1.5 Health Variables	17
3.1.6 Health Insurance Variables	17
3.1.7 Employment History Variables	18
3.1.8 Retirement Variables	19
3.1.9 Pension Variables	20
3.2 Non-HRS UAS Survey Data	21
3.2.1 Topic P (UAS 1, UAS 121) – Financial Literacy; Personality; Understanding Probabilities; Numeracy	23
3.2.2 Topic W (UAS 2, UAS 121) - Satisfaction with Life Domains; Well-being yesterday; Neighborhood quality; Income comparisons	23
3.2.3 Topic K (UAS 16, UAS 94) – What Do People Know About Social Security	23
3.2.4 Topic F (UAS 18, UAS 119) - Financial Services and Decision-Making	24
3.2.5 Topic I (UAS 16, UAS 26, UAS 113) - Ways People Get Information on Retirement and Social Security	24
3.2.6 Topic C (UAS 38) - Subjective numeracy and Consumer Financial Well-Being	24
3.2.7 Topic N (UAS 42, UAS 83) - Cognitive measures 1 - Numbers	24
3.2.8 Topic V (UAS 43, UAS 84) - Cognitive measures 2 - Picture Vocabulary	24
3.2.9 Topic A (UAS 44, UAS 85) - Cognitive measures 3- Verbal Analogies	25
3.2.10 Non-HRS Derived Variables	25

3.3 Sample Weights.....	25
References.....	27
Appendix A. UAS HRS Wave 1 Variables	28
Table A.1 Wealth Variables included in the Comprehensive File from UAS HRS Wave 1	28
Table A.2 Income Variables included in the Comprehensive File from UAS HRS Wave 1	30
Table A.3 Demographic and Survey Information Variables included in the Comprehensive File from UAS HRS Wave 1 and non-HRS Surveys	32
Demographic Variables:	32
UAS Survey Info Variables:	32
Table A.4 Health Variables included in the Comprehensive File from UAS HRS Wave 1.....	35
Table A.5 Health Insurance Variables included in the Comprehensive File from UAS HRS Wave 1	40
Table A.6 Employment History Variables included in the Comprehensive File from UAS HRS Wave 1 ...	41
Table A.7 Retirement Variables included in the Comprehensive File from UAS HRS Wave 1.....	43
Table A.8 Pension Variables included in the Comprehensive File from UAS HRS Wave 1	44
Appendix B. UAS non-HRS Variables by Topic Letter	46
Table B.1 Topic P Wave 1 Variables included in the Comprehensive File	46
Table B.2 Topic P Wave 2 Variables included in the Comprehensive File	50
Table B.3 Topic W Wave 1 Variables included in the Comprehensive File.....	54
Table B.4 Topic W Wave 2 Variables included in the Comprehensive File.....	58
Table B.5 Topic K Wave 1 Variables included in the Comprehensive File	59
Table B.6 Topic K Wave 2 Variables included in the Comprehensive File	65
Table B.7 Topic F Wave 1 Variables included in the Comprehensive File	70
Table B.8 Topic F Wave 2 Variables included in the Comprehensive File	84
Table B.9 Topic I Wave 1 Variables included in the Comprehensive File	100
Table B.10 Topic I Wave 2 Variables included in the Comprehensive File	112
Table B.11 Topic C Wave 1 Variables included in the Comprehensive File	123
Table B.12 Topic N Wave 1 Variables included in the Comprehensive File	125
Table B.13 Topic N Wave 2 Variables included in the Comprehensive File	125
Table B.14 Topic V Wave 1 Variables included in the Comprehensive File	125
Table B.15 Topic V Wave 2 Variables included in the Comprehensive File	125
Table B.16 Topic A Wave 1 Variables included in the Comprehensive File.....	125
Table B.17 Topic A Wave 2 Variables included in the Comprehensive File.....	125

1. INTRODUCTION

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

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

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

The current release of the UAS Comprehensive File includes a wide array of demographic, wealth asset, income, pension, retirement, and health-related measures from the HRS questionnaire, and other relevant financial cognition and decision-making variables elicited in other UAS surveys. The latter are referred to as “non-HRS data” in this document and are organized into nine topic areas. In the current version of the Comprehensive File (March 2019), the non-HRS variables have retained their original names from the UAS surveys in which they originate, but are preceded by a prefix denoting the topic area and wave as described in more detail later in this document.

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

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

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

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

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

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

2. OVERVIEW OF THE UAS COMPREHENSIVE FILE

What's New in this release of the Comprehensive File—March 2019

- Wave 2 data is now included for non-HRS Topics P, W, K, F, I, N, V and A. Please see [Table 1](#) for information on how each non-HRS topic corresponds to specific UAS surveys.
- With the incorporation of non-HRS Wave 2 data, this document is now structured around study and topic area, whereas previous versions were structured around the UAS survey numbers. Please refer to [Section 3.2](#) for more information on these non-HRS topics.
- Harmonized UAS HRS pension-related variables were added to the Comprehensive File. These variables pertain to the pensions at the place of current employment (if employed) for each respondent, and items related to income currently received from any pension plans. The actual dollar amounts respondents receive from pensions are already included in the Comprehensive File as part of the Income and Wealth section. The new pension-related variables include items such as pension plan type, contribution amounts from employer and respondent, current balances of pension plans, and what happens to pension payments after death. Please see [Section 3.1.9](#) for more information on these variables and others related to pensions.
- Updated the naming of the variable previously named *r12samplotype* to *rasamplotype* since it is not subject to change in each version and it always contains the most recently collected information. Also, all variables with the “ra” prefix now have no reference to wave in their variable label to reflect that there is only one version of each in the Comprehensive File.
- Corrections were made to the calculation of income for UAS HRS income types that are reported in monthly amounts. The modifications ensured that only income from the last calendar year was used to calculate amounts. Due to this change, monthly income amount imputations were re-calculated. Previous imputations for income amounts that are reported at the annual level as well as all wealth amounts were unaffected.
- Updated the life expectancy probability calculation algorithm for UAS HRS life expectancy variables. It is now based on demographic inputs that are fixed at the time point when respondents were asked to subjectively estimate their life expectancy.
- New data from respondents who took a UAS survey since the previous file was created are included in the UAS Comprehensive File.

2.1 UAS Input Files

The current UAS Comprehensive File consists of survey responses from 11 different studies and 23 different UAS survey data sets. These include the UAS HRS, which is divided into six separate UAS surveys to limit respondent burden in each separate survey. The section letters in Table 1 (e.g. UAS 20 Sections A-D) refer to the core HRS questionnaire sections.

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

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

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

Table 1. UAS Surveys in the UAS Comprehensive File

UAS Study	UAS Surveys
UAS HRS	UAS 20 Sections A-D (Wave 1) UAS 21 Sections E-H (Wave 1) UAS 22 Sections J-M (Wave 1) UAS 23 Sections N-P (Wave 1) UAS 24 Sections Q-R (Wave 1) UAS 25 Sections S-W (Wave 1)
Topic P: Financial Literacy; Personality; Understanding Probabilities; Numeracy	UAS 1 (Wave 1), UAS 121 (Wave 2)
Topic W: Satisfaction with life domains; well-being yesterday; neighborhood quality; comparison of incomes with others	UAS 2 (Wave 1) UAS 121 (Wave 2)
Topic K: What do people know about Social Security	UAS 16 (Wave 1) UAS 94 (Wave 2)
Topic F: Financial Services and Decision Making	UAS 18 (Wave 1) UAS 119 (Wave 2)
Topic I: Ways people get information on retirement and Social Security	UAS 26 & UAS 16 (Wave 1) UAS 113 (Wave 2)
Topic C: Subjective numeracy and Consumer Financial Well-Being	UAS 38 (Wave 1)
Topic N: Cognitive measures 1 – Numbers	UAS 42 (Wave 1)

	UAS 83 (Wave 2)
Topic V: Cognitive measures 2 - Picture Vocabulary	UAS 43 (Wave 1) UAS 84 (Wave 2)
Topic A: Cognitive measures 3- Verbal Analogies	UAS 44 (Wave 1) UAS 85 (Wave 2)
My Household	Taken quarterly

2.2 Survey Response Comparisons

Not every panel member participated in all 11 studies (My Household, UAS HRS, and the nine topics). The number of respondents who completed at least one wave (Wave 1 and/or Wave 2) of each study is reported in the "Total" row in Table 2. The other cells in Table 2 display the number of respondents common to all two-level combinations of included studies. For instance, there were 8,438 respondents who participated in at least one wave of the Topic P study. Out of these, 7,943 respondents also participated in at least one wave of Topic W.

Study participation is represented in the UAS Comprehensive File with a set of participation indicator variables. A variable called *in_all* is included to indicate if a respondent participated in at least one wave of all 11 studies. In addition, several variables indicate whether a respondent has participated in each of the available waves for each study. These are *inhrs12* and 17 variables indicating participation in the available waves for the nine non-HRS topics. These 17 indicator variables² have the naming structure:

in_tWV

where 't' indexes the particular topic (e.g. 'f' for Topic F: Financial Services and Decision Making), and 'WV' is the wave number, 12 or 13). The variable *inhrs12* indicates that a respondent has completed at least the first (UAS 20) of the Wave 1 UAS HRS surveys.

UAS survey-specific indicator variables are also present in the Comprehensive File. Each indicates whether a respondent has completed an individual UAS survey. For the UAS HRS, there are six such variables corresponding to the six Wave 1 UAS HRS surveys (UAS 20 through UAS 25). They have the naming structure:

inuasXX

where 'XX' is 20,21,...,25. Similar indicator variables exist in the file for each non-HRS survey and the My Household survey. In the current version of the Comprehensive File, they are:

*inuas1 inuas2 inuas16
inuas18 inuas26 inuas38*

² There are currently a total of 17 topic participation indicator variables because 8 (out of 9) non-HRS Topics have both Wave 1 and Wave 2 data. The 17th indicator variable is for Wave 1 of the remaining topic area, Topic C. Wave 2 for Topic C will go into the field later in 2019.

inuas42 inuas43 nuas44
inuas83 inuas84 inuas85
inuas94 inuas113 inuas119
inuas121 inmyhh

All of the data used to create the UAS Comprehensive File was downloaded from the UAS Survey Data Page on March 1st, 2019. Since some of these surveys are still in the field, response numbers have most likely changed since the creation of the file. All future releases of the UAS Comprehensive File will include updated versions of each UAS survey data set.

Table 2. Respondents per Study Combination

Survey	UAS HRS	Topic P	Topic W	Topic K	Topic F	Topic I	Topic C	Topic N	Topic V	Topic A
Topic P	7,482									
Topic W	7,464	7,943								
Topic K	6,910	7,083	7,078							
Topic F	7,161	7,357	7,350	6,825						
Topic I	7,312	7,476	7,470	7,016	7,226					
Topic C	7,181	7,347	7,341	6,825	7,082	7,213				
Topic N	7,159	7,320	7,285	6,753	7,012	7,143	7,163			
Topic V	6,996	7,061	7,050	6,562	6,827	6,962	6,975	7,063		
Topic A	6,844	6,889	6,882	6,426	6,682	6,820	6,824	6,891	6,891	
Total*	7,486	8,438	7,947	7,086	7,359	7,479	7,349	7,322	7,063	6,891

* There are 6,200 panel members who have responded to all 11 studies (including My Household). "Total" row gives the number of respondents that completed at least 1 survey from each study.

2.3 UAS Comprehensive File Structure

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

2.4 Obtaining UAS Data

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

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

2.5 Merging with other UAS Data Sets

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

3. UAS COMPREHENSIVE FILE DESCRIPTION

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

The file currently contains harmonized variables from most sections of the UAS HRS Wave 1 surveys. Later in 2019, harmonized variables from UAS HRS Wave 2 will begin to be included in the Comprehensive File.

Both Wave 1 and Wave 2 data is included for eight of the nine non-HRS studies. Wave 2 data for the ninth (Topic C) will also be included in the Comprehensive File later in 2019.

3.1 UAS HRS Wave 1 Survey Data

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

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

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

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

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

UAS 22 is used to create health variables related to health-related work limitations, all variables related to current employment and employment history, variables related to pension plans respondents have at their current job and pensions from which they currently receive income, and variables related to retirement status.

UAS 23 is used to create health variables related to doctor visits, medical expenditures, nursing home stays, and health insurance coverage. It is also used to create variables pertaining the probability of certain work and life events occurring.

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

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

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

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

3.1.1 Variable Naming Structure and Survey indicator Variables

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

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

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

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

3.1.2 UAS HRS Demographic Variables

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

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

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

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

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

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

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

3.1.3 Income and Wealth Variables and Imputation

Household and Individual Level Variables

The UAS 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. The income-related variables are reported at the individual level, while the wealth variables are reported at the household level.

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

Checking/savings Account Variables

Attention should be given to response differences between the RAND HRS data and the UAS HRS Wave 1 data for the checking/savings account variable, *h12achck*. In prior RAND HRS waves

(Waves 10, 11, 12), about 23% of respondents reported that they did not own a checking or savings account, whereas this rate is about 43% for the current UAS HRS Wave 1.

We are currently investigating reasons for this discrepancy, such as the wording and timing of the question as well as the length of the survey overall. We have implemented a change in HRS Wave 2 that so far has considerably reduced the percentage of respondents that report not owning an account (19%). Please use caution when using the checking/savings account variables *h12achck* and *h12afchck*, and variables that use those amounts in their calculations, such as total wealth variables (*h12atota*, *h12atotw*, *h12atotn*, *h12atotf*, *h12atotb*).

Missing Data and Imputation

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

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

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

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

The values of the imputation flag variables in the UAS Comprehensive File have the same meaning as the values in the RAND HRS data file. However, the UAS Comprehensive File

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

Table 3. Imputation Flag Values for Component Variables

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

Table 4. Imputation Flag Values for Summary Variables

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

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

3.1.4 Outlier Identification and Correction

Starting with the February 2018 Comprehensive File release, very large and possibly inaccurately reported values on income and wealth amounts, and amounts related to medical expenses are identified during the file creation process. This process was extended to include the employment history variables related to wage rate starting in December 2018. The reason for doing so is twofold:

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

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

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

1. Keep the reported value in the data as reported.
2. Set the reported value to missing and perform the necessary imputations to determine a new value (*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 that pertain to monthly amounts, set the reported monthly amount to the annual amount.

The exception to these steps is that wage rate cases that are 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 those respondents who are employed and have a missing reported wage rate, the wage rate variable values remain missing.

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

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

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

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

3.1.5 Health Variables

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

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

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

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

3.1.6 Health Insurance Variables

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

The topics of the health insurance variables include:

- Whether the respondent is covered by health insurance by his/her employer or a spouse's employer.
- Whether the respondent is covered by a government health insurance plan, such as Medicare, Medicaid, or the Veterans' Administration.
- Whether the respondent is covered by health insurance after retirement.

- The number of health insurance plans the respondent has and who is covered by each plan (up to the first 3 plans).
- Whether the respondent has long term care insurance, and if so, the type of care.
- Whether the respondent has life insurance.

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

3.1.7 Employment History Variables

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

These items include:

- Whether the respondent is currently working or is retired, disabled, unemployed, or not in the labor force.
- For respondents who are working, information is available pertaining to whether they work full time or part time, whether the respondent has a second job, hours worked per week, whether self-employed, whether the job is physically demanding or stressful, the number of employees at the business, the tenure at the job, whether the respondent is in a labor union, and the hourly and weekly wage the respondent receives.
- Several variables relate to previous employment such as the longest tenure at a previous job, the number of jobs that lasted five or more years, and for respondents who were not working at the time the of the survey, the month and year that they were last working.
- 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 2010 Census classifications.

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

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

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

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

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

3.1.8 Retirement Variables

The harmonized retirement variables relate to those 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 the following items:

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

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

- If working, what year the respondent plans to stop working
- Self-reported probability of how likely it is the respondent will be working at 62 and 65 years of age, respectively. These variables, *r12work62* and *r12work65*, will potentially have probability values for **only** those respondents who were not working at the time of the interview. This is due to a misinterpretation of the HRS questionnaire that affected the UAS HRS online survey. This issue has now been corrected so that all 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*.

Other items that are 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 5 years (only asked if respondent age is 66 or older), and the probability the respondent will live to 75 years old (only asked if respondent is under 66 years old).

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

3.1.9 Pension Variables

The harmonized pension variables are available for respondents who are currently employed and have at least 1 pension plan at that job (variable *r12jcpen*), and/or those who are currently receiving income from at least one pension (variable *r12peninc*).

For those who are currently employed and have at least 1 pension plan at that job, information is included in the Comprehensive File pertaining to the number of plans as well as the type, employer contribution, respondent contribution, and current pension account balance for each of the plans the respondent has (up to a maximum of 4). More specifically, variables related to pension plans at the current employment of the respondent include:

- Whether each owned pension plan is a Defined Benefit (DB) plan, a Defined Contribution (DC) plan, or both (*r12ptyp1-4*).
- For each owned pension plan, the detailed pension plan account type for each owned pension plan. For example, 401(k), 403(b), employee stock ownership, 457 plan, defined benefit plan, and thrift savings plans to name a few (variables *r12ptypd1-4*).
- For each owned pension plan, whether the reported general plan type (DB/DC/DB and DC) matches or not 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 who report a pension plan that includes a defined contribution, the following information is included: the percentage of the respondent's pay the employer contributes (*r12dcpct1-4*), the dollar amount the respondent contributes annually (*r12dccont1-4*), the dollar amount the employer contributes annually (*r12dcbene1-4*), and the current balance of each DC plan (*r12dcbal1-4*).

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

3.2 Non-HRS UAS Survey Data

The UAS Comprehensive File contains data from other UAS surveys that have been integrated with UAS HRS data in a convenient manner for research and investigative purposes. This data is referred to as non-HRS data.

The variable names for these non-HRS studies are given prefixes to indicate the particular topic and wave, but otherwise this non-HRS data should be considered raw data. The first letter in the non-HRS variable names denotes the particular topic, while the next two numbers reference the wave. In order to maintain consistency with the naming structure used for the UAS HRS variables (described in [Section 3.1.1](#)) the number “12” is used to reference the first wave, while “13” references the second wave. This variable naming structure is described [below](#) in more detail.

To view the UAS codebook for each non-HRS topic in the UAS Comprehensive File, which contains background information about each survey, survey response statistics, and a paper version of the questionnaire, please open the [UAS All Surveys page](#). Then choose the UAS survey associated with the topic you are interested in (e.g. UAS 1 for Wave 1 of Topic P) and select “Survey codebook” under the Metadata heading.

Demographic Information

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

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

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 a question is asked unchanged across multiple waves, the only change in the variable name is a change in the wave portion of this prefix. For example, the item *q8* from the Topic K “What do People Know” survey is asked first in UAS 16 (Wave 1), and then asked again with no change in question text or answer choices in UAS 94 (Wave 2). In the

Comprehensive File, Wave 1 for this item is found in the variable *k12q8*, where 'k' indicates Topic K and "12" represents the wave number we assign to first wave surveys. Wave 2 for this item is found in the variable *k13q8*, where 'k' indicates Topic K and '13' represents the wave number we assign to second wave surveys.

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

Sometimes question items are completely new in the most recent wave, but share a variable name with a question item from a previous wave. This includes instances where question content was changed so significantly that the item now measures a different construct. For these cases the change in construct is marked by adding the word "new" + the wave number for which the content change occurred (e.g. "13") to the prefix. An example is the Topic K item q6b found in the UAS 16 (Wave 1) and UAS 94 (Wave 2). These variables, though they have the same name, result from entirely different questions. Thus, they are given the following variable names in the Comprehensive File:

- Wave 1: k12q6b
- Wave 2: k13new13q6b

The other three 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" + 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 1) and UAS 94 (Wave 2):
 - Wave 1: k12q7b
 - Wave 2: 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" + 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 1) and UAS 113 (Wave 2):
 - Wave 1: i12ch048b
 - Wave 2: i13ch048b_que13

- Finally, *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" + 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 1) and UAS 94 (Wave 2):
 - Wave 1: k12q6a
 - Wave 2: k13q6a_ch13

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

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

Variables in Topic P (Financial Literacy; Personality; Understanding Probabilities; Numeracy) each have the prefix “p” in the variable name. UAS 1 is the Wave 1 survey for Topic P, and variables in Wave 1 have the prefix "p12." UAS 121 is the Wave 2 survey for Topic P (as well as the Wave 2 survey for Topic W--see below). Wave 2 variables in Topic P have the prefix "p13." In order to only select respondents who answered Topic P, set one or both indicator variables *in_p12* and *in_p13* to 1. A full list of the Topic P Wave 1 variables included in the Comprehensive File is found in [Table B.1](#) of Appendix B. The list of Wave 2 variables for Topic P is found in [Table B.2](#).

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

Variables from in Topic W (Satisfaction with life domains; well-being yesterday; neighborhood quality; comparison of incomes with others) each have the prefix “w” in the variable name. UAS 2 is the Wave 1 survey for Topic W, and variables in Wave 1 have the prefix "w12." UAS 121 is the Wave 2 survey for Topic W (as well as the Wave 2 survey for Topic P--see above). Wave 2 variables in Topic W have the prefix "w13." In order to only select respondents who answered Topic W, set one or both indicator variables *in_w12* and *in_w13* to 1. A full list of the Topic W Wave 1 variables included in the Comprehensive File is located in [Table B.3](#) of Appendix B, and the Wave 2 variable list for Topic W is in [Table B.4](#).

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

Variables from Topic K (What do people know about Social Security) each have the prefix “k” in the variable name. UAS 16 is the Wave 1 survey for Topic K (as well as the Wave 1 survey for a few variables in Section I--see below), and variables in Wave 1 have the prefix "k12." UAS 94 is the wave 2 survey for Topic K. Wave 2 variables in Topic K have the prefix "k13." In order to only select respondents who answered Topic K, set one or both indicator variables *in_k12* and *in_k13* to 1. A full list of the Topic K Wave 1 variables included in the Comprehensive File is located in [Table B.5](#), and the Wave 2 variable list for Topic K is in [Table B.6](#).

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

Variables from Topic F (Financial Services and Decision Making) each have the prefix “f” in the variable name. UAS 16 is the Wave 1 survey for Topic F, and variables in Wave 1 have the prefix "f12." UAS 119 is the Wave 2 survey for Topic F. Wave 2 variables in Topic F have the prefix "f13." In order to only select respondents who answered Topic F, set one or both indicator variables *in_f12* and *in_f13* to 1. A full list of the Topic F Wave 1 variables included in the Comprehensive File is located in [Table B.7](#), and the Wave 2 variable list for Topic F is in [Table B.8](#).

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

Variables from Topic I (Ways people get information on retirement and Social Security) each have the prefix “i” in the variable name. 13 variables from UAS 16 as well as all variables in UAS 26 together make up the Wave 1 survey items for Topic I. Variables from Wave 1 in Topic I have the prefix "i12." UAS 113 is the Wave 2 survey for Topic I, and Wave 2 variables in Topic I have the prefix "i13." In order to only select respondents who answered Topic I, set one or both indicator variables *in_i12* and *in_i13* to 1. A full list of the Topic I Wave 1 variables included in the Comprehensive File is located in [Table B.9](#), and the Wave 2 variable list for Topic I is in [Table B.10](#).

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

Variables from Topic C (Subjective numeracy and Consumer Financial Well-Being) each have the prefix “c” in the variable name. UAS 38 is the Wave 1 survey for Topic C, and variables in Wave 1 have the prefix "c12." There is currently only one wave of data for this topic. In order to only select respondents who answered Topic C, set the indicator variable *in_k12* to 1. A full list of the Topic C Wave 1 variables included in the Comprehensive File is located in [Table B.11](#).

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

Variables from Topic N (Cognitive measures 1 – Numbers) each have the prefix “n” in the variable name. UAS 42 is the Wave 1 survey for Topic N, and variables in Wave 1 have the prefix "n12." UAS 83 is the Wave 2 survey for Topic N. Wave 2 variables in Topic N have the prefix "n13." In order to only select respondents who answered Topic N, set one or both indicator variables *in_n12* and *in_n13* to 1. A full list of the Topic N Wave 1 variables included in the Comprehensive File is located in [Table B.12](#), and the Wave 2 variable list for Topic N is in [Table B.13](#).

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

Variables from Topic V (Cognitive measures 2 - Picture Vocabulary) each have the prefix “v” in the variable name. UAS 43 is the Wave 1 survey for Topic V, and variables in Wave 1 have the prefix "v12." UAS 84 is the Wave 2 survey for Topic V. Wave 2 variables in Topic V have the prefix "v13." In order to only select respondents who answered Topic V, set one or both indicator

variables *in_v12* and *in_v13* to 1. A full list of the Topic V Wave 1 variables included in the Comprehensive File is located in [Table B.14](#), and the Wave 2 variable list for Topic V is in [Table B.15](#).

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

Variables from Topic A (Cognitive measures 3- Verbal Analogies) each have the prefix “a” in the variable name. UAS 44 is the Wave 1 survey for Topic A, and variables in Wave 1 have the prefix “a12.” UAS 85 is the Wave 2 survey for Topic A. Wave 2 variables in Topic A have the prefix “a13.” In order to only select respondents who answered Topic A, set one or both indicator variables *in_a12* and *in_a13* to 1. A full list of the Topic A Wave 1 variables included in the Comprehensive File is located in [Table B.16](#), and the Wave 2 variable list for Topic A is in [Table B.17](#).

3.2.10 Non-HRS Derived Variables

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

The first of these variables to be included in the UAS Comprehensive File is the retirement preparedness index, *j12rpi*. This variable is derived from raw variables found in UAS 16, UAS 24, and UAS 26. The index is a weighted sum of the following variables: an indicator for having a defined benefit plan (weight≈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 funds³, (weight≈0.52), and 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).

3.3 Sample Weights

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

³ See Chard, Rogofsky and Yoong (2017) for an explanation of this variable.

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

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

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

REFERENCES

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

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

APPENDIX A. UAS HRS WAVE 1 VARIABLES

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

Variable Name	Variable Label
h12arles	w12 uas24 net value of real estate that is not primary residence
h12afrles	w12 uas24 net value of real estate that is not primary residence-imp flag
h12atran	w12 uas24 net value of vehicles
h12afrtran	w12 uas24 net value of vehicles-imp flag
h12absns	w12 uas24 net value of businesses
h12afbns	w12 uas24 net value of businesses-imp flag
h12aira	w12 uas24 net value of ira, keogh accounts
h12afira	w12 uas24 net value of ira, keogh accounts-imp flag
h12astck	w12 uas24 net value of stocks, mutual funds, and investment trusts
h12afstck	w12 uas24 net value of stocks, mutual funds, and investment trusts-imp flag
h12achck	w12 uas24 value of checking, savings, or money market accounts
h12afchck	w12 uas24 value of checking, savings, or money market accounts-imp flag
h12acd	w12 uas24 value of cd, government savings bonds, and t-bills
h12afcd	w12 uas24 value of cd, government savings bonds, and t-bills-imp flag
h12abond	w12 uas24 net value of bonds and bond funds
h12afbond	w12 uas24 net value of bonds and bond funds-imp flag
h12aothr	w12 uas24 net value of all other savings
h12afothr	w12 uas24 net value of all other savings-imp flag
h12adebt	w12 uas24 value of other debt[not yet asked about]
h12afdebt	w12 uas24 value of other debt-imp flag
h12ahous	w12 uas21 value of primary residence
h12afhous	w12 uas21 value of primary residence-imp flag
h12amort	w12 uas21 value of all mortgages/land contracts on primary residence
h12afmort	w12 uas21 value of all mortgages/land contracts on primary res-imp flag
h12ahmln	w12 uas21 value of other home loans on primary residence
h12afhmln	w12 uas21 value of other home loans on primary residence-imp flag

h12atoth	w12 uas21 net value of primary residence
h12ahoub	w12 uas21 value of secondary residence
h12afhoub	w12 uas21 value of secondary residence-imp flag
h12amrtb	w12 uas21 value of all mortgages/land contracts on secondary residence
h12afmrtb	w12 uas21 value of all mortgages/land contracts on secondary res-imp flag
h12anethb	w12 uas21 net value of secondary residence
h12atof	w12 uas24 net value of non-housing financial wealth
h12atota	w12 uas21/uas24 total wealth--excluding secondary residence
h12atotb	w12 uas21/uas24 total wealth--including secondary residence
h12atotw	w12 uas21/uas24 total wealth--excluding iras
h12atotn	w12 uas24 total non-housing wealth

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

Variable Name	Variable Label
r12iearn	w12 uas24 earnings
r12ifearn	w12 uas24 earnings-imp flag
s12iearn	w12 uas24 earnings spouse
s12ifearn	w12 uas24 earnings spouse
h12icap	w12 uas24 household capital income
h12ifcap	w12 uas24 household capital income-imp flag
r12ipena	w12 uas24 income from employer pension and annuity
r12ifpena	w12 uas24 income from employer pension and annuity-imp flag
s12ipena	w12 uas24 income from employer pension and annuity spouse
s12ifpena	w12 uas24 income from employer pension and annuity spouse-imp flag
r12ipen	w12 uas24 income from employer pension
r12ifpen	w12 uas24 income from employer pension-imp flag
s12ipen	w12 uas24 income from employer pension spouse
s12ifpen	w12 uas24 income from employer pension spouse-imp flag
r12iann	w12 uas24 income from employer annuity
r12ifann	w12 uas24 income from employer annuity-imp flag
s12iann	w12 uas24 income from employer annuity spouse
s12ifann	w12 uas24 income from employer annuity spouse-imp flag
r12issdi	w12 uas24 income from social sec disability and SSI
r12ifssdi	w12 uas24 income from social sec disability and SSI-imp flag
s12issdi	w12 uas24 income from social sec disability and SSI spouse
s12ifssdi	w12 uas24 individual income from SSDI and SSI spouse-imp flag
r12isdi	w12 uas24 income from social security disability
r12ifsd	w12 uas24 income from social security disability-imp flag
s12isdi	w12 uas24 income from social security disability spouse
s12ifsd	w12 uas24 income from social security disability spouse-imp flag
r12issi	w12 uas24 income from social security SSI

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

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

Variable Name	Variable Label
Demographic Variables:	
rabyear	Respondent birth year
r12mstat	w12 respondent marital status
r12agey_b	w12 respondent age
s12agey_b	w12 respondent's spouse age
ragender	Respondent gender
rarace	Respondent race
r12educ	w12 respondent highest level of education achieved
rarelig	Respondent religion
ravetrn	Respondent veteran
r12final_weight	w12 Relative post-stratification weight (all)
rahispanic	Respondent hispanic origin
rabornus	Born in the US
racountryborn	Country respondent born
racountryborn_oth	Specified country resp born
r12tabletprovide	w12 whether tablet provided
raimmstat	Respondent immigrant status
r12livewpartner	w12 whether resp living with partner
raprimresp	Whether primary resp or added member
rasampletype	Respondent sample type
rastateborn	State born - FIPS coding
r12stateres	w12 state residing - FIPS coding
r12uasmembers	w12 number of other hh members
UAS Survey Info Variables:	
uasid	Individual identifier
uashhid	Original household identifier
in_all	indicates Respondent completed surveys from at least one wave of all 11 studies in data set

inmyhh	indicates Respondent completed My Household survey (should = 1 for all records)
inhrs12	w12 indicates Respondent completed at least 1 UAS HRS survey (UAS20-25)
in_p12	w12 Record in Comprehensive File Topic P
in_p13	w13 Record in Comprehensive File Topic P
in_w12	w12 Record in Comprehensive File Topic W
in_w13	w13 Record in Comprehensive File Topic W
in_k12	w12 Record in Comprehensive File Topic K
in_k13	w13 Record in Comprehensive File Topic K
in_f12	w12 Record in Comprehensive File Topic F
in_f13	w13 Record in Comprehensive File Topic F
in_i12	w12 Record in Comprehensive File Topic I
in_i13	w13 Record in Comprehensive File Topic I
in_c12	w12 Record in Comprehensive File Topic C
in_n12	w12 Record in Comprehensive File Topic N
in_n13	w13 Record in Comprehensive File Topic N
in_v12	w12 Record in Comprehensive File Topic V
in_v13	w13 Record in Comprehensive File Topic V
in_a12	w12 Record in Comprehensive File Topic A
in_a13	w13 Record in Comprehensive File Topic A
inuas20	w12 indicates Respondent completed UAS20 HRS survey
inuas21	w12 indicates Respondent completed UAS21 HRS survey
inuas22	w12 indicates Respondent completed UAS22 HRS survey
inuas23	w12 indicates Respondent completed UAS23 HRS survey
inuas24	w12 indicates Respondent completed UAS24 HRS survey
inuas25	w12 indicates Respondent completed UAS25 HRS survey
inuas1	w12 indicates Respondent completed UAS1 survey
inuas2	w12 indicates Respondent completed UAS2 survey
inuas16	w12 indicates Respondent completed UAS16 survey
inuas18	w12 indicates Respondent completed UAS18 survey

inuas26	w12 indicates Respondent completed UAS26 survey
inuas38	w12 indicates Respondent completed UAS38 survey
inuas42	w12 indicates Respondent completed UAS 42 survey
inuas43	w12 indicates Respondent completed UAS 43 survey
inuas44	w12 indicates Respondents completed UAS 44 survey
inuas83	w13 indicates Respondent completed UAS 83 survey
inuas84	w13 indicates Respondent completed UAS 84 survey
inuas85	w13 indicates Respondent completed UAS 85 survey
inuas94	w13 indicates Respondent completed UAS 94 survey
inuas113	w13 indicates Respondent completed UAS 113 survey
inuas119	w13 indicates Respondent completed UAS 119 survey
inuas121	w13 indicates Respondent completed UAS 121 survey

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

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

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

r12grossa	w12 uas21 walk1/r,clim1,bed,bath/0-5
r12heart	w12 uas20 r reports heart prob this wv
r12hearte	w12 uas20 r ever had heart problems
r12height	w12 uas20 height in meters
r12hibp	w12 uas20 r reports high bp this wv
r12hibpe	w12 uas20 r ever had high blood pressure
r12hlthlm	w12 uas22 hlth problems limit work
r12homcar	w12 uas23 home hlth care, prv 2 yrs
r12hosp	w12 uas23 hospital stay, prv 2 yrs
r12hspnit	w12 uas23 # nights in hosp, prv 2 yrs
r12hspitm	w12 uas23 # hospital stays, prv 2 yrs
r12iadla	w12 uas21 some diff-iadls /0-3
r12iadlza	w12 uas21 some diff-iadls /0-5
r12jog	W12 uas21 R Diff-Jog one mile
r12joga	w12 uas21 r some diff-jog one mile
r12lgmusa	w12 uas21 some diff-large muscle /0-4
r12lift	w12 uas21 r diff-lift/carry 10lbs
r12lifta	w12 uas21 r some diff-lift/carry 10lbs
r12ltactx	w12 uas20 r freq light phys activ {finer scale}
r12lung	w12 uas20 r reports lung disease this wv
r12lunge	w12 uas20 r ever had lung disease
r12mammog	w12 uas20 prev mammogram
r12map	w12 uas21 r diff-use a map
r12mapa	w12 uas21 r some diff-use a map
r12mdactx	w12 uas20 r freq moderate phys activ {finer scale}
r12meals	w12 uas21 r diff-preparing hot meals
r12mealsa	w12 uas21 r some diff-prepare hot meal
r12meds	w12 uas21 r diff-take medications
r12medsa	w12 uas21 r some diff-take medications
r12mobila	w12 uas21 some diff-mobility /0-5

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

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

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

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

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

Variable Name	Variable Label
r12work	w12 uas22 r working for pay
r12work2	w12 uas22 works at 2nd job
r12slfemp	w12 uas22 whether self-employed
r12lbrf	w12 uas22 r labor force status
r12lbrfh	w12 uas22 labor force status, no week restriction
r12lbrfy	w12 uas22 labor force status year round flag
r12inlbrf	w12 uas22 r is in the labor force
r12retemp	w12 uas22 r gives retired in empstat
r12unemp	w12 uas22 r is unemployed
r12jhours	w12 uas22 hours worked/week main job
r12jhour2	w12 uas22 hours worked/week 2nd job
r12jweeks	w12 uas22 weeks worked/year main job
r12jweek2	w12 uas22 weeks worked/year 2nd job
r12wgihr	w12 uas22 imputed wage rate-hrly
r12wgiwk	w12 uas22 imputed wage rate-wkly
r12wgfhr	w12 uas22 impute flag wage rate-hrly
r12wgfwk	w12 uas22 impute flag wage rate-wkly
r12jphys	w12 uas22 cur job req lots phys effort
r12jlift	w12 uas22 cur job req lift heavy loads
r12jstoop	w12 uas22 cur job req stoop/kneel/crouch
r12jsight	w12 uas22 cur job req good eyesight
r12jstres	w12 uas22 cur job involves much stress
r12jcten	w12 uas22 current job tenure
r12union	w12 uas22 r is covered by a union
r12fsize	w12 uas22 size of firm or business
r12jlten	w12 uas22 longest job tenure
r12jlmis	w12 uas22 longest job # jobs date=miss
r12jjobs	w12 uas22 status of r job history

r12jnjob	w12 uas22 # jobs reported
r12jmiss	w12 uas22 # jobs with missing dates
r12jnjob5	w12 uas22 # 5+ year-jobs reported
r12jyears	w12 uas22 r years worked/self-rpt+jobh
r12jyearm	w12 uas22 r years worked/missing flag
r12jlastm	w12 uas22 month last worked/not working
r12jlasty	w12 uas22 year last worked/not working
r12jcoccc	w12 uas22 cur job occup/2010 census
r12jloccc	w12 uas22 long job occup/2010 census

Table A.7 Retirement Variables included in the Comprehensive File from UAS HRS Wave 1

Variable Name	Variable Label
r12sayret	w12 uas22 R considers self retired
r12retmon	w12 uas22 Month Retired if say retired
r12retyr	w12 uas22 Year Retired if say retired
r12retdtwv	w12 uas22 Wave retirement date reported
r12rplnyr	w12 uas22 When R plans to stop work
r12rplnya	w12 uas22 When R thinks will stop work
r12liv75	w12 uas23 R Probability to live 75
r12liv75p	w12 uas23 LfTab prob live 75+/R curage
r12liv10	w12 uas23 R Probability to live 80-100
r12liv10a	w12 uas23 Age used in live 80-100/85 Q
r12liv10p	w12 uas23 LfTab prob live 80-100/R curage
r12finpln	w12 uas23 R Financial planning horizon
r12ans3pq	w12 uas23 R answered the first three probability questions
r12beq10k	w12 uas23 R Prob leave bequest 10K+
r12beq100	w12 uas23 R Prob leave bequest 100K+
r12beq500	w12 uas23 R Prob leave bequest 500K+
r12beqany	w12 uas23 R Prob leave bequest any
r12work62	w12 uas23 R Prob working FT after 62
r12work62f	w12 uas23 Logical Skip Flag: P62
r12work65	w12 uas23 R Prob working FT after 65
r12work65f	w12 uas23 Logical Skip Flag: P65
r12pnhm5y	w12 uas23 R Prob moving to NHM in 5 yrs
r12retsat	w12 uas23 Ret Satisfying
r12ryrcmp	w12 uas23 Ret Yrs Compared to Before

Table A.8 Pension Variables included in the Comprehensive File from UAS HRS Wave 1

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

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

APPENDIX B. UAS NON-HRS VARIABLES BY TOPIC LETTER

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

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

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

p12bif022	generally trusting
p12bif023	tends to be lazy
p12bif024	emotionally stable
p12bif025	is inventive
p12bif026	assertive personality
p12bif027	can be cold and aloof
p12bif028	perseveres until finished
p12bif029	can be moody
p12bif030	values artistic experiences
p12bif031	is sometimes shy
p12bif032	is kind to everyone
p12bif033	does things efficiently
p12bif034	remains calm in tense situations
p12bif035	prefers work that is routine
p12bif036	is outgoing
p12bif037	is sometimes rude
p12bif038	makes plans and follows through
p12bif039	gets nervous easily
p12bif040	likes to reflect
p12bif041	has few artistic interests
p12bif042	likes to cooperate with others
p12bif043	is easily distracted
p12bif044	is sophisticated in art, music, or literature
p12l001	\$100 2%
p12l002	\$100 20%
p12l003	\$100 20%
p12l004	inheritance
p12l005	doubled
p12d001	stock market
p12d002	mutual fund

p12p001	interest rates change
p12p001_randomizer	randomizer P00 questions
p12p002_randomizer	randomizer P002 question
p12p002	safer
p12p002a	reason for choice
p12p003_randomizer	randomizer P003 question
p12p003	riskier
p12p004	highest return
p12p005	highest fluctuations
p12p006	different assets
p12p007	housing prices
p12cog1	
p12cog2	
p12cog3	
p12cog4	
p12cog5	
p12cog6	
p12cog7	
p12cog8	
p12cog	uas1cog: IRT-based cognitive score
p12finlitscore	Financial Literacy Score
p12extroversion	Extroversion Score (maximum of 40)
p12agreeableness	Agreeableness Score (maximum of 45)
p12conscientiousness	Conscientiousness Score (maximum of 45)
p12neuroticism	Neuroticism Score (maximum of 40)
p12openness	Openness Score (maximum of 50)
p12cps_year	

Table B.2 Topic P Wave 2 Variables included in the Comprehensive File

Variable Name	Variable Label
p13lip001	number of times dice even
p13lip002	number of people winning lottery
p13lip003	percent of tickets win car
p13lip008	how many people disease chance 10%
p13lip009	chance of getting disease
p13lip012a	amount
p13lip012b	total
p13lip015	cost of ball
p13lip017	how long to cover half of lake
p13lip004	time to drink one barrel
p13lip005	how many students in class
p13lip006	how much made
p13lip007	stocks ahead
p13admc1	probability eat pizza next year
p13admc2	probability flu next year
p13admc3	probability car accident next year
p13admc4	probability cavity filled next year
p13admc5	probability die next year
p13admc6	probability stolen from next year
p13admc7	probability move to other state next year
p13admc8	probability die in terrorist attach next year
p13admc9	probability break into home next year
p13admc10	probability stay in same state next year
p13admc11	probability dentist visit next year
p13admc12	probability driving accident free next year
p13admc13	probability car accident next 5 years
p13admc14	probability cavity filled next 5 years
p13admc15	probability die next 5 years

p13admc16	probability stolen from next 5 years
p13admc17	probability move to other state next 5 years
p13admc18	probability die in terrorist attach next 5 years
p13admc19	probability break into home next 5 years
p13admc20	probability stay in same state next 5 years
p13admc21	probability dentist visit next 5 years
p13admc22	probability driving accident free next 5 years
p13bif001	talkative
p13bif002	finds fault with others
p13bif003	does thorough job
p13bif004	is depressed
p13bif005	is original
p13bif006	is reserved
p13bif007	is helpful
p13bif008	can be careless
p13bif009	is relaxed
p13bif010	is curious
p13bif011	is full of energy
p13bif012	starts quarrels
p13bif013	reliable worker
p13bif014	can be tense
p13bif015	is ingenious
p13bif016	generates enthousiasm
p13bif017	has forgiving nature
p13bif018	tends to be disorganized
p13bif019	worries a lot
p13bif020	active imagination
p13bif021	tends to be quiet
p13bif022	generally trusting
p13bif023	tends to be lazy

p13bif024	emotionally stable
p13bif025	is inventive
p13bif026	assertive personality
p13bif027	can be cold and aloof
p13bif028	perseveres until finished
p13bif029	can be moody
p13bif030	values artistic experiences
p13bif031	is sometimes shy
p13bif032	is kind to everyone
p13bif033	does things efficiently
p13bif034	remains calm in tense situations
p13bif035	prefers work that is routine
p13bif036	is outgoing
p13bif037	is sometimes rude
p13bif038	makes plans and follows through
p13bif039	gets nervous easily
p13bif040	likes to reflect
p13bif041	has few artistic interests
p13bif042	likes to cooperate with others
p13bif043	is easily distracted
p13bif044	is sophisticated in art, music, or literature
p13l001	\$100 2%
p13l002	\$100 20%
p13l003	\$100 20%
p13l004	inheritance
p13l005	doubled
p13d001	stock market
p13d002	mutual fund
p13p001	interest rates change
p13p001_randomizer	randomizer P00 questions

p13p002_randomizer	randomizer P002 question
p13p002	safer
p13p002a	reason for choice
p13p003_randomizer	randomizer P003 question
p13p003	riskier
p13p004	highest return
p13p005	highest fluctuations
p13p006	different assets
p13p007	housing prices
p13cog1	
p13cog2	
p13cog3	
p13cog4	
p13cog5	
p13cog6	
p13cog7	
p13cog8	
p13cog	uas121cog: IRT-based cognitive score
p13finlitscore	Financial Literacy Score
p13extroversion	Extroversion Score (maximum of 40)
p13agreeableness	Agreeableness Score (maximum of 45)
p13conscientiousness	Conscientiousness Score (maximum of 45)
p13neuroticism	Neuroticism Score (maximum of 40)
p13openness	Openness Score (maximum of 50)

Table B.3 Topic W Wave 1 Variables included in the Comprehensive File

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

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

w12hd019	PEOPLE IN NEIGHBORHOOD SHARE SAME VALUES
w12hd020	PEOPLE IN NEIGHBORHOOD CAN BE TRUSTED
w12hd021	HOW MANY FRIENDS WHO LIVE IN NEIGHBORHOOD
w12hd022	PAST MONTH TALKED WITH ANY NEIGHBOR FOR 10 MINUTES OR MORE
w12ir001	AVG YEARLY INCOME IN ZIP
w12ir002	RANK INCOME IN COMPARISON WITH OTHER PEOPLE RESIDING IN ZIP
w12ir003	HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE RESIDING IN ZIP
w12ir004	AVG YEARLY INCOME IN COUNTY
w12ir005	RANK INCOME IN COMPARISON WITH OTHER PEOPLE RESIDING IN COUNTY
w12ir006	HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE RESIDING IN COUNTY
w12ir007	CURRENTLY WORKING FOR PAY
w12ir009	AVG YEARLY HH INCOME FOR PEOPLE IN YOUR OCCUPATION
w12ir010	AVG YEARLY HH INCOME FOR PEOPLE IN CIRCLE
w12ir011	RANK INCOME IN COMPARISON WITH OTHER PEOPLE IN OCCUPATION IN US
w12ir012	RANK INCOME IN COMPARISON WITH OTHER PEOPLE IN OCCUPATION IN CIRCLE
w12ir013	HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE IN YOUR OCCUPATION IN THE US
w12ir014	EVER WORKED FOR PAY
w12ir015_year	WHEN LAST WORK FOR PAY YEAR
w12ir015_yearsago	WHEN LAST WORK FOR PAY YEAR AGO
w12ir017	LAST JOB AVG YEARLY HH INCOME FOR PEOPLE IN YOUR OCCUPATION
w12ir018	LAST JOB AVG YEARLY HH INCOME FOR PEOPLE IN CIRCLE
w12ir019	LAST JOB RANK INCOME IN COMPARISON WITH OTHER PEOPLE IN OCCUPATION IN US
w12ir020	LAST JOB RANK INCOME IN COMPARISON WITH OTHER PEOPLE IN OCCUPATION IN CIRCLE
w12ir021	LAST JOB HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE IN YOUR OCCUPATION IN THE

w12ir022	AVG YEARLY INCOME INDIVIDUALS YOUR AGE US
w12ir023	RANK INCOME IN COMPARISON WITH INDIVIDUALS YOUR AGE IN US
w12ir024	AVG INCOME IN COMPARISON WITH CIRCLE YOUR AGE
w12ir025	LAST JOB HOW MUCH COMPARE YOUR INCOME OTHER INDIVIDUALS YOUR AGE IN US
w12ir026	AVG YEARLY INCOME INDIVIDUALS YOUR EDUCATION US
w12ir027	RANK INCOME IN COMPARISON WITH INDIVIDUALS YOUR EDUCATION IN US
w12ir028	AVG INCOME IN COMPARISON WITH CIRCLE YOUR EDUCATION
w12ir029	LAST JOB HOW MUCH COMPARE YOUR INCOME OTHER INDIVIDUALS YOUR EDUCATION IN US
w12ir008_result	JOB TITLE
w12ir016_result	LAST JOB TITLE
w12ir013a	HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE IN YOUR OCCUPATION IN YOUR CIRCLE
w12ir024a	RANK INCOME IN COMPARISON WITH INDIVIDUALS YOUR AGE IN CIRCLE
w12ir025b	LAST JOB HOW MUCH COMPARE YOUR INCOME OTHER INDIVIDUALS YOUR AGE IN CIRCLE
w12ir027a	RANK INCOME IN COMPARISON WITH INDIVIDUALS YOUR EDUCATION IN CIRCLE
w12ir029a	LAST JOB HOW MUCH COMPARE YOUR INCOME OTHER INDIVIDUALS YOUR EDUCATION IN CIRCLE
w12ir021a	LAST JOB HOW MUCH COMPARE YOUR INCOME TO OTHER PEOPLE IN YOUR OCCUPATION IN CIRC
w12ir018_others	LAST JOB HAD PEOPLE WITH SAME OCCUPATION IN CIRCLE
w12ir010_others	PEOPLE WITH SAME OCCUPATION IN CIRCLE
w12ir028_others	ANY PEOPLE SAME EDUCATION AS YOU
w12cps_year	

Table B.4 Topic W Wave 2 Variables included in the Comprehensive File

Variable Name	Variable Label
w13osrand	RANDOM ORDER OS001 OS002
w13os001	HOW SATISFIED WITH LIFE
w13os002	HOW HAPPY ARE YOU
w13os003	HOW SATISFIED WITH INCOME
w13os004	HOW SATISFIED WITH HEALTH
w13os006	HOW SATISFIED WITH FAMILY LIFE
w13os005	HOW SATISFIED WITH HEALTH
w13os007	HOW SATISFIED WITH NUMBER OF FRIENDS
w13osplacement	placement of well being section in survey
w13ir007	CURRENTLY WORKING FOR PAY
w13ir008_result	JOB TITLE

Table B.5 Topic K Wave 1 Variables included in the Comprehensive File

Variable Name	Variable Label
k12s4	R marital status in current interview
k12s7a	currently receive Social Security benefits
k12s6a	replacement by social security
k12s7b	spouse currently receive Social Security benefits
k12s8a	current employment status
k12s8c	retired work status
k12s8b	spouse employment status
k12s9c	spouse retired work status
k12s11	
k12d1	health
k12d2	breaks in employment
k12bg002	currently covered by health insurance
k12bg003s1	Insurance through spouse or partners employer or union
k12bg003s2	Insurance through parents employer or union
k12bg003s3	Retiree insurance through spouse or partners former employer or union
k12bg003s4	Self-pay insurance or private health insurance
k12bg003s5	Insurance purchased through exchange
k12bg003s6	Medicare
k12bg003s7	Medi-gap
k12bg003s8	Medicaid
k12bg003s9	Military health care
k12bg003s10	State sponsored health plan
k12bg003s11	Other program
k12bg003s12	No coverage of any type
k12bg003	current health insurance
k12np_01	Early Eligibility Age
k12np_02	FRA
k12np_03	work retirement age

k12np_04	testing understanding of DRC definition
k12np_05	what age first eligible for delayed retirement credits
k12np_06	test understanding of DRC maximize credits
k12np_05_age	what age first eligible for delayed retirement credits
k12sm_01	statement action
k12q1	how well prepared financially for retirement
k12q2a	How inflation will affect your retirement
k12q2b	How much you will need to have saved to retire comfortably
k12q2c	How the Social Security system works
k12q2d	How long you might live in retirement
k12q3	what you believe Social Security should provide to Americans like you during ret
k12q4a	How Social Security retirement benefits are calculated
k12q4b	The eligibility age for full Social Security retirement benefits
k12q4c	how SS benefits are affected if work and claim
k12q4d	How much your monthly Social Security retirement benefits will be
k12q4e	How your benefits change if you claim Social Security benefits sooner or later
k12q5	How confident are you that the Social Security system will be able to pay your p
k12q6a	How confident are you that Social Security retirement benefits will be there for
k12q6b	percent chance live to 90
k12q7b	retirement benefits you are currently receiving from Social Security
k12q7a	Do you expect your future Social Security benefits to be enough to ensure a good
k12q8s1	Contribute to a 401k or defined contribution plan
k12q8s2	Have other savings and investments
k12q8s3	Applied for disability benefits
k12q8s4	Spend less and, or downsize
k12q8s5	Sought a higher earning job

k12q8s6	Plan to work in retirement
k12q8s7	Other
k12q8s8	None
k12q8	steps
k12q8_other	steps other
k12q9	how a workers Social Security benefits are calculated
k12q10a	benefits if their spouse qualifies for Soci
k12q10b	Social Security benefits are not affected by the age at which someone starts cla
k12q10c	Social Security benefits are adjusted for inflation.
k12q10d	Social Security benefits have to be claimed as soon as someone retires.
k12q10e	Retired people who continue to earn income from working or investments may have
k12q12	automatically deducted
k12q11	true false confidence
k12q13	disabled benefits
k12q17	age retire
k12q17_age	age retire
k12q18b	age spouse retire
k12q18_age	age spouse retire
k12q19a	what age claim SS retirement benefits
k12q19_age	age clain SS
k12q19b	age claim SS retirement benefits
k12q19c	age spouse plan claim SS retirement benefits
k12q19c_age	age spouse claim SS
k12q19d	age spouse claim SS retirement benefits
k12q20a	money per month
k12q20a_followup	money per month brackets
k12q21a	waited two more years money per month
k12q21a_followup	a waited two more years money per month brackets

k12q22a	spouse money per month
k12q22a_followup	spouse money per month brackets
k12q22d	draw other savings if not receiving benefits until age 70
k12q2e	How to invest your retirement money
k12q2f	How to manage your spending in retirement
k12q4spa	How much your spouses monthly Social Security retirement benefits will be
k12q4spb	How your decision about when to claim Social Security retirement benefits can af
k12q4spc	How your spouses decision about when to claim Social Security benefits may affec
k12q10f	Social Security is paid for by a tax placed on both workers and employers.
k12q10g	Workers who pay Social Security taxes are entitled to Social Security disability
k12q10h	If a worker who pays Social Security taxes dies, any of his/her children under a
k12q10i	If a worker who pays Social Security taxes dies, his/her spouse may claim Social
k12q26_1s1	General financial planning
k12q26_1s2	General money management
k12q26_1s3	Savings and investment vehicles
k12q26_1s4	How to apply for and collect social security benefits
k12q26_1s5	How to determine eligibility and amount of benefits
k12q26_1s6	How to maximize benefits
k12q26_1s7	How to account for inflation and other risks after retirement
k12q26_1s8	How social security is using its funds and solvency in the future
k12q26_1s9	Other
k12q26_1_other	what topics should be taught if SS would educate only one other
k12q29	ever visited the Social Security website
k12q29_calc	ever used the Retirement Estimator calculator on Social Security website
k12q29_calc_whys1	calculator main reason used
k12q29_calc_whys2	calculator main reason used

k12q29_calc_whys3	calculator main reason used
k12q29_calc_whys5	calculator main reason used
k12q29_calc_whys6	calculator main reason used
k12q29_calc_why	calculator main reason used
k12q29b	calculator how much receive
k12q29c	calculator benefits
k12q29d	calculator affect age
k12q29e	Use of calculator
k12q31	statement helpful
k12q32	statement insert
k12q32b	insert informative
k12q33	how prefer to receive statement
k12q34	apply for SS benefits prefer
k12q35_2d	Provide worksheets on the website or via mail
k12q35_2e	Provide more information about solvency of the Social Security system
k12q35_2f	Deducted for Medicare premiums
k12q35_2g	Provide a calculator and worksheet for taxes
k12q35_2h	Develop public service announcements on planning
k12q29_acct	ever created a my Social Security account
k12q25e_other	what other SS help
k12q25f_other	other
k12np_06_age	test understanding of DRC maximize credits
k12q9_correct	Correct response to q9
k12q10a_correct	Correct response to q10a
k12q10b_correct	Correct response to q10b
k12q10c_correct	Correct response to q10c
k12q10d_correct	Correct response to q10d
k12q10e_correct	Correct response to q10e
k12q10f_correct	Correct response to q10f
k12q10g_correct	Correct response to q10g

k12q10h_correct	Correct response to q10h
k12q10i_correct	
k12q12_correct	Correct response to q12
k12np_01_correct	Correct response to np_01
k12np_02_correct	Correct response to np_02
k12np_03_correct	Correct response to np_03
k12np_04_correct	Correct response to np_04
k12np_05_correct	Correct response to np_05
k12np_06_correct	
k12fra	Full retirement age
k12KS_ssret_basic	Index of Social Security Knowledge (basic)
k12KS_ssret_ages	Index of Social Security Knowledge (key ages)
k12KS_ssret_comp	Index of Social Security Knowledge (complete)
k12cps_year	
j12rpi	Retirement Preparedness Index—uses data from UAS 16, 24, and 26

Table B.6 Topic K Wave 2 Variables included in the Comprehensive File

Variable Name	Variable Label
k13q17	age retire
k13q17_age	age retire
k13q18b	expected age spouse retire
k13q18_age	spouse age retire
k13q19a	what age claim SS retirement benefits
k13q19_age	age claim SS
k13q19b	age claim SS retirement benefits
k13s8b	spouse current employment status
k13s9c	spouse retired work status
k13s11	retired whose annual earnings higher
k13s4	married
k13s7a	currently receive Social Security benefits
k13NEW13s6a	ever be eligible to receive benefits from Social Security
k13s12a	age started receiving benefits
k13s12b	how satisfied with decision
k13s12c	had sufficient information about when to claim
k13s7b	spouse currently receive Social Security benefits
k13s8a	current employment status
k13s8c	retired work status
k13q1	well prepared financially for retirement
k13q2a	How inflation will affect your retirement income
k13q2b	How much you will need to have saved to retire comfortably
k13q2c	How the Social Security system works
k13q2d	How long you might live in retirement
k13q2e	How to invest your retirement money
k13q3	what you believe Social Security should provide to Americans like you during ret
k13q2f	How to manage your spending in retirement

k13q4a	How Social Security retirement benefits are calculated
k13q4b	The eligibility age for full Social Security retirement benefits
k13q4c	Whether working after you claim Social Security retirement could affect the bene
k13q4d	How much your monthly Social Security retirement benefits will be
k13q4e	How Social Security retirement benefits change based on how old you are when you
k13q4spa	How much your spouses monthly Social Security retirement benefits will be
k13q4spb	How your decision about when to claim Social Security retirement benefits can af
k13q4spc	How your spouses decision about when to claim Social Security benefits may affec
k13q5	provide you with the level of benefits you are supposed to get under current law
k13q6d	replacement by social security
k13q6a_ch13	how confident SS pays at least some of benefits
k13NEW13q6b	percent chance live to 75
k13q6c	percent chance live to 85
k13q10k	People have to claim Social Security retirement benefits as soon as they retire
k13q7b_ans13	retirement benefits you are currently receiving from Social Security
k13q7a_ch13	retirement benefits you will receive from Social Security
k13q8as1	Visit a Social Security office
k13q8as2	Call the Social Security Administration
k13q8as3	Visit the Social Security website
k13q8as4	Use a retirement calculator such as those on the SSA website and other organizat
k13q8as5	Consult professional sources of advice on retirement planning (such as a financi
k13q8as6	Discuss financial planning for retirement with family and friends
k13q8as7	None of the above
k13q8a	retired ever interact SSA

k13q8bs1	Participate in your employers retirement savings program
k13q8bs2	Set aside money for retirement in a savings account
k13q8bs3	Contribute to a 401(k), 403(b) or equivalent
k13q8bs4	Set up an Individual Retirement Account (IRA)
k13q8bs5	Purchase Certificates of Deposits (CDs)
k13q8bs6	Invest in mutual funds, stocks and/or bonds
k13q8bs7	None of the above
k13q8b	retired investment actions
k13q8cs1	Visited a Social Security office
k13q8cs2	Called the Social Security Administration
k13q8cs3	Visited the Social Security website
k13q8cs4	Used a retirement calculator such as those on the SSA website and other organiza
k13q8cs5	Consulted professional sources of advice on retirement planning (such as a finan
k13q8cs6	Discussed financial planning for retirement with family and friends
k13q8cs7	None of the above
k13q8c	not retired ever interact SSA
k13q8ds1	Participated in your employers retirement savings program
k13q8ds2	Set aside money for retirement in a savings account
k13q8ds3	Contributed to a 401(k), 403(b) or equivalent
k13q8ds4	Set up an Individual Retirement Account (IRA)
k13q8ds5	Purchased Certificates of Deposits (CDs)
k13q8ds6	Invested in mutual funds, stocks and/or bonds
k13q8ds7	None of the above
k13q8d	not retired investment actions
k13q9	how a workers Social Security benefits are calculated
k13q10a	benefits if their spouse qualifies for SS
k13q10b	Social Security benefits are not affected by claiming age
k13q10c	Social Security benefits are adjusted for inflation

k13q10f	Social Security is paid for by a tax placed on both workers and employers
k13q10g	if disaled most are entitled to SS
k13q10h	children under 18 get SS benefits
k13q10i	spouse entitled to benefits
k13q10j	divorces person never entitled
k13q11	confidence true, false
k13q12_ans13	automatically deducted
k13NEW13q13	N age eligible SS w/o reduction early retirement
k13np_01	Early Eligibility Age
k13np_02	FRA
k13np_03	work retirement age
k13np_04	what affects benefits
k13np_05	what age first eligible for delayed retirement credits
k13np_05_age	age first eligible for delayed retirement credits
k13np_06	what age stop earning delayed retirement credits
k13np_06_age	what age stop earning delayed retirement credits
k13np_09	retirement earnings test statement
k13np_08	when should claim
k13q19c	what age spouse claim SS retirement benefits
k13q19c_age	age spouse claim SS
k13q19d	age spouse claimed SS retirement benefits
k13q22a_followup	spouse money per month brackets
k13q21	expected monthly benefit
k13q20a	estimated monthly benefits
k13q20a_followup	money per month brackets
k13q22a	spouse money per month brackets
k13q22d	maintain reasonable standard of living
k13q9_correct	Correct response to q9
k13q10a_correct	Correct response to q10a
k13q10b_correct	Correct response to q10b

k13q10c_correct	Correct response to q10c
k13q10k_correct	
k13q10f_correct	Correct response to q10f
k13q10g_correct	Correct response to q10g
k13q10h_correct	Correct response to q10h
k13q10i_correct	
k13KS_ssret_basic	Index of Social Security Knowledge (basic)
k13fra	Full retirement age
k13np_01_correct	Correct response to np_01
k13np_02_correct	Correct response to np_02
k13np_03_correct	Correct response to np_03
k13np_04_correct	Correct response to np_04
k13np_05_correct	Correct response to np_05
k13np_06_correct	
k13KS_ssret_ages	Index of Social Security Knowledge (key ages)
k13KS_ssret_comp	Index of Social Security Knowledge (complete)
k13q12_corr_ans13	

Table B.7 Topic F Wave 1 Variables included in the Comprehensive File

Variable Name	Variable Label
f12intro_1	financial decisions
f12intro_2	own or rent home
f12intro_3	year purchase home
f12intro_4s1	I have a mortgage and,or home equity loan
f12intro_4s2	I have a home equity line of credit on which i still own money
f12intro_4s3	I have a home equity line of credit but balance is 0
f12intro_4s4	I have a reverse mortgage
f12intro_4s5	I don't have any mortgages or other loans
f12intro_4	info home
f12intro_5	understanding of mortgage
f12intro_5aa	balance higher
f12intro_5ab	pay-off mortgage
f12b9	have checking or savings
f12b10s1	In person at a bank branch
f12b10s2	At an atm machine
f12b10s3	By telephone
f12b10s4	Online at a computer
f12b10s5	Using a bank app on a mobile phone
f12b10s6	I rely on others to do my banking for me
f12b10s7	Other
f12b10	ways you do banking
f12b11s1	My banking needs are being met without online banking
f12b11s2	I am concerned about the security of online banking
f12b11s3	I dont trust the technology to properly process my banking transations
f12b11s4	I prefer to do my banking in person
f12b11s5	Its difficult or time consuming to set up online banking
f12b11s6	I dont know how to use online banking
f12b11s7	My internet access is not reliable

f12b11s8	Other
f12b11	why not bank online
f12b12s1	I pay in person at the store that sent bill
f12b12s2	I pay at a store that accepts bill payments for other companies
f12b12s3	I pay by writing a check and mailing it
f12b12s4	I pay by telephone
f12b12s5	I pay using credit cards
f12b12s6	I pay using online banking
f12b12s7	I pay with automatic bill payment
f12b12s8	I pay using money order
f12b12s9	I dont know
f12b12s10	I dont pay the bills
f12b12	how pay bills
f12b13	use autobill pay
f12b14s1	I have very few bills to pay
f12b14s2	I like to pay bills in person
f12b14s3	I am content with paying by check
f12b14s4	Because my bill amounts vary each month
f12b14s5	I am worried about not having enough money in my account
f12b14s6	I am concerned about the security of automatic bill payment
f12b14s7	I dont trust the technology to properly process my bill payments
f12b14s8	Its difficult or time consuming to set up automatic bill paying
f12b14s9	I dont know how to use automatic bill payment
f12b14s10	Other
f12b14	why not use auto bill pay
f12b14as1	I do not receive any government benefits
f12b14as2	Social security retirement benefits
f12b14as3	Supplemental security income benefits
f12b14as4	Social security disability insurance benefits
f12b14as5	Veterans pension

f12b14as7	Railroad pension
f12b14as8	Unemployment insurance benefits
f12b14as9	Medicare
f12b14as10	Other
f12b14a	receive federal govt benefits
f12b15	Reverse mortgage info
f12b16s1	I wanted to get a reverse mortgage after researching it myself
f12b16s2	It was suggested by a financial advisor
f12b16s3	It was suggested by a friend or family member
f12b16s4	It was suggested by smeone to sell me the product
f12b16s5	I saw or heard advertising about the product
f12b16s6	Other
f12b16	decide about reverse mortgage
f12b16_havemortgages1	decide about reverse mortgage
f12b16_havemortgages2	decide about reverse mortgage
f12b16_havemortgages3	decide about reverse mortgage
f12b16_havemortgages4	decide about reverse mortgage
f12b16_havemortgages5	decide about reverse mortgage
f12b16_havemortgages6	decide about reverse mortgage
f12b16_havemortgage	decide about reverse mortgage
f12b17a	reverse mortgage lump sum vs. monthly income
f12b17b	year of reverse mortgage
f12b17c	value of reverse mortgage
f12b17	purpose of reverse mortgage
f12b19	credit cards past 3 yrs
f12b20	amount pay on credit cards
f12b21	balance on credit card for medical expense past 3 yr
f12b22	cash advance past 3 yrs
f12b23	credit card debt compared to 3 yrs ago
f12b23b	cost of credit card debt

f12b23b_dks1	dont know cost of credit card debt
f12b23b_dk	dont know cost of credit card debt
f12b24	your payday loan experience
f12b26s1	Paying utility bills
f12b26s2	Paying rent or mortgage
f12b26s3	Paying for an emergency expense
f12b26s4	Deposited into a bank account to avoid overdraft charge
f12b26s5	Paying miscellaneous bills
f12b26s6	Buying food, groceries or other living expenses
f12b26s7	Pay medical bills
f12b26s8	Pay gambling debt
f12b26s9	Help family members with an emergency
f12b26s10	Other
f12b26	purpose of payday loan
f12b27	taken out loan to pay back loan
f12b28	how long to pay back loan
f12b29s1	The fees were about what I expected
f12b29s2	It cost more than I expected when I first went in to get the loan
f12b29s3	It took me longer to pay back the loan than I expected
f12b29s4	I dont know how much the loan actually cost me
f12b29s5	None of the above
f12b29	rate borrowing experience
f12b30s1	I had, have no need for payday loans
f12b30s2	The product was too expensive for me
f12b30s3	After learning more about it, i decided not to get the loan
f12b30s4	I dont understand the product well enough
f12b30s5	I was able to borrow from another source
f12b30	why not get payday loan
f12new1s1	Your own education
f12new1s2	A spouse or partners education

f12new1s3	A child's education
f12new1s4	A grandchild's education
f12new1s5	Someone else's education
f12new1s6	I do not currently own any money or loans used for education
f12new1	have student loan
f12new1_a	public or private student loan
f12new1_b	for profit
f12new1_c	kind of degree
f12new1_d	successful student loan
f12new1_e	useful student loan
f12new1_f	borrowed from home equity
f12new2	currently owed on own education loan
f12new3	currently owed for spouse education
f12b32s1	No one, I didnt need help
f12b32s2	No one, I couldnt find help
f12b32s3	Friends, family members
f12b32s4	Professionals such as a financial advisor, acocuntant or attorney
f12b32s5	Caregiver who is not a family member
f12b32s6	Other
f12b32	who helped household last yr
f12b32a	how professional paid
f12b32b	how satisfied with advice
f12b33s1	No one, I didnt need any help
f12b33s2	No one, I couldnt find any help
f12b33s3	Parent
f12b33s4	Child
f12b33s5	Other family member
f12b33s6	Friends
f12b33s7	Caregiver who is not a family member
f12b33s8	Other

f12b33	who helped with bills last yr
f12b34s1	I dont have any investments
f12b34s2	I managed my investments myself
f12b34s3	Friends, family members
f12b34s4	Professionals such as a financial advisor or attorney
f12b34s5	Caregiver who is not a family member
f12b34s6	Other
f12b34	who managed investments past yr
f12b35	paid medical expense more than 1k past 3 yrs
f12b47	taken advantage of in financial ways
f12b48s1	The terms of the transaction were unclear
f12b48s2	There were undisclosed fees
f12b48s3	The price was higher than I was told
f12b48s4	There was less product or service than I thought I purchased
f12b48s5	I was steered to a product I did not need or ask for
f12b48s6	I was sold additional products I did not need or want
f12b48s7	I think the people helping me misused my money
f12b48s8	Other
f12b48	taken advantage of in other financial ways
f12b48a	report fraud
f12b48bs1	I did not receive help
f12b48bs2	Financial professional that you hired
f12b48bs3	Family
f12b48bs4	Law enforcement
f12b48bs5	Financial institution
f12b48bs6	Community organization
f12b48bs7	Other state or local agency
f12b48bs8	A federal agency
f12b48bs9	Other
f12b48b	person who helped with fraud

f12b49	regretted major financial transaction past 3 yrs
f12b49as1	I couldnt afford the product or service
f12b49as2	I paid more than I should have
f12b49as3	I didnt need the product or service
f12b49as4	I responded to a strong sales pitch
f12b49as5	I made a purchase for someone else that I now regret
f12b49as6	Other
f12b49a	why regret transaction
f12b52	confidence in financial decisions
f12b53	person authorized to make financial decisions for you
f12b54	who named as agent
f12intro_5acs1	When I retire
f12intro_5acs2	When I reach specified age in intro_5ac_age
f12intro_5acs3	I will keep following the current payment schedule
f12intro_5ac	when pay-off
f12intro_5ac_age	age when pay-off
f12intro_5a	reset of mortgage
f12intro_6	refinanced mortgage past 3 yrs
f12intro_7s1	I never thought about refinancing
f12intro_7s2	I applied but was rejected
f12intro_7s3	My home is worth less than the amount I owe on the mortgage
f12intro_7s4	I would not save enough money to make it worthwhile
f12intro_7s9	I cant get a lower interest rate than I already have
f12intro_7s10	Im close to paying off my mortgage
f12intro_7s11	I dont think Id qualify
f12intro_7s12	I find the process too complicated or confusing
f12intro_7s8	Other, please specify: intro_7_other
f12intro_7	
f12intro_8s1	I didnt ask for advice
f12intro_8s2	Friends, family members

f12intro_8s3	Professionals such as a financial advisor, banker or attorney
f12intro_8s4	Caregiver who is not a family member
f12intro_8s5	Other
f12intro_8	who you asked for refinancing advice
f12intro_8as1	I took cash out
f12intro_8as2	I extended the number of years
f12intro_8as3	Other
f12intro_8a	specifics of the mortgage refinance
f12b31a_a	\$500 pay for unexpected expense
f12b31a_b	\$1000 pay for unexpected expense
f12b31a_c	\$5000 pay for unexpected expense
f12b31a_d	\$1000 pay for unexpected expense
f12b31_as1	Put it on my credit card and NOT pay the balance in full at the end of the month
f12b31_as2	Put it on my credit card and pay the balance in full at the end of the month
f12b31_as3	By taking money out of my savings or checking account or paying with cash
f12b31_as4	Using money from a bank loan, or line of credit
f12b31_as5	By overdrawing any of my bank accounts
f12b31_as6	By borrowing from a friend or family member
f12b31_as7	Pay it off over time in installments
f12b31_as8	By spending less on other items
f12b31_as9	By using a payday loan, deposit advance, or pawning something
f12b31_as10	Withdrawing money or taking a loan from my retirement account
f12b31_as11	By not paying the bill at all
f12b31_as12	Other
f12b31_as13	None of the above
f12b31_a	\$500 pay for unexpected expense
f12b31_bs1	Put it on my credit card and NOT pay the balance in full at the end of the month

f12b31_bs2	Put it on my credit card and pay the balance in full at the end of the month
f12b31_bs3	By taking money out of my savings or checking account or paying with cash
f12b31_bs4	Using money from a bank loan, or line of credit
f12b31_bs5	By overdrawing any of my bank accounts
f12b31_bs6	By borrowing from a friend or family member
f12b31_bs7	Pay it off over time in installments
f12b31_bs8	By spending less on other items
f12b31_bs9	By using a payday loan, deposit advance, or pawning something
f12b31_bs10	Withdrawing money or taking a loan from my retirement account
f12b31_bs11	By not paying the bill at all
f12b31_bs12	Other
f12b31_bs13	None of the above
f12b31_b	\$1000 pay for unexpected expense
f12b31_cs1	Put it on my credit card and NOT pay the balance in full at the end of the month
f12b31_cs2	Put it on my credit card and pay the balance in full at the end of the month
f12b31_cs3	By taking money out of my savings or checking account or paying with cash
f12b31_cs4	Using money from a bank loan, or line of credit
f12b31_cs5	By overdrawing any of my bank accounts
f12b31_cs6	By borrowing from a friend or family member
f12b31_cs7	Pay it off over time in installments
f12b31_cs8	By spending less on other items
f12b31_cs9	By using a payday loan, deposit advance, or pawning something
f12b31_cs10	Withdrawing money or taking a loan from my retirement account
f12b31_cs11	By not paying the bill at all
f12b31_cs12	Other
f12b31_cs13	None of the above

f12b31_c	\$5000 pay for unexpected expense
f12b31_ds1	Put it on my credit card and NOT pay the balance in full at the end of the month
f12b31_ds2	Put it on my credit card and pay the balance in full at the end of the month
f12b31_ds3	By taking money out of my savings or checking account or paying with cash
f12b31_ds4	Using money from a bank loan, or line of credit
f12b31_ds5	By overdrawing any of my bank accounts
f12b31_ds6	By borrowing from a friend or family member
f12b31_ds7	Pay it off over time in installments
f12b31_ds8	By spending less on other items
f12b31_ds9	By using a payday loan, deposit advance, or pawning something
f12b31_ds10	Withdrawing money or taking a loan from my retirement account
f12b31_ds11	By not paying the bill at all
f12b31_ds12	Other
f12b31_ds13	None of the above
f12b31_d	\$1000 pay for unexpected expense
f12b14a2	receive employer provided pensions
f12b14bs1	By check
f12b14bs2	Directly deposited into my bank account
f12b14bs3	On a Direct Express card
f12b14bs4	Deposited to a prepaid card other than a Direct Express card
f12b14bs5	Other
f12b14b	how receive benefit paymts
f12b18s1	I have no need for a reverse mortgage
f12b18s2	I dont have enough equity in my home
f12b18s3	The product was too expensive for me
f12b18s4	I could not find someone to provide the required counseling
f12b18s5	After counseling I decided not to get the reverse mortgage
f12b18s6	I found another loan product that better suits my needs

f12b18s7	I dont understand the product well enough
f12b18s8	I did not want to build up debt
f12b18s9	I was concerned about paying for taxes and repairs on home
f12b18s10	I wanted to preserve home equity as emergency fund
f12b18s11	I wanted to preserve home equity to leave to heirs
f12b18s12	Other
f12b18	why not get reverse mortgage
f12b18b	satisfaction with reverse mortgage
f12new4	currently owed for child education
f12new5	currently owed for grandchild education
f12new6	when start paying on own education loans
f12new7	when start paying on spouse education loans
f12new8	when start paying on child education loans
f12new9	when start paying on grandchild education loans
f12new10	currently owed for others education
f12new11	when start paying on other education loans
f12b35a	How much medical bill
f12b35b	reason not covered
f12b35c	Preparedness to cover expense
f12b36s1	Didnt ask for advice
f12b36s2	Friends, family members
f12b36s3	Professionals such as a financial advisor, accountant or attorney
f12b36s4	Caregiver who is not a family member
f12b36s5	Medical provider
f12b36s6	Other
f12b36	Advisors for medical expense
f12b37s1	We experienced no major financial stress
f12b37s2	Filing for bankruptcy
f12b37s3	Receiving a foreclosure notice
f12b37s4	Losing a hob or having work hours and, or income reduced

f12b37s5	Having a significant health issue
f12b37s6	Getting separated or divorced
f12b37s7	Losing a spouse, partner
f12b37s8	Need of long term care
f12b37s9	Having unpaid taxes
f12b37s10	Had mortgage balance higher than property value
f12b37s11	Had mortgage payment higher than expected
f12b37s12	Difficulty with gambling debt
f12b37s13	Providing help to family members or family member losing job
f12b37s14	Other
f12b37	financial stress past 3 yrs
f12b37bs1	Got help from others
f12b37bs2	Borrowed money using credit card
f12b37bs3	Borrowed using payday lending
f12b37bs4	Mortgaged home or increased mortgage on home
f12b37bs5	Borrowed from bank
f12b37bs6	Withdrew from savings
f12b37bs7	Cut expenses
f12b37bs8	Negotiated debt
f12b37bs9	Did not pay expenses that we owed
f12b37bs10	Other
f12b37b	cope with shock
f12b37c	success response to shock
f12b37d	lasting effect of shock
f12b38s1	Didnt ask for advice
f12b38s2	Other family member
f12b38s3	Caregiver who is not a family member
f12b38s4	Banker
f12b38s5	Financial advisor
f12b38s6	Attorney

f12b38s7	Friend
f12b38s8	Community group, counseling agency
f12b38s9	Accountant
f12b38s10	Other
f12b38	Advisors during financial stress
f12b38b	useful advice
f12b39	retire past 3 yrs or plan to
f12b40s1	Didnt ask for advice
f12b40s2	Spouse, partner
f12b40s3	Other family member
f12b40s4	Caregiver who is not a family member
f12b40s5	Employer
f12b40s6	Banker
f12b40s7	Financial advisor
f12b40s8	Attorney
f12b40s9	Friend
f12b40s10	Community group, counseling agency
f12b40s11	Other
f12b40	Advisors for retirement
f12b40a	enough money
f12b40bs1	Cut expenses
f12b40bs2	Work longer
f12b40bs3	Downsize
f12b40bs4	Increase my savings
f12b40bs5	Delay social security
f12b40bs6	Retire and work part time
f12b40bs7	Other
f12b40b	make ends meet
f12b40b2	spending planning horizon
f12b40c	retirement planning horizon

f12b40ds1	Ability to pay your bills in the longer term
f12b40ds2	How inflation will increase your expenses
f12b40ds3	Support for your spouse after your death
f12b40ds4	How you can cope with a major illness
f12b40ds5	How you can cope with a long stay in a nursing home
f12b40ds6	None of the above
f12b40d	planning horizon
f12b40e	effect of losing job on expected retirement
f12b41	receive more or less money mgmt help than 3 yrs ago
f12b42	receive more or less help with bills than 3 yrs ago
f12b42a	assistance with health care needs
f12b42b	made plans for long term care
f12b42cs1	I have named a caregiver
f12b42cs2	I have selected a facility
f12b42cs3	I purchased long term care insurance
f12b42cs4	I moved to a continuing care retirement community
f12b42cs5	I selected a home or modified my home to facilitate care at home
f12b42cs6	I have preserved assets to provide funds for long term care
f12b42cs7	I can borrow the value of my house or sell it if needed to pay for long term care
f12b42cs8	Other
f12b42c	plans for long term care
f12b49b	why regretted open answer
f12b50	not understood major financial transaction past 3 yrs
f12b51s1	How much it would cost me
f12b51s2	The fees I would be charged
f12b51s3	What I was required to do as part of the transaction
f12b51s4	Other
f12b51	part of transaction not understood
f12cps_year	

Table B.8 Topic F Wave 2 Variables included in the Comprehensive File

Variable Name	Variable Label
f13intro_1	financial decisions
f13intro_2	own or rent home
f13intro_3	year purchase home
f13intro_4s1	I have a mortgage and/or home equity loan
f13intro_4s2	I have a FLEquityLower on which I still owe money
f13intro_4s3	I have a home equity line of credit but its balance is \$0
f13intro_4s4	I have a FLReverseLower
f13intro_4s5	I dont have any mortgages or other loans/lines of credit on my primary residence
f13intro_4	info home
f13intro_5	understanding of mortgage
f13intro_5aa	balance higher
f13intro_5ab	pay-off mortgage
f13b9	have checking or savings
f13b10s1	In person at a bank branch
f13b10s2	At an ATM machine
f13b10s3	By telephone
f13b10s4	Online (at a computer)
f13b10s5	Using a bank "app" on a mobile phone
f13b10s6	I rely on others to do my banking for me
f13b10s7	Other, please specify: B10_other
f13b10	ways you do banking
f13b11s1	My banking needs are being met without on-line (computer) banking
f13b11s2	Im concerned about the security of on-line banking
f13b11s3	I dont trust the technology to properly process my banking transactions
f13b11s4	I prefer to do my banking in person
f13b11s5	Its difficult or time consuming to set up on-line (computer) banking
f13b11s6	I dont know how to use on-line banking

f13b11s7	My internet access is not reliable
f13b11s8	Other, please specify: B11_other
f13b11	why not bank online
f13b12s1	I pay in person at the store or office that sent me the bill (such as going to t
f13b12s2	I pay at a store (such as a grocery store) that accepts bill payments for other
f13b12s3	I pay by writing a check and mailing it
f13b12s4	I pay by telephone
f13b12s5	I pay using credit cards
f13b12s6	I pay using online banking
f13b12s7	I pay with automatic bill payment; payments are taken directly from my bank acco
f13b12s8	I pay using money order
f13b12s9	I dont know
f13b12s10	I dont pay the bills
f13b12	how pay bills
f13b13	use autobill pay
f13b14s1	I have very few bills to pay
f13b14s2	I like to pay bills in person
f13b14s3	Im content with paying by check
f13b14s4	Because my bill amounts vary each month
f13b14s5	Im worried about not having enough money in my account
f13b14s6	Im concerned about the security of automatic bill payment
f13b14s7	I dont trust the technology to properly process my bill payments
f13b14s8	Its difficult or time consuming to set up automatic bill paying
f13b14s9	I dont know how to use automatic bill payment
f13b14s10	Other
f13b14	why not use auto bill pay
f13b14as1_ans13	I do not receive any government benefits
f13b14as2_ans13	Social Security Retirement benefits

f13b14as3_ans13	Supplemental Security Income (SSI) benefits
f13b14as4_ans13	Social Security Disability Insurance (SSDI) benefits
f13b14as11_ans13	Survivor or Dependent Social Security benefit
f13b14as5_ans13	Federal public sector pension
f13b14as7_ans13	State public sector pension
f13b14as8_ans13	Unemployment Insurance Benefits
f13b14as9_ans13	Medicare
f13b14as10_ans13	Other, please specify: B14a_other
f13b14a_ans13	receive federal govt benefits
f13b15	Reverse mortgage info
f13b16s1	I wanted to get a reverse mortgage after researching it myself
f13b16s2	It was suggested by a financial advisor
f13b16s3	It was suggested by a friend or family member
f13b16s4	It was suggested by someone trying to sell me the product
f13b16s5	I saw or heard advertising about the product
f13b16s6	Other, please specify: B16_other
f13b16	decide about reverse mortgage
f13b16_havemortgages1	It was suggested by someone trying to sell me the product
f13b16_havemortgages2	I wanted to get a reverse mortgage after researching it myself
f13b16_havemortgages3	It was suggested by a financial advisor
f13b16_havemortgages4	It was suggested by a friend or family member
f13b16_havemortgages5	I saw or heard advertising about the product
f13b16_havemortgages6	Other, please specify: B16_other
f13b16_havemortgage	decide about reverse mortgage
f13b17a	reverse mortgage lump sum vs. monthly income
f13b17b	year of reverse mortgage
f13b17c	value of reverse mortgage
f13b17	purpose of reverse mortgage
f13re001	how likely take out reverse mortgage
f13re002	reverse mortgage is a good deal

f13re003	know anyone who has reverse mortgage
f13re004	reverse mortgages are complex products
f13re005	would like to leave inheritance
f13re006	reverse mortgage allows you to withdraw wealth invested in your home
f13re007	reverse mortgage helps you be debt-free if used to repay an existing mortgage
f13re008	for getting a reverse mortgage, your credit history and income will be checked
f13re009	over time, the loan balance of a reverse mortgage
f13b19	credit cards past 3 yrs
f13b20	amount pay on credit cards
f13b21	balance on credit card for medical expense past 3 yr
f13b22	cash advance past 3 yrs
f13b23	credit card debt compared to 3 yrs ago
f13b23b	cost of credit card debt
f13b23b_dks1	Dont know
f13b23b_dk	dont know cost of credit card debt
f13b24	your payday loan experience
f13b26s1	Paying utility bills (phone, power, gas)
f13b26s2	Paying rent or mortgage
f13b26s3	Paying for an emergency expense, such as repairs to your home or car, or a medic
f13b26s4	Deposited into a bank account to avoid overdraft charge(s)
f13b26s5	Paying miscellaneous bills
f13b26s6	Buying food, groceries, or other living expenses
f13b26s7	Pay medical bills
f13b26s8	Pay gambling debt
f13b26s9	Help family members with an emergency
f13b26s10	Other, please specify: B26_other
f13b26	purpose of payday loan
f13b27	taken out loan to pay back loan

f13b28	how long to pay back loan
f13b29s1	The fees were about what I expected
f13b29s2	It cost more than I expected when I first went in to get the loan
f13b29s3	It took me longer to pay back the loan than I expected
f13b29s4	I dont know how much the loan actually cost me
f13b29s5	None of the above
f13b29	rate borrowing experience
f13b30s1	I had/have no need for payday loans
f13b30s2	The product was too expensive for me
f13b30s3	After learning more about it, I decided not to get the loan
f13b30s4	I dont understand the product well enough
f13b30s5	I was able to borrow from another source
f13b30	why not get payday loan
f13b24a	amount of last payday loan
f13new1s1	Your own education
f13new1s2	A spouse/partners education
f13new1s3	A childs education
f13new1s4	A grandchilds education
f13new1s5	Someone elses education (other than the ones listed above)
f13new1s6	I do not currently owe any money or loans that were used to pay for education (i
f13new1	have student loan
f13new1_a	public or private student loan
f13new1_b	for profit
f13new1_c	kind of degree
f13new1_d	successful student loan
f13new1_e	useful student loan
f13new1_f	borrowed from home equity
f13new2_ans13	currently owed on own education loan
f13new3_ans13	currently owed for spouse education

f13b32s1	No one, I didnt need help
f13b32s2	No one, I couldnt find help
f13b32s3	Friend(s)/family member(s)
f13b32s4	Professional(s) (such as a financial advisor, accountant or attorney)
f13b32s5	Caregiver who is not a family member
f13b32s6	Other, please specify: B32_other
f13b32	who helped household last yr
f13b32a	how professional paid
f13b32b	how satisfied with advice
f13b33s1	No one, I didnt need help
f13b33s2	No one, I couldnt find help
f13b33s3	Parent
f13b33s4	Child
f13b33s5	Family member
f13b33s6	Friends
f13b33s7	Caregiver who is not a family member
f13b33s8	Other, please specify: B33_other
f13b33	who helped with bills last yr
f13b34s1	I dont have any investments
f13b34s2	I managed my investments myself
f13b34s3	Friend(s)/family member(s)
f13b34s4	Professional(s) (such as a financial advisor or attorney)
f13b34s5	Caregiver who is not a family member
f13b34s6	Other, please specify: B34_other
f13b34	who managed investments past yr
f13b35	paid medical expense more than 1k past 3 yrs
f13b47	taken advantage of in financial ways
f13b48s1	The terms of the transaction were unclear
f13b48s2	There were undisclosed fees
f13b48s3	The price was higher than I was told

f13b48s4	There was less product or service than I thought I purchased
f13b48s5	I was steered to a product that I didnt need or ask for
f13b48s6	I was sold additional products I did not need or want
f13b48s7	I think the people helping me misused my money
f13b48s8	Other, please specify: B48_other
f13b48	taken advantage of in other financial ways
f13b48a	report fraud
f13b48bs1	I did not receive help
f13b48bs2	Financial professional that you hired
f13b48bs3	Family
f13b48bs4	Law enforcement
f13b48bs5	Financial institution
f13b48bs6	Community organization
f13b48bs7	Other state or local agency
f13b48bs8	A federal agency
f13b48bs9	Other, please specify: B48b_other
f13b48b	person who helped with fraud
f13b49	regretted major financial transaction past 3 yrs
f13b49as1	I couldnt afford the product or service
f13b49as2	I paid more than I should have
f13b49as3	I didnt need the product or service
f13b49as4	I responded to a strong sales pitch
f13b49as5	I made a purchase for someone else that I now regret
f13b49as6	Other, please specify: B49a_other
f13b49a	why regret transaction
f13b52	confidence in financial decisions
f13b53	person authorized to make financial decisions for you
f13b54_ans13	who named as agent
f13b54a	who would name as agent
f13intro_5acs1	When I retire

f13intro_5acs2	When I reach age intro_5ac_age (please enter the age when you plan to have paid
f13intro_5acs3	I will keep following the current payment schedule until the mortgage is paid of
f13intro_5ac	when pay-off
f13intro_5ac_age	age when pay-off
f13intro_5a	reset of mortgage
f13intro_6	refinanced mortgage past 3 yrs
f13intro_7s1	I never thought about refinancing
f13intro_7s2	I applied but was rejected
f13intro_7s3	My home is worth less than the amount I owe on the mortgage
f13intro_7s4	I would not save enough money to make it worthwhile
f13intro_7s9	I cant get a lower interest rate than I already have
f13intro_7s10	Im close to paying off my mortgage
f13intro_7s11	I dont think Id qualify
f13intro_7s12	I find the process too complicated or confusing
f13intro_7s8	Other, please specify: intro_7_other
f13intro_7	
f13intro_8s1	I didnt ask for advice
f13intro_8s2	Friend(s)/family member(s)
f13intro_8s3	Professional(s) (such as a financial advisor, banker or attorney)
f13intro_8s4	Caregiver who is not a family member
f13intro_8s5	Other, please specify: intro_8_other
f13intro_8	who you asked for refinancing advice
f13intro_8as1	I took cash out
f13intro_8as2	I extended the number of years
f13intro_8as3	Other, please specify: intro_8a_other
f13intro_8a	specifics of the mortgage refinance
f13b31a_a	\$500 pay for unexpected expense
f13b31a_b	\$1000 pay for unexpected expense

f13b31a_c	\$5000 pay for unexpected expense
f13b31a_d	\$1000 pay for unexpected expense
f13b31_as1	Put it on my credit card and NOT pay the balance in full at the end of the month
f13b31_as2	Put it on my credit card and pay the balance in full at the end of the month
f13b31_as3	By taking money out of my savings or checking account or paying with cash
f13b31_as4	Using money from a bank loan, or line of credit
f13b31_as5	By overdrawing any of my bank accounts
f13b31_as6	By borrowing from a friend or family member
f13b31_as7	Pay it off over time in installments
f13b31_as8	By spending less on other items
f13b31_as9	By using a payday loan, deposit advance, or pawning something
f13b31_as10	Withdrawing money or taking a loan from my retirement account
f13b31_as11	By not paying the bill at all
f13b31_as12	Other
f13b31_as13	None of the above
f13b31_a	\$500 pay for unexpected expense
f13b31_bs1	Put it on my credit card and NOT pay the balance in full at the end of the month
f13b31_bs2	Put it on my credit card and pay the balance in full at the end of the month
f13b31_bs3	By taking money out of my savings or checking account or paying with cash
f13b31_bs4	Using money from a bank loan, or line of credit
f13b31_bs5	By overdrawing any of my bank accounts
f13b31_bs6	By borrowing from a friend or family member
f13b31_bs7	Pay it off over time in installments
f13b31_bs8	By spending less on other items
f13b31_bs9	By using a payday loan, deposit advance, or pawning something
f13b31_bs10	Withdrawing money or taking a loan from my retirement account

f13b31_bs11	By not paying the bill at all
f13b31_bs12	Other
f13b31_bs13	None of the above
f13b31_b	\$1000 pay for unexpected expense
f13b31_cs1	Put it on my credit card and NOT pay the balance in full at the end of the month
f13b31_cs2	Put it on my credit card and pay the balance in full at the end of the month
f13b31_cs3	By taking money out of my savings or checking account or paying with cash
f13b31_cs4	Using money from a bank loan, or line of credit
f13b31_cs5	By overdrawing any of my bank accounts
f13b31_cs6	By borrowing from a friend or family member
f13b31_cs7	Pay it off over time in installments
f13b31_cs8	By spending less on other items
f13b31_cs9	By using a payday loan, deposit advance, or pawning something
f13b31_cs10	Withdrawing money or taking a loan from my retirement account
f13b31_cs11	By not paying the bill at all
f13b31_cs12	Other
f13b31_cs13	None of the above
f13b31_c	\$5000 pay for unexpected expense
f13b31_ds1	Put it on my credit card and NOT pay the balance in full at the end of the month
f13b31_ds2	Put it on my credit card and pay the balance in full at the end of the month
f13b31_ds3	By taking money out of my savings or checking account or paying with cash
f13b31_ds4	Using money from a bank loan, or line of credit
f13b31_ds5	By overdrawing any of my bank accounts
f13b31_ds6	By borrowing from a friend or family member
f13b31_ds7	Pay it off over time in installments
f13b31_ds8	By spending less on other items

f13b31_ds9	By using a payday loan, deposit advance, or pawning something
f13b31_ds10	Withdrawing money or taking a loan from my retirement account
f13b31_ds11	By not paying the bill at all
f13b31_ds12	Other
f13b31_ds13	None of the above
f13b31_d	\$1000 pay for unexpected expense
f13intro_9	ever heard of reverse mortgages
f13b14a2	receive employer provided pensions
f13b14bs1	By check
f13b14bs2	Directly deposited into my bank account
f13b14bs3	On a FLDirect
f13b14bs4	Deposited to a prepaid card other than a FLDirect
f13b14bs5	Other, please specify: B14b_other
f13b14b	how receive benefit paymts
f13b10a	use ATMs charging fee
f13b18s1	I have no need for a FLReverseLower
f13b18s2	I dont have enough equity in my home
f13b18s3	The product was too expensive for me
f13b18s4	I could not find someone to provide the required counseling
f13b18s5	After counseling I decided not to get the FLReverseLower
f13b18s6	I found another loan product that better suits my needs
f13b18s7	I dont understand the product well enough
f13b18s8	I did not want to build up debt
f13b18s9	I was concerned about paying for taxes and repairs on home
f13b18s10	I wanted to preserve home equity as emergency fund
f13b18s11	I wanted to preserve home equity to leave to heirs
f13b18s12	Other, please specify: B18_other
f13b18	why not get reverse mortgage
f13b18b	satisfaction with reverse mortgage

f13re010	even when reverse mortgage loan balance becomes larger than the home value, you
f13re011	to be eligible for a reverse mortgage, how old do you have to be at least
f13re012	when do you have to make interest payments on a reverse mortgage
f13re013	if the reverse mortgage loan balance is larger than the house value, the lender
f13re014	if you are unable to make your interest payments on the reverse mortgage loan, a
f13re015	when interest rates are higher, one gets less money when taking out a reverse mo
f13re016	percentage of home value are the likely costs for getting a reverse mortgage
f13re017s1	Property taxes
f13re017s2	Homeowner insurance
f13re017s3	Repair and maintenance
f13re017s4	None of these
f13re017	if you have a reverse mortgage, for which items do you still have to pay yourself
f13re018	how much of a home value would a reverse mortgage currently pay out as a lump su
f13re019	take out loan
f13flspouse	
f13randomizer_kids	indicates if kids line is included
f13randomizer_amount	amount randomizer
f13re020s1	I would rather downsize or cut expenses than take out a loan;
f13re020s2	I would rather get a job;
f13re020s3	Upfront costs are too high;
f13re020s4	I would like to leave my house as inheritance to someone;
f13re020s5	I dont trust banks and/or mortgage brokers;
f13re020s6	Other, please specify: re020_other
f13re020	why not take loan
f13new4	currently owed for child education

f13new5	currently owed for grandchild education
f13new6	when start paying on own education loans
f13new7	when start paying on spouse education loans
f13new8	when start paying on child education loans
f13new9	when start paying on grandchild education loans
f13new10	currently owed for others education
f13new11	when start paying on other education loans
f13new12	any outstanding bills to health care providers
f13new12a	how much owed to healthcare providers
f13b35a	How much medical bill
f13b35b	reason not covered
f13b35c	Preparedness to cover expense
f13b36s1	Didnt ask for advice
f13b36s2	Friend(s)/family member(s)
f13b36s3	Professional(s) (such as a financial advisor, accountant or attorney)
f13b36s4	Caregiver who is not a family member
f13b36s5	Medical provider
f13b36s6	Other, please specify: B36_other
f13b36	Advisors for medical expense
f13b37s1_ans13	We experienced no major financial stress
f13b37s2_ans13	Filing for bankruptcy
f13b37s3_ans13	Receiving a foreclosure notice
f13b37s4_ans13	Losing a job or having work hours and/or income reduced
f13b37s5_ans13	Having a significant health issue
f13b37s6_ans13	Getting separated or divorced
f13b37s7_ans13	Losing a spouse/partner
f13b37s8_ans13	Need of long term care for self or family member
f13b37s9_ans13	Having unpaid taxes
f13b37s10_ans13	Had mortgage balance higher than property value
f13b37s11_ans13	Had mortgage payment higher than expected

f13b37s12_ans13	Difficulty with gambling debt
f13b37s13_ans13	Providing help to family member(s) or family member losing job
f13b37s14_ans13	Unexpected home repair
f13b37s15_ans13	Major car problem
f13b37s16_ans13	Major dental expense
f13b37s17_ans13	Other, please specify: B37_other
f13b37_ans13	financial stress past 3 yrs
f13b37bs1	Got help from others
f13b37bs2	Borrowed money using credit card
f13b37bs3	Borrowed using payday lending
f13b37bs4	Mortgaged home or increased mortgage on home
f13b37bs5	Borrowed from bank
f13b37bs6	Withdrew from savings
f13b37bs7	Cut expenses
f13b37bs8	Negotiated debt
f13b37bs9	Did not pay expenses that we owed
f13b37bs10	Other, please specify: B37b_other
f13b37b	cope with shock
f13b37c	success response to shock
f13b37d	lasting effect of shock
f13b38s1	Didnt ask for advice
f13b38s2	Family member
f13b38s3	Caregiver who is not a family member
f13b38s4	Banker
f13b38s5	Financial advisor
f13b38s6	Attorney
f13b38s7	Friend
f13b38s8	Community group/Counseling agency
f13b38s9	Accountant
f13b38s10	Other, please specify: B38_other

f13b38	Advisors during financial stress
f13b38b	useful advice
f13b39	retire past 3 yrs or plan to
f13b40s1	Didnt ask for advice
f13b40s2	Spouse/partner
f13b40s3	Family member
f13b40s4	Caregiver who is not a family member
f13b40s5	Employer
f13b40s6	Banker
f13b40s7	Financial advisor
f13b40s8	Attorney
f13b40s9	Friend
f13b40s10	Community group/Counseling agency
f13b40s11	Other, please specify: B40_other
f13b40	Advisors for retirement
f13b40a	enough money
f13b40bs1	Cut expenses
f13b40bs2	Work longer
f13b40bs3	Downsize
f13b40bs4	Increase my savings
f13b40bs5	Delay Social Security
f13b40bs6	Retire and work part time
f13b40bs7	Other, please specify: B40b_other
f13b40b	make ends meet
f13b40b2	spending planning horizon
f13b40c	retirement planning horizon
f13b40ds1	Ability to pay your bills in the longer term
f13b40ds2	How inflation will increase your expenses
f13b40ds3	FLB40d
f13b40ds4	How you can cope with a major illness

f13b40ds5	How you can cope with a long stay in a nursing home
f13b40ds6	None of the above
f13b40d	planning horizon
f13b40e	effect of losing job on expected retirement
f13b41	receive more or less money mgmt help than 3 yrs ago
f13b42	receive more or less help with bills than 3 yrs ago
f13b42a	assistance with health care needs
f13b42b	made plans for long term care
f13b42cs1	I have named a caregiver
f13b42cs2	I have selected a facility
f13b42cs3	I purchased long term care insurance
f13b42cs4	I moved to a Continuing Care Retirement Community
f13b42cs5	I selected a home or modified my home to facilitate care at home
f13b42cs6	I have preserved assets to provide funds for long term care
f13b42cs7	I can borrow the value of my house or sell it if needed to pay for long term car
f13b42cs8	Other, please specify: B42c_other
f13b42c	plans for long term care
f13b49b	why regretted open answer
f13b50	not understood major financial transaction past 3 yrs
f13b51s1	How much it would cost me (i.e. payment, interest rate, total cost)
f13b51s2	The fees I would be charged
f13b51s3	What I was required to do as part of the transaction
f13b51s4	Other, please specify: B51_other
f13b51	part of transaction not understood

Table B.9 Topic I Wave 1 Variables included in the Comprehensive File

Variable Name	Variable Label
i12ch044s1	Message about future of social security
i12ch044s2	Projected benefit amounts
i12ch044s3	Record of yearly earnings
i12ch044s4	Amount of social security taxes paid
i12ch044s5	General information about social security benefits and products
i12ch044s6	Information about social security's web site
i12ch044	statement action
i12ch045a	keep statement
i12ch045f	changed intended claiming age
i12ch042	ever received Social Security statement in the mail
i12ch043	statement how carefully read
i12ch048a	Provide written advice and materials
i12ch048b	Develop webinars or online videos
i12b001	have children
i12b002	any twins
i12b003	twins below 6 years old
i12b004	number of children before twins
i12dy001	a difficult task means it is important
i12dy002	a difficult task feels important
i12dy003	struggling to complete task reminds me it is important
i12dy004	if a task is difficult it is important to do well
i12dy005	tasks that feel difficult are important
i12dy006	if a task is difficult it means it is important
i12dy007	if feel stuck on task my effort is better spent elsewhere
i12dy008	if a task feels difficult it may not be possible for me
i12dy009	if a task feels too difficult I should move on
i12dy010	when working on a task that feels hard it means it is not for me
i12dy011	finding a task difficult tells me I cannot complete it

i12dy012	if a task feels difficult it may not be possible for me
i12dy015_order_10_	question order
i12dy015_order_11_	question order
i12dy015_order_12_	question order
i12dy015_order_1_	question order
i12dy015_order_2_	question order
i12dy015_order_3_	question order
i12dy015_order_4_	question order
i12dy015_order_5_	question order
i12dy015_order_6_	question order
i12dy015_order_7_	question order
i12dy015_order_8_	question order
i12dy015_order_9_	question order
i12ch001	retired
i12ch002	ever tried figure out how much to save for retirement
i12ch003	tried develop retirement plan
i12ch004_intros1	Family, friends or colleagues
i12ch004_intros2	Employer
i12ch004_intros3	Television, radio, newspaper and other media
i12ch004_intros4	Social security administration web site
i12ch004_intros5	Social security administration office
i12ch004_intros6	Social security administration mailed information
i12ch004_intros7	Social security administration phone line
i12ch004_intros8	Web sites of other government agencies
i12ch004_intros9	Offices of other government agencies
i12ch004_intros10	Financial advisors, planners
i12ch004_intros11	Web sites of nonprofit organizations
i12ch004_intros12	Offices of nonprofit organizations
i12ch004_intros13	Community organizations
i12ch004_intros14	None of the above

i12ch004_intro	ever sought information about retirement planning
i12ch005a	Accurate Family, friends and/or colleagues
i12ch005b	Accurate Employer
i12ch005c	Accurate Television and/or radio
i12ch005d	Accurate Social Security Administration website
i12ch005e	Accurate Social Security Administration office
i12ch005f	Accurate Social Security Administration mailed information
i12ch005g	Accurate Social Security Administration phone line
i12ch005h	Accurate Websites of other government agencies (e.g. Department of Labor, Consum
i12ch005i	Accurate Offices of other government agencies (e.g. Department of Labor, Consume
i12ch005j	Accurate Financial advisors/planner, accountant, insurance agent, banks and/or b
i12ch005k	Accurate Websites of nonprofit organizations e.g. AARP
i12ch005l	Accurate Offices of nonprofit organizations e.g. AARP
i12ch005m	Accurate Community organizations such as churches, libraries and community cente
i12ch006a	Understand Family, friends and/or colleagues
i12ch006b	Understand Employer
i12ch006c	Understand Television, radio, newspaper and other media
i12ch006d	Understand Social Security Administration website
i12ch006e	Understand Social Security Administration office
i12ch006f	Understand Social Security Administration mailed information
i12ch006g	Understand Social Security Administration phone line
i12ch006h	Understand Websites of other government agencies (e.g. Department of Labor, Cons
i12ch006i	Understand Offices of other government agencies (e.g. Department of Labor, Consu
i12ch006j	Understand Financial advisors/planner, accountant, insurance agent, banks and/or
i12ch006k	Understand Websites of nonprofit organizations e.g. AARP

i12ch006l	Understand Offices of nonprofit organizations e.g. AARP
i12ch006m	Understand Community organizations such as churches, libraries and community cen
i12ch007a	Access Family, friends and/or colleagues
i12ch007b	Access Employer
i12ch007c	Access Television, radio, newspaper and other media
i12ch007d	Access Social Security Administration website
i12ch007e	Access Social Security Administration office
i12ch007f	Access Social Security Administration mailed information
i12ch007g	Access Social Security Administration phone line
i12ch007h	Access Websites of other government agencies (e.g. Department of Labor, Consumer
i12ch007i	Access Offices of other government agencies (e.g. Department of Labor, Consumer
i12ch007j	Access Financial advisors/planner, accountant, insurance agent, banks and/or bro
i12ch007k	Access Websites of nonprofit organizations e.g. AARP
i12ch007l	Access Offices of nonprofit organizations e.g. AARP
i12ch007m	Access Community organizations such as churches, libraries and community centers
i12ch008s1	Social security administration
i12ch008s2	Mymoney.gov
i12ch008s3	Department of labor web site
i12ch008s4	Internal revenue service web site
i12ch008s5	Pension benefit guarantee corporation
i12ch008s6	FINRA invevstor education foundation
i12ch008s7	AARP web site
i12ch008s8	American institute of certified public accountants
i12ch008s9	Other
i12ch008s10	None of the above
i12ch008	ever visited any websites to get information

i12ch009a	I currently have enough information to plan for my retirement
i12ch009b	I am not interested in learning about retirement planning
i12ch009c	I dont know what the best source is for information about planning for retiremen
i12ch009d	D.I am comfortable performing online transactions regarding my bank account/s an
i12ch009e	I am comfortable going online to seek information about retirement planning
i12ch009f	I am comfortable going online to seek information about government services in g
i12ch011_intros1	Family, friends and/or colleagues
i12ch011_intros2	Employer
i12ch011_intros3	Television, radio, newspaper and other media
i12ch011_intros4	Social Security Administration website
i12ch011_intros5	Social Security Administration office
i12ch011_intros6	Social Security Administration mailed information
i12ch011_intros7	Social Security Administration phone line
i12ch011_intros8	Websites of other government agencies (e.g. Department of Labor, Consumer Financ
i12ch011_intros9	Offices of other government agencies (e.g. Department of Labor, Consumer Financi
i12ch011_intros10	Financial advisors/planner, accountant, insurance agent, banks and/or broker
i12ch011_intros11	Websites of nonprofit organizations e.g. AARP
i12ch011_intros12	Offices of nonprofit organizations e.g. AARP
i12ch011_intros13	Community organizations such as churches, libraries and community centers
i12ch011_intros14	None of the above
i12ch011_intro	
i12ch012_intros1	Family, friends, colleagues
i12ch012_intros2	Employer
i12ch012_intros3	Television, radio, newspaper, other media

i12ch012_intros4	Social security administration web site
i12ch012_intros5	Social security administration office
i12ch012_intros6	Social security administration mailed information
i12ch012_intros7	Social security administration phone line
i12ch012_intros8	Web sites of other government agencies
i12ch012_intros9	Offices of other government agencies
i12ch012_intros10	Financial advisors, planner, accountant
i12ch012_intros11	Web sites of non profit organizations
i12ch012_intros12	Offices of non profit organizations
i12ch012_intros13	Community organizations
i12ch012_intros14	None of the above
i12ch012_intro	ever sought information about SS survivor benefits
i12ch013_intros1	Family, friends, colleagues
i12ch013_intros2	Employer
i12ch013_intros3	Television, radio, newspaper, other media
i12ch013_intros4	Social security administration web site
i12ch013_intros5	Social security administration office
i12ch013_intros6	Social security administration mailed information
i12ch013_intros7	Social security administration phone line
i12ch013_intros8	Web sites of other government agencies
i12ch013_intros9	Offices of other government agencies
i12ch013_intros10	Financial advisors, planner
i12ch013_intros11	Web sites of non profit organizations
i12ch013_intros12	Offices of non profit organizations
i12ch013_intros13	Community organizations
i12ch013_intros14	None of the above
i12ch013_intro	ever sought information about SS disability benefits
i12ch014_intros1	Visited social security administration's facebook
i12ch014_intros2	Read a tweet from social security administration
i12ch014_intros3	Watched a youtube video from social security administration

i12ch014_intros4	None of the above
i12ch014_intro	used any of the following sources to get info from ssa
i12ch015_intros1	Apply for social security benefits
i12ch015_intros2	Get your social security statement
i12ch015_intros3	Appeal a decision about your benefits
i12ch015_intros4	Find out if you qualify for benefits
i12ch015_intros5	Estimate future benefits
i12ch015_intros6	Get a letter with proof of benefits
i12ch015_intros7	Get a replacement ssa-1099 or ssa-1042s
i12ch015_intros8	Check social security benefits and personal information
i12ch015_intros9	Check medicare benefits and personal information
i12ch015_intros10	Check supplemental security income benefits and personal information
i12ch015_intros11	Block electronic access to your information
i12ch015_intros12	Link services with other businesses, governments, payees and third parties
i12ch015_intros13	Request a laetter saying you do not receive benefits from ssa
i12ch015_intros14	Look for information
i12ch015_intros15	None of the above
i12ch015_intro	any of following activities on SSA site
i12ch016a	Information mailed by the Social Security Administration to my home
i12ch016b	Public service announcements in the print media
i12ch016c	Public service announcements in the television or radio
i12ch016d	Public service announcements via social media
i12ch016e	Information posted in community spaces
i12ch016f	Information provided by a Social Security Administration representative in perso
i12ch016g	Information provided at my place of work
i12ch016h	Web-based tutorials by the Social Security Administration (such as on YouTube)
i12ch016i	A Social Security Administration smartphone application (app)

i12ch017a	have enough information about Social Security retirement eligibility and benefit
i12ch017b	receive more information from Social Security about benefits and planning for re
i12ch017c	trust more Social Security than other government sources
i12ch017d	trust Social Security more than private or non-government sources
i12ch017e	can easily find information about Social Security retirement eligibility and ben
i12ch017f	Information provided in person by a Social Security representative is more relev
i12ch017g	always open and carefully read all mail received from Social Security Administra
i12ch017h	comfortable performing online transactions related to Social Security benefits
i12ch018	heard about my social security
i12ch019s1	Family, friends, colleagues
i12ch019s2	Employer
i12ch019s3	Television, radio, newspaper, other media
i12ch019s4	Social security administration web site
i12ch019s5	Social security administration office
i12ch019s6	Social security administration mailed information
i12ch019s7	Social security administration phone line
i12ch019s8	Web site of other government agencies
i12ch019s10	Offices of other government agencies
i12ch019s11	Financial advisors, planner
i12ch019s12	Web sites of non profit organizations
i12ch019s13	Offices of non profit organizations
i12ch019s14	Community organizations
i12ch019s15	Other
i12ch019s16	None of the above
i12ch019	how heard about my social security
i12ch020	set up a my Social Security account

i12ch021	Why not set up my social security
i12ch022_intros1	Track and verify your earnings
i12ch022_intros2	Get an estimate of future benefits
i12ch022_intros3	Get a letter with proof of benefits
i12ch022_intros4	Change your personal information such as address
i12ch022_intros5	Start or change your direct deposit
i12ch022_intros6	Get a replacement medicare card
i12ch022_intros7	Get a replacement ssa-1099 or ssa-1042s
i12ch022_intros8	None of the above
i12ch022_intro	done any with my social security account
i12ch023a	confident in the security of personal information
i12ch023b	My Social Security account is easy to use
i12ch023c	personal information on my Social Security account is timely and accurate
i12ch023d	Transactions made on my Social Security account are reliable
i12ch023e	My Social Security account allows to perform most of the transactions needed
i12ch024	willing to set up a my Social Security Account
i12ch025	why not set up my social security
i12ch026_intros1	Track and verify your earnings
i12ch026_intros2	Get an estimate of future benefits
i12ch026_intros3	Get a letter with proof of benefits
i12ch026_intros4	Change your personal information such as address
i12ch026_intros5	Start or change your direct deposit
i12ch026_intros6	Get a replacement medicare card
i12ch026_intros7	Get a replacement ssa-1099 or ssa-1042s
i12ch026_intros8	None of the above
i12ch026_intro	Which of the following services do you think you would be likely to use
i12ch027	heard about retirement estimator
i12ch028s1	Family, friends, colleagues

i12ch028s2	Employer
i12ch028s3	Television, radio, newspaper, other media
i12ch028s4	Social security administration web site
i12ch028s5	Social security administration office
i12ch028s6	Social security administration mailed information
i12ch028s7	Social security administration phone line
i12ch028s8	Websites of other government agencies
i12ch028s9	Offices of other government agencies
i12ch028s10	Financial advisors, planner
i12ch028s11	Web sites of non profit organizations
i12ch028s12	Offices of non profit organizations
i12ch028s13	Community organizations
i12ch028s14	Other
i12ch028s15	None of the above
i12ch028	how heard estimator
i12ch029	ever used estimator
i12ch030	why not used retirement estimator
i12ch031a	calculator confident in the security of personal information
i12ch031b	The Retirement Estimator is easy to use
i12ch031c	estimates Retirement Estimator accurate
i12ch031d	possible actual benefits will vary from the Retirement Estimator
i12ch031e	confident in acting on the estimates given Retirement Estimator
i12ch031f	need additional information besides Retirement Estimator
i12ch032	willing to use the Retirement Estimator
i12ch033	Why not use retirement estimator
i12ch037	age eligible for retirement without reduction
i12ch038_intros1	Attended in person classes, seminars
i12ch038_intros2	Participated in online classes, seminars
i12ch038_intros3	Scheduled one on one meetings or consultations
i12ch038_intros4	None of the above

i12ch038_intro	ever attended in the following activities
i12ch039s1	Claiming strategies
i12ch039s2	Your retirement age or that of a family member
i12ch039s3	Wehn is the best age to claim
i12ch039s4	Effects of pensions on social security
i12ch039s5	Taxes on social security benefits
i12ch039s6	How work earnings affect benefits
i12ch039s7	The importance of social security benefits
i12ch039s8	Other
i12ch039s9	None of the above
i12ch039	kind of information sought
i12ch040a	Bring it to a financial planner
i12ch040b	Call the SSA and speak to a live person
i12ch040c	Share information with family and friends
i12ch040d	Look for another source to confirm and/or clarify
i12ch040_intros1	Bring it to a financial planner
i12ch040_intros2	Call the ssa and speak to a live person
i12ch040_intros3	Share information with family and friends
i12ch040_intros4	Look for another source to confirm and, or clarify
i12ch040_intros5	None of the above
i12ch040_intro	after visiting SSA website did any of the following
i12ch041a	retirement planning Family, friends and/or colleagues
i12ch041b	retirement planning Employer
i12ch041c	retirement planning Television and/or radio
i12ch041d	retirement planning Social Security Administration website
i12ch041e	retirement planning Social Security Administration office
i12ch041f	retirement planning Social Security Administration mailed information
i12ch041g	retirement planning Social Security Administration phone line
i12ch041h	retirement planning websites other agencies
i12ch041i	retirement planning offices other agencies

i12ch041j	retirement planning Financial advisors/planner, accountant, insurance agent, ban
i12ch041k	retirement planning Websites of nonprofit organizations e.g. AARP
i12ch041l	retirement planning Offices of nonprofit organizations e.g. AARP
i12ch041m	retirement planning Community organizations such as churches, libraries and comm
i12cps_year	

Table B.10 Topic I Wave 2 Variables included in the Comprehensive File

Variable Name	Variable Label
i13ch001	retired
i13ch002	ever tried figure out how much to save for retirement
i13ch003	tried develop retirement plan
i13ch004_intro2s1	Social Security Website
i13ch004_intro2s2	Phone line
i13ch004_intro2s3	In-person at Social Security office
i13ch004_intro2s4	Social media (Twitter, Facebook, etc.)
i13ch004_intro2s5	Other, please specify: ch004_intro2_other
i13ch004_intro2	how ssa sought information about retirement planning
i13ch005a	Accurate Family, friends and/or colleagues
i13ch005b	Accurate Employer
i13ch005c	Accurate Television and/or radio
i13ch005d	Accurate Social Security Administration website
i13ch005h	Accurate Websites of other government agencies (e.g. Department of Labor, Consum
i13ch005j	Accurate Financial advisors/planner, accountant, insurance agent, banks and/or b
i13ch005k	Accurate Websites of nonprofit organizations e.g. AARP
i13ch005m	Accurate Community organizations such as churches, libraries and community cente
i13ch006a	Understand Family, friends and/or colleagues
i13ch006b	Understand Employer
i13ch006c	Understand Television, radio, newspaper and other media
i13ch006d	Understand Social Security Administration website
i13ch006h	Understand Websites of other government agencies (e.g. Department of Labor, Cons
i13ch006j	Understand Financial advisors/planner, accountant, insurance agent, banks and/or
i13ch006k	Understand Websites of nonprofit organizations e.g. AARP

i13ch006m	Understand Community organizations such as churches, libraries and community cen
i13ch007a	Access Family, friends and/or colleagues
i13ch007b	Access Employer
i13ch007c	Access Television, radio, newspaper and other media
i13ch007d	Access Social Security Administration website
i13ch007h	Access Websites of other government agencies (e.g. Department of Labor, Consumer
i13ch007j	Access Financial advisors/planner, accountant, insurance agent, banks and/or bro
i13ch007k	Access Websites of nonprofit organizations e.g. AARP
i13ch007m	Access Community organizations such as churches, libraries and community centers
i13ch011_intros1	Family, friends and/or colleagues
i13ch011_intros2	Employer
i13ch011_intros3	Television, radio, newspaper and other media
i13ch011_intros4	Social Security Administration
i13ch011_intros8	Other government agencies (such as the Department of Labor, or the Consumer Fina
i13ch011_intros10	For-profit financial industry (such as financial advisors/planners, accountants,
i13ch011_intros11	Nonprofit organizations (such as AARP)
i13ch011_intros13	Community organizations (such as churches, libraries and community centers)
i13ch011_intros14	None of the above
i13ch011_intro	
i13ch008s1	Social Security Administration
i13ch008s2	Mymoney.gov
i13ch008s3	Department of Labor website
i13ch008s4	Internal Revenue Service website
i13ch008s5	Pension Benefit Guaranty Corporation website
i13ch008s6	FINRA Investor Education Foundation website

i13ch008s7	AARP website
i13ch008s8	American Institute of Certified Public Accountants website
i13ch008s9	Other, please specify: ch008_other
i13ch008s10	None of the above
i13ch008	ever visited any websites to get information
i13ch009a	I currently have enough information to plan for my retirement
i13ch009b	I am not interested in learning about retirement planning
i13ch009c	I dont know what the best source is for information about planning for retiremen
i13ch009d	D.I am comfortable performing online transactions regarding my bank account/s an
i13ch009e	I am comfortable going online to seek information about retirement planning
i13ch009f	I am comfortable going online to seek information about government services in g
i13ch012_intros1_ans13	Family, friends and/or colleagues
i13ch012_intros2_ans13	Employer
i13ch012_intros3_ans13	Television, radio, newspaper and other media
i13ch012_intros4_ans13	Social Security Administration
i13ch012_intros8_ans13	Other government agencies (such as the Department of Labor, or the Consumer Fina
i13ch012_intros10_ans13	For-profit financial industry (such as financial advisors/planners, accountants,
i13ch012_intros11_ans13	Nonprofit organizations (such as AARP)
i13ch012_intros13_ans13	Community organizations (such as churches, libraries and community centers)
i13ch012_intros14_ans13	None of the above
i13ch012_intro_ans13	ever sought information about SS survivor benefits
i13ch013_intros1_ans13	Family, friends and/or colleagues
i13ch013_intros2_ans13	Employer
i13ch013_intros3_ans13	Television, radio, newspaper and other media
i13ch013_intros4_ans13	Social Security Administration

i13ch013_intros8_ans13	Other government agencies (such as the Department of Labor, or the Consumer Fina
i13ch013_intros10_ans13	For-profit financial industry (such as financial advisors/planners, accountants,
i13ch013_intros11_ans13	Nonprofit organizations (such as AARP)
i13ch013_intros13_ans13	Community organizations (such as churches, libraries and community centers)
i13ch013_intros14_ans13	None of the above
i13ch013_intro_ans13	ever sought information about SS disability benefits
i13ch015_intros1	Apply for Social Security benefits
i13ch015_intros2	Get your Social Security Statement
i13ch015_intros3	Appeal a decision about your benefits
i13ch015_intros4	Find out if you qualify for benefits
i13ch015_intros5	Estimate future benefits
i13ch015_intros6	Get a letter with proof of benefits
i13ch015_intros7	Get a replacement SSA-1099 or SSA-1042S
i13ch015_intros8	Check Social Security benefits and personal information
i13ch015_intros9	Check Medicare benefits and personal information
i13ch015_intros10	Check Supplemental Security Income (SSI) benefits and personal information
i13ch015_intros11	Block electronic access to your information
i13ch015_intros12	Link services with other businesses, governments, payees and third parties
i13ch015_intros13	Request a letter saying you do not receive benefits from SSA
i13ch015_intros14	Look for information
i13ch015_intros15	None of the above
i13ch015_intro	any of following activities on SSA site
i13ch014_intros1	Visited the Social Security Administrations Facebook page
i13ch014_intros2	Read a tweet from Social Security Administration
i13ch014_intros3	Watched a YouTube video from Social Security Administration
i13ch014_intros4	None of the above

i13ch014_intro	used any of the following sources to get info from ssa
i13ch016a	Information mailed by the Social Security Administration to my home
i13ch016b	Public service announcements in the print media
i13ch016c	Public service announcements in the television or radio
i13ch016d	Public service announcements via social media
i13ch016e	Information posted in community spaces
i13ch016f	Information provided by a Social Security Administration representative in perso
i13ch016g	Information provided at my place of work
i13ch016h	Web-based tutorials by the Social Security Administration (such as on YouTube)
i13ch016i	A Social Security Administration smartphone application (app)
i13ch017a	have enough information about Social Security retirement eligibility and benefit
i13ch022_intros1_ans13	Track and verify your earnings
i13ch022_intros9_ans13	Get a replacement Social Security card
i13ch022_intros2_ans13	Get an estimate of future benefits
i13ch022_intros3_ans13	Get a letter with proof of benefits
i13ch022_intros4_ans13	Change your personal information such as address
i13ch022_intros5_ans13	Start or change your direct deposit
i13ch022_intros6_ans13	Get a replacement Medicare card
i13ch022_intros7_ans13	Get a replacement SSA-1099 or SSA-1042S
i13ch022_intros8_ans13	None of the above
i13ch022_intro_ans13	done any with my social security account
i13ch017b	receive more information from Social Security about benefits and planning for re
i13ch017c	trust more Social Security than other government sources
i13ch017d	trust Social Security more than private or non-government sources
i13ch017e	can easily find information about Social Security retirement eligibility and ben
i13ch017f	Information provided in person by a Social Security representative is more relev

i13ch017g	always open and carefully read all mail received from Social Security Administra
i13ch017h	comfortable performing online transactions related to Social Security benefits
i13ch018	heard about my social security
i13ch019s1_ans13	Family, friends and/or colleagues
i13ch019s2_ans13	Employer
i13ch019s3_ans13	Television, radio, newspaper and other media
i13ch019s4_ans13	Social Security Administration
i13ch019s8_ans13	Other government agencies (such as the Department of Labor or the Consumer Finan
i13ch019s11_ans13	For-profit financial industry (such as financial advisors/planners, accountants,
i13ch019s12_ans13	Nonprofit organizations (such as AARP)
i13ch019s14_ans13	Community organizations (such as churches, libraries and community centers)
i13ch019s15_ans13	Other, please specify: ch019_other
i13ch019s16_ans13	None of the above
i13ch019_ans13	how heard about my social security
i13ch020	set up a my Social Security account
i13ch021	Why not set up my social security
i13ch023a	confident in the security of personal information
i13ch023b	My Social Security account is easy to use
i13ch023c	personal information on my Social Security account is timely and accurate
i13ch023d	Transactions made on my Social Security account are reliable
i13ch023e	My Social Security account allows to perform most of the transactions needed
i13ch024	willing to set up a my Social Security Account
i13ch025	why not set up my social security
i13ch026_intros1_ans13	Track and verify your earnings
i13ch026_intros9_ans13	Get a replacement Social Security card

i13ch026_intros2_ans13	Get an estimate of future benefits
i13ch026_intros3_ans13	Get a letter with proof of benefits
i13ch026_intros4_ans13	Change your personal information such as address
i13ch026_intros5_ans13	Start or change your direct deposit
i13ch026_intros6_ans13	Get a replacement Medicare card
i13ch026_intros7_ans13	Get a replacement SSA-1099 or SSA-1042S
i13ch026_intros8_ans13	None of the above
i13ch026_intro_ans13	Which of the following services do you think you would be likely to use
i13ch027	heard about retirement estimator
i13ch028s1_ans13	Family, friends and/or colleagues
i13ch028s2_ans13	Employer
i13ch028s3_ans13	Television, radio, newspaper and other media
i13ch028s4_ans13	Social Security Administration
i13ch028s8_ans13	Other government agencies (such as the Department of Labor or the Consumer Finan
i13ch028s11_ans13	For-profit financial industry (such as financial advisors/planners, accountants,
i13ch028s12_ans13	Nonprofit organizations (such as AARP)
i13ch028s14_ans13	Community organizations (such as churches, libraries and community centers)
i13ch028s15_ans13	Other, please specify: ch028_other
i13ch028s16_ans13	None of the above
i13ch028_ans13	how heard estimator
i13ch029	ever used estimator
i13ch030	why not used retirement estimator
i13ch031a	calculator confident in the security of personal information
i13ch031b	The Retirement Estimator is easy to use
i13ch031c	estimates Retirement Estimator accurate
i13ch031d	possible actual benefits will vary from the Retirement Estimator
i13ch031e	confident in acting on the estimates given Retirement Estimator
i13ch031f	need additional information besides Retirement Estimator

i13ch032	willing to use the Retirement Estimator
i13ch033	Why not use retirement estimator
i13ch038_intros1	Attended in-person classes/seminars
i13ch038_intros2	Participated in online classes/seminars
i13ch038_intros3	Scheduled one-one-one meetings or consultations
i13ch038_intros4	None of the above
i13ch038_intro	ever attended in the following activities
i13ch039s2_ans13	Your retirement age or that of a family member
i13ch039s3_ans13	When is the best age to claim
i13ch039s4_ans13	Effects of pensions on Social Security
i13ch039s5_ans13	Taxes on Social Security benefits
i13ch039s11_ans13	How much my benefits will be
i13ch039s6_ans13	How working while I receive Social Security retirement affects my benefit
i13ch039s8_ans13	Other, please specify: ch039_other
i13ch039s9_ans13	None of the above
i13ch039_ans13	kind of information sought
i13ch040_intros1	Bring it to a financial planner
i13ch040_intros2	Call the SSA and speak to a live person
i13ch040_intros3	Share information with family and friends
i13ch040_intros4	Look for another source to confirm and/or clarify
i13ch040_intros5	None of the above
i13ch040_intro	after visiting SSA website did any of the following
i13ch041a	retirement planning Family, friends and/or colleagues
i13ch041b	retirement planning Employer
i13ch041c	retirement planning Television and/or radio
i13ch041d	retirement planning Social Security Administration
i13ch041h	retirement planning websites other agencies
i13ch041j	retirement planning Financial advisors/planner, accountant, insurance agent, ban
i13ch041k	retirement planning Websites of nonprofit organizations e.g. AARP

i13ch041m	retirement planning Community organizations such as churches, libraries and comm
i13ch004_intros1	Family, friends and/or colleagues
i13ch004_intros2	Employer
i13ch004_intros3	Television, radio, newspaper and other media
i13ch004_intros4	Social Security Administration
i13ch004_intros8	Other government agencies (such as the Department of Labor, or the Consumer Fina
i13ch004_intros10	For-profit financial industry (such as financial advisors/planners, accountants,
i13ch004_intros11	Nonprofit organizations (such as AARP)
i13ch004_intros13	Community organizations (such as churches, libraries and community centers)
i13ch004_intros14	None of the above
i13ch004_intro	ever sought information about retirement planning
i13ch004_intro2a	when last time website ssa
i13ch004_intro2b	how regular website ssa
i13ch029a	ever used any estimator
i13ch029bs1	To estimate the amount of my benefit
i13ch029bs2	To find out when Im eligible
i13ch029bs3	To learn how benefits are calculated
i13ch029bs4	To verify my records
i13ch029bs5	Other, please specify: ch029b_other
i13ch029b	what used retirement calculator for
i13ch029c	able to compute retirement benefits per month
i13ch029d	benefits as expected
i13ch042	ever received social security statement
i13ch043	how careful read statement
i13ch044s1	Information about the future of Social Security
i13ch044s2	My projected benefit amount
i13ch044s3	Record of my yearly earnings

i13ch044s4	Amount of Social Security taxes paid
i13ch044s5	General information about Social Security services and products
i13ch044s6	Information about Social Security website
i13ch044s7	None of the above
i13ch044	which parts read
i13ch045a	Keep the statement with important papers
i13ch045b	Change your personal savings rate
i13ch045c	Change your financial plans for the future
i13ch045d	Contact a financial advisor
i13ch045e	Contact the Social Security Administration
i13ch045f	Change your intended claiming age for Social Security retirement benefits
i13ch046	future preference receive statement
i13ch047	how file for benefits
i13ch048a	Written advice and materials (via the website or mailed directly)
i13ch048b_que13	Webinars or online videos
i13ch048c	Retirement calculators
i13ch048d	Public service announcements for television or radio
i13ch048e	Social Security phone line
i13ch049s1	How to plan for retirement
i13ch049s2	How to apply for Social Security benefits
i13ch049s3	How much your Social Security benefits will be
i13ch049s4	Information about the future solvency of the Social Security system
i13ch049s5	Taxes and deductions from Social Security benefits
i13ch049s6	Information about spousal and/or survivor benefits
i13ch049s7	None of the above
i13ch049	future info most helpful to receive
i13ch013_intro2s1	Family, friends and/or colleagues
i13ch013_intro2s2	Employer
i13ch013_intro2s3	Television, radio, newspaper and other media
i13ch013_intro2s4	Social Security Administration

i13ch013_intro2s8	Other government agencies (such as the Department of Labor, or the Consumer Fina
i13ch013_intro2s10	For-profit financial industry (such as financial advisors/planners, accountants,
i13ch013_intro2s11	Nonprofit organizations (such as AARP)
i13ch013_intro2s13	Community organizations (such as churches, libraries and community centers)
i13ch013_intro2s14	None of the above
i13ch013_intro2	ever sought information about SS spousal benefits
i13s7a	currently receive Social Security benefits
i13uas16_s7a	uas16 currently receive Social Security benefits
i13uas94_s7a	uas94 currently receive Social Security benefits

Table B.11 Topic C Wave 1 Variables included in the Comprehensive File

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

c12cnt	counter
c12wellbeingscore	CFPB score
c12c007	gift causes strain
c12c008	money left over
c12c009	behind with finances
c12c010	finances control life
c12c011	age
c12c012	how survey taken
c12c013	confident make financial decisions
c12avgsnsscore	Numeracy average score

Table B.12 Topic N Wave 1 Variables included in the Comprehensive File

Variable Name	Variable Label
n12nsa_score	TOTAL SCORE
n12num_cog	uas42cog: IRT-based number series score

Table B.13 Topic N Wave 2 Variables included in the Comprehensive File

Variable Name	Variable Label
n13nsb_score	TOTAL SCORE
n13num_cog	uas83cog: IRT-based number series score

Table B.14 Topic V Wave 1 Variables included in the Comprehensive File

Variable Name	Variable Label
v12pva_score	TOTAL SCORE
v12pvoc_cog	uas43cog: IRT-based picture vocabulary score

Table B.15 Topic V Wave 2 Variables included in the Comprehensive File

Variable Name	Variable Label
v13pvb_score	TOTAL SCORE
v13pvoc_cog	uas84cog: IRT-based picture vocabulary score

Table B.16 Topic A Wave 1 Variables included in the Comprehensive File

Variable Name	Variable Label
a12vea_score	TOTAL SCORE
a12vana_cog	uas44cog: IRT-based verbal analogies score

Table B.17 Topic A Wave 2 Variables included in the Comprehensive File

Variable Name	Variable Label
a13veb_score	TOTAL SCORE
a13vana_cog	uas85cog: IRT-based verbal analogies score