

b1sg1

RATE CURRENT FINANCIAL SITUATION

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

Value	Label	Frequency
0	WORST	54
1		56
2		103
3		195
4		219
5		550
6		479
7		927
8		774
9		360
10	BEST	236
98	REFUSED	79
.	System-missing (Did not complete SAQ)	931

Range of valid values: 0-10

Valid	Invalid
3953	1010

b1sg2

RATE FINANCIAL SITUATION TEN YEARS AGO

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

Value	Label	Frequency
0	WORST	37
1		60
2		129
3		232
4		318
5		626
6		517
7		746
8		702
9		379
10	BEST	238
98	REFUSED	48
.	System-missing (Did not complete SAQ)	931

Range of valid values: 0-10

Valid	Invalid
3984	979

b1sg3

RATE FINANCIAL SITUATION TEN YRS FUTURE

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

Value	Label	Frequency
0	WORST	39
1		49
2		69
3		148
4		157
5		425
6		345
7		645
8		921
9		743
10	BEST	415
98	REFUSED	76
.	System-missing (Did not complete SAQ)	931

Range of valid values: 0-10

Valid	Invalid
3956	1007

b1sg4

RATE CONTROL OVER FINANCIAL SITUATION

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

Value	Label	Frequency
0	NONE	77
1		69
2		100
3		188
4		160
5		445
6		370
7		638
8		755
9		537
10	VERY MUCH	640
98	REFUSED	53
.	System-missing (Did not complete SAQ)	931

Range of valid values: 0-10

Valid	Invalid
3979	984

b1sg5

RATE THOUGHT/EFFORT INTO FINANCIAL SITN

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

Value	Label	Frequency
0	NONE	23
1		31
2		47
3		114
4		126
5		346
6		330
7		641
8		858
9		650
10	VERY MUCH	814
98	REFUSED	52
.	System-missing (Did not complete SAQ)	931

Range of valid values: 0-10

Valid	Invalid
3980	983

b1sg6

\$ TO MEET NEEDS (MORE,ENOUGH,NO ENOUGH)

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

Value	Label	Frequency
1	MORE MONEY	1045
2	JUST ENOUGH MONEY	2179
3	NOT ENOUGH MONEY	751
8	REFUSED	57
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-3

Valid	Invalid
3975	988

b1sg7

DIFFICULT TO PAY MONTHLY BILLS

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

Value	Label	Frequency
1	VERY DIFFICULT	196
2	SOMEWHAT DIFFICULT	866

Value	Label	Frequency
3	NOT VERY DIFFICULT	1472
4	NOT AT ALL DIFFICULT	1449
8	REFUSED	49
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-4

Valid	Invalid
3983	980

b1sg8a

R'S WAGES LAST CALENDAR YEAR

Pre-question:

The next several questions ask about the different sources of income you, your spouse and other family members in your household may have had over the last calendar year. You may need to consult your records to answer some of these questions. Please take the time to do that. Refer to the table below and fill in the letter that represents the correct range of income for each item listed.

Question: Please fill in the letter representing the amount of pre-tax income you earned in the last calendar year for each item listed below. If you have not earned any income in the following items, enter letter "B" in the space provided - PERSONAL EARNINGS INCOME.

Value	Label	Frequency
1	LESS THAN \$0	72
2	\$0	734
3	\$1-\$1,999	91
4	\$2,000-\$3,999	62
5	\$4,000-\$5,999	59
6	\$6,000-\$7,999	67
7	\$8,000-\$9,999	51
8	\$10,000-\$11,999	80
9	\$12,000-\$13,999	83
10	\$14,000-\$15,999	66
11	\$16,000-\$17,999	50
12	\$18,000-\$19,999	57
13	\$20,000-\$22,499	92
14	\$22,500-\$24,999	95
15	\$25,000-\$27,499	90
16	\$27,500-\$29,999	81
17	\$30,000-\$32,499	109
18	\$32,500-\$34,499	84
19	\$35,000-\$37,499	85
20	\$37,500-\$39,999	70
21	\$40,000-\$42,499	100
22	\$42,500-\$44,999	64
23	\$45,000-\$47,499	79
24	\$47,500-\$49,999	53
25	\$50,000-\$54,999	123
26	\$55,000-\$59,999	91

Value	Label	Frequency
27	\$60,000-\$64,999	99
28	\$65,000-\$69,999	70
29	\$70,000-\$74,999	77
30	\$75,000-\$79,999	50
31	\$80,000-\$84,999	48
32	\$85,000-\$89,999	57
33	\$90,000-\$94,999	38
34	\$95,000-\$99,999	36
35	\$100,000-\$109,000	59
36	\$110,000-\$119,999	38
37	\$120,000-\$129,999	31
38	\$130,000-\$139,000	18
39	\$140,000-\$149,999	13
40	\$150,000-\$174,999	25
41	\$175,000-\$199,999	14
42	\$200,000-\$249,999	24
43	\$250,000-\$299,000	12
44	\$300,000-\$399,999	11
45	\$400,000-\$499,999	5
46	\$500,000-\$999,999	6
47	\$1,000,000PLUS	2
98	REFUSED	609
99	INAPP	2

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg8b

R'S PENSION INCOME LAST CALENDAR YEAR

Please fill in the letter representing the amount of pre-tax income you earned in the last calendar year for each item listed below. If you have not earned any income in the following items, enter letter "B" in the space provided - PENSION INCOME.

Value	Label	Frequency
1	LESS THAN \$0	233
2	\$0	1928
3	\$1-\$1,999	94
4	\$2,000-\$3,999	63
5	\$4,000-\$5,999	61
6	\$6,000-\$7,999	42
7	\$8,000-\$9,999	47
8	\$10,000-\$11,999	50
9	\$12,000-\$13,999	68
10	\$14,000-\$15,999	34

Value	Label	Frequency
11	\$16,000-\$17,999	37
12	\$18,000-\$19,999	24
13	\$20,000-\$22,499	49
14	\$22,500-\$24,999	31
15	\$25,000-\$27,499	46
16	\$27,500-\$29,999	22
17	\$30,000-\$32,499	29
18	\$32,500-\$34,499	24
19	\$35,000-\$37,499	25
20	\$37,500-\$39,999	17
21	\$40,000-\$42,499	18
22	\$42,500-\$44,999	9
23	\$45,000-\$47,499	10
24	\$47,500-\$49,999	10
25	\$50,000-\$54,999	15
26	\$55,000-\$59,999	9
27	\$60,000-\$64,999	11
28	\$65,000-\$69,999	2
29	\$70,000-\$74,999	3
30	\$75,000-\$79,999	2
31	\$80,000-\$84,999	2
32	\$85,000-\$89,999	1
33	\$90,000-\$94,999	4
34	\$95,000-\$99,999	3
35	\$100,000-\$109,000	3
37	\$120,000-\$129,999	1
39	\$140,000-\$149,999	1
40	\$150,000-\$174,999	1
46	\$500,000-\$999,999	1
47	\$1,000,000PLUS	1
98	REFUSED	992
99	INAPP	9

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg8c

R'S SOCIAL SECRTY INCOME LAST CALEND YR

Please fill in the letter representing the amount of pre-tax income you earned in the last calendar year for each item listed below. If you have not earned any income in the following items, enter letter "B" in the space provided - SOCIAL SECURITY INCOME.

Value	Label	Frequency
1	LESS THAN \$0	226

Value	Label	Frequency
2	\$0	1802
3	\$1-\$1,999	111
4	\$2,000-\$3,999	50
5	\$4,000-\$5,999	94
6	\$6,000-\$7,999	151
7	\$8,000-\$9,999	137
8	\$10,000-\$11,999	119
9	\$12,000-\$13,999	174
10	\$14,000-\$15,999	108
11	\$16,000-\$17,999	61
12	\$18,000-\$19,999	47
13	\$20,000-\$22,499	35
14	\$22,500-\$24,999	17
15	\$25,000-\$27,499	12
16	\$27,500-\$29,999	8
17	\$30,000-\$32,499	7
18	\$32,500-\$34,499	2
19	\$35,000-\$37,499	4
20	\$37,500-\$39,999	2
21	\$40,000-\$42,499	2
22	\$42,500-\$44,999	1
24	\$47,500-\$49,999	2
25	\$50,000-\$54,999	2
27	\$60,000-\$64,999	2
28	\$65,000-\$69,999	2
29	\$70,000-\$74,999	1
32	\$85,000-\$89,999	1
37	\$120,000-\$129,999	2
42	\$200,000-\$249,999	1
43	\$250,000-\$299,000	1
98	REFUSED	840
99	INAPP	8

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg9a

SP'S WAGES LAST CALENDAR YEAR

Question: Please fill in the letter representing the amount of income your spouse/partner earned in the last calendar year for each item listed below. If your spouse has not earned any income in the following items, or you do not have a spouse/partner, enter letter "B" in the space provided - SPOUSE'S PERSONAL EARNINGS INCOME (COUNT ONLY WAGES AND OTHER STIPENDS FROM YOUR SPOUSE'S EMPLOYMENT; NOT PENSIONS, INVESTMENTS, OR ANY OTHER FINANCIAL ASSISTANCE OR INCOME.)

Value	Label	Frequency
1	LESS THAN \$0	85
2	\$0	1431
3	\$1-\$1,999	51
4	\$2,000-\$3,999	65
5	\$4,000-\$5,999	54
6	\$6,000-\$7,999	51
7	\$8,000-\$9,999	35
8	\$10,000-\$11,999	43
9	\$12,000-\$13,999	55
10	\$14,000-\$15,999	41
11	\$16,000-\$17,999	36
12	\$18,000-\$19,999	54
13	\$20,000-\$22,499	71
14	\$22,500-\$24,999	55
15	\$25,000-\$27,499	84
16	\$27,500-\$29,999	57
17	\$30,000-\$32,499	74
18	\$32,500-\$34,499	49
19	\$35,000-\$37,499	76
20	\$37,500-\$39,999	49
21	\$40,000-\$42,499	80
22	\$42,500-\$44,999	48
23	\$45,000-\$47,499	56
24	\$47,500-\$49,999	38
25	\$50,000-\$54,999	93
26	\$55,000-\$59,999	65
27	\$60,000-\$64,999	64
28	\$65,000-\$69,999	50
29	\$70,000-\$74,999	52
30	\$75,000-\$79,999	26
31	\$80,000-\$84,999	36
32	\$85,000-\$89,999	34
33	\$90,000-\$94,999	32
34	\$95,000-\$99,999	19
35	\$100,000-\$109,000	46
36	\$110,000-\$119,999	27
37	\$120,000-\$129,999	18
38	\$130,000-\$139,000	12
39	\$140,000-\$149,999	5
40	\$150,000-\$174,999	23
41	\$175,000-\$199,999	8
42	\$200,000-\$249,999	9
43	\$250,000-\$299,000	4

Value	Label	Frequency
44	\$300,000-\$399,999	4
45	\$400,000-\$499,999	3
46	\$500,000-\$999,999	2
98	REFUSED	658
99	INAPP	4

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg9b

SP'S PENSION INCOME LAST CALENDAR YEAR

Question: Please fill in the letter representing the amount of income your spouse/partner earned in the last calendar year for each item listed below. If your spouse has not earned any income in the following items, or you do not have a spouse/partner, enter letter "B" in the space provided - SPOUSE'S PENSION INCOME.

Value	Label	Frequency
1	LESS THAN \$0	212
2	\$0	2222
3	\$1-\$1,999	49
4	\$2,000-\$3,999	41
5	\$4,000-\$5,999	36
6	\$6,000-\$7,999	35
7	\$8,000-\$9,999	30
8	\$10,000-\$11,999	35
9	\$12,000-\$13,999	32
10	\$14,000-\$15,999	24
11	\$16,000-\$17,999	23
12	\$18,000-\$19,999	19
13	\$20,000-\$22,499	20
14	\$22,500-\$24,999	25
15	\$25,000-\$27,499	18
16	\$27,500-\$29,999	12
17	\$30,000-\$32,499	16
18	\$32,500-\$34,499	16
19	\$35,000-\$37,499	13
20	\$37,500-\$39,999	4
21	\$40,000-\$42,499	6
22	\$42,500-\$44,999	5
23	\$45,000-\$47,499	4
24	\$47,500-\$49,999	4
25	\$50,000-\$54,999	5
26	\$55,000-\$59,999	5
27	\$60,000-\$64,999	11

Value	Label	Frequency
28	\$65,000-\$69,999	2
29	\$70,000-\$74,999	2
31	\$80,000-\$84,999	1
32	\$85,000-\$89,999	1
33	\$90,000-\$94,999	4
34	\$95,000-\$99,999	1
35	\$100,000-\$109,000	2
37	\$120,000-\$129,999	3
40	\$150,000-\$174,999	1
43	\$250,000-\$299,000	1
98	REFUSED	1084
99	INAPP	8

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg9c

SP'S SOC SECRTY INCOME LAST CALENDAR YR

Question: Please fill in the letter representing the amount of income your spouse/partner earned in the last calendar year for each item listed below. If your spouse has not earned any income in the following items, or you do not have a spouse/partner, enter letter "B" in the space provided - SPOUSE'S SOCIAL SECURITY INCOME.

Value	Label	Frequency
1	LESS THAN \$0	193
2	\$0	2038
3	\$1-\$1,999	67
4	\$2,000-\$3,999	31
5	\$4,000-\$5,999	100
6	\$6,000-\$7,999	119
7	\$8,000-\$9,999	89
8	\$10,000-\$11,999	71
9	\$12,000-\$13,999	118
10	\$14,000-\$15,999	73
11	\$16,000-\$17,999	32
12	\$18,000-\$19,999	21
13	\$20,000-\$22,499	15
14	\$22,500-\$24,999	8
15	\$25,000-\$27,499	4
16	\$27,500-\$29,999	3
17	\$30,000-\$32,499	2
18	\$32,500-\$34,499	3
19	\$35,000-\$37,499	3
22	\$42,500-\$44,999	1

Value	Label	Frequency
29	\$70,000-\$74,999	1
30	\$75,000-\$79,999	1
33	\$90,000-\$94,999	1
34	\$95,000-\$99,999	1
38	\$130,000-\$139,000	1
40	\$150,000-\$174,999	1
44	\$300,000-\$399,999	1
98	REFUSED	1026
99	INAPP	8

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg10a

OTHER HH MEMBER'S WAGES LAST CALEND YR

Question: Please fill in the letter representing the amount of income other family members in your household earned in the last calendar year for each item listed below. If other family members have not earned any income in the following items, or if you do not have other family members living with you, enter letter "B" in the space provided - OTHER MEMBER'S PERSONAL EARNINGS INCOME (COUNT ONLY WAGES AND OTHER STIPENDS FROM THEIR EMPLOYMENT; NOT PENSIONS, INVESTMENTS, OR ANY OTHER FINANCIAL ASSISTANCE OR INCOME.).

Value	Label	Frequency
1	LESS THAN \$0	176
2	\$0	2639
3	\$1-\$1,999	81
4	\$2,000-\$3,999	69
5	\$4,000-\$5,999	67
6	\$6,000-\$7,999	34
7	\$8,000-\$9,999	22
8	\$10,000-\$11,999	25
9	\$12,000-\$13,999	19
10	\$14,000-\$15,999	13
11	\$16,000-\$17,999	7
12	\$18,000-\$19,999	9
13	\$20,000-\$22,499	17
14	\$22,500-\$24,999	14
15	\$25,000-\$27,499	5
16	\$27,500-\$29,999	9
17	\$30,000-\$32,499	7
18	\$32,500-\$34,499	8
19	\$35,000-\$37,499	12
20	\$37,500-\$39,999	2
21	\$40,000-\$42,499	2
22	\$42,500-\$44,999	2

Value	Label	Frequency
23	\$45,000-\$47,499	4
24	\$47,500-\$49,999	3
25	\$50,000-\$54,999	7
26	\$55,000-\$59,999	4
27	\$60,000-\$64,999	2
28	\$65,000-\$69,999	2
29	\$70,000-\$74,999	3
31	\$80,000-\$84,999	1
35	\$100,000-\$109,000	1
37	\$120,000-\$129,999	1
40	\$150,000-\$174,999	1
43	\$250,000-\$299,000	1
46	\$500,000-\$999,999	1
98	REFUSED	757
99	INAPP	5

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg10b

OTH HH MEMBER'S PENSION INCOME LAST YR

Question: Please fill in the letter representing the amount of income other family members in your house hold earned in the last calendar year for each item listed below. If other family members have not earned any income in the following items, or if you do not have other family members living with you, enter letter "B" in the space provided - OTHER MEMBER'S PENSION INCOME.

Value	Label	Frequency
1	LESS THAN \$0	188
2	\$0	2601
3	\$1-\$1,999	6
4	\$2,000-\$3,999	6
5	\$4,000-\$5,999	3
6	\$6,000-\$7,999	2
8	\$10,000-\$11,999	1
9	\$12,000-\$13,999	4
11	\$16,000-\$17,999	1
12	\$18,000-\$19,999	1
13	\$20,000-\$22,499	3
14	\$22,500-\$24,999	1
15	\$25,000-\$27,499	1
17	\$30,000-\$32,499	1
19	\$35,000-\$37,499	1
21	\$40,000-\$42,499	1
24	\$47,500-\$49,999	1

Value	Label	Frequency
25	\$50,000-\$54,999	1
26	\$55,000-\$59,999	1
27	\$60,000-\$64,999	1
98	REFUSED	1201
99	INAPP	6

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg10c

OTH HH MEMB'S SOC SECRTY INCOME LAST YR

Question: Please fill in the letter representing the amount of income other family members in your household earned in the last calendar year for each item listed below. If other family members have not earned any income in the following items, or if you do not have other family members living with you, enter letter "B" in the space provided - OTHER MEMBER'S SOCIAL SECURITY INCOME.

Value	Label	Frequency
1	LESS THAN \$0	188
2	\$0	2572
3	\$1-\$1,999	9
4	\$2,000-\$3,999	5
5	\$4,000-\$5,999	6
6	\$6,000-\$7,999	23
7	\$8,000-\$9,999	11
8	\$10,000-\$11,999	8
9	\$12,000-\$13,999	12
10	\$14,000-\$15,999	6
11	\$16,000-\$17,999	2
12	\$18,000-\$19,999	2
13	\$20,000-\$22,499	1
14	\$22,500-\$24,999	2
16	\$27,500-\$29,999	1
17	\$30,000-\$32,499	1
19	\$35,000-\$37,499	1
26	\$55,000-\$59,999	2
42	\$200,000-\$249,999	1
98	REFUSED	1173
99	INAPP	6

Range of valid values: 1-99

Valid	Invalid	Min	Max
4032	931	1	99

b1sg11a

SUPPLEMENTAL SECURITY INCOME (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - SUPPLEMENTAL SECURITY INCOME (SSI).

Value	Label	Frequency
1	YES	142
2	NO	1738
8	REFUSED	2152
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1880	3083

b1sg11b

SOC SECURITY DISABILITY INSUR (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - SOCIAL SECURITY DISABILITY INSURANCE (SSDI).

Value	Label	Frequency
1	YES	154
2	NO	1733
8	REFUSED	2145
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1887	3076

b1sg11c

GENERAL GOVT ASSISTANCE (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - GENERAL ASSISTANCE.

Value	Label	Frequency
1	YES	14
2	NO	1802
8	REFUSED	2216
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1816	3147

b1sg11d

FOOD STAMPS (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - FOOD STAMPS.

Value	Label	Frequency
1	YES	77
2	NO	1766
8	REFUSED	2189
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1843	3120

b1sg11e

TEMP ASSISTANCE FOR NEEDY FAMS (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF).

Value	Label	Frequency
1	YES	9
2	NO	1805
8	REFUSED	2218
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1814	3149

b1sg11f

OTH STATE GOVT WELFARE PROGRAM (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - OTHER STATE WELFARE PROGRAM(S).

Value	Label	Frequency
1	YES	23
2	NO	1795
8	REFUSED	2214
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1818	3145

b1sg11g

UNEMPLOYMENT BENEFITS FROM GOVT (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - UNEMPLOYMENT BENEFITS.

Value	Label	Frequency
1	YES	151
2	NO	1726
8	REFUSED	2155
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1877	3086

b1sg11h

OTHER GOVT DISABILITY BENEFITS (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - OTHER DISABILITY BENEFITS.

Value	Label	Frequency
1	YES	55
2	NO	1785
8	REFUSED	2192
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1840	3123

b1sg11i

VETERAN'S BENEFITS FROM GOVT (12 MO)

Question: From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - VETERAN'S BENEFITS.

Value	Label	Frequency
1	YES	129
2	NO	1743
8	REFUSED	2160
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
1872	3091

b1sg11j

NO ASSISTANCE FROM GOVT (12 MO)

Question:

From the list below, please check all of the public/government assistance programs from which you have received income over the last calendar year - NONE.

Value	Label	Frequency
1	YES	2583
2	NO	359
8	REFUSED	1090
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
2942	2021

b1sg12

TOT HH INCOME FROM GOVT ASSIST (12 MO)

Question: What was your combined family household income from government assistance programs?

Value	Label	Frequency
99999998	REFUSED	615

Range of valid values: 0-125000

Valid	Invalid	Min	Max	Mean	StdDev
3417	1546	0	125000	1016.969	5970.633

b1sg8ay

R WAGES: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
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Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
4004	959	0	200000	35087.04	39452.361

b1sg8by

R PENSION INCOME: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
-------	-------	-----------

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3990	973	0	200000	6066.526	13064.85

b1sg8cy

R SOCIAL SECURITY INCOME: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
-------	-------	-----------

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3993	970	0	200000	4326.656	8492.627

b1sg9ay

SP WAGES: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
-------	-------	-----------

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3786	1177	0	200000	25140.238	34958.366

b1sg9by

SP PENSION INCOME: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
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Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3667	1296	0	200000	3789.79	11030.095

b1sg9cy

SP SOCIAL SECURITY INCOME: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
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Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3673	1290	0	200000	2975.191	7414.648

b1sg10ay

OTHER HH MEMBER'S WAGES: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
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Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3997	966	0	200000	2029.34	8612.465

b1sg10by

OTHER HH MEMBER'S PENSION INCOME: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
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Range of valid values: 0-62500

Valid	Invalid	Min	Max	Mean	StdDev
3979	984	0	62500	215.77	2272.49

b1sg10cy

OTHER HH MEMBER'S SOCIAL SECURITY INCOME: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
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Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3981	982	0	200000	451.937	3853.273

b1sg12y

HH INCOME FROM GOVT ASSIST: SUBGROUP MEAN IMPUTED

Value	Label	Frequency
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Range of valid values: 0-125000

Valid	Invalid	Min	Max	Mean	StdDev
3998	965	0	125000	966.745	5295.982

b1srinc1

R TOTAL INCOME(WAGE,PENSION,SSI):ORIGINAL VALUE

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	310

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3722	1241	0	200000	42119.022	40360.575

b1srinc2

R TOTAL INCOME(WAGE,PENSION,SSI):SUBGROUP MEAN IMPUTED

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	19

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
4013	950	0	200000	45110.355	38804.719

b1ssinc1

SP TOTAL INCOME(WAGE,PENSION,SSI):ORIGINAL VALUE

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	451

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3581	1382	0	200000	28653.449	36610.703

b1ssinc2

SP TOTAL INCOME(WAGE,PENSION,SSI):SUBGROUP MEAN IMPUTED

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	220

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3812	1151	0	200000	31320.34	36431.133

b1shinc1

HH MEMBER TOTAL INCOME(WAGE,PENSION,SSI):ORIGINAL VALUE

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	698

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3334	1629	0	200000	2496.401	11089.968

b1shinc2

HH MEMBER TOTAL INCOME(WAGE,PENSION,SSI):SUBGROUP MEAN IMPUTED

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	33

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3999	964	0	200000	2673.956	10141.879

b1searn1

HH TOTAL EARNING INCOME:ORIGINAL VALUE

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	348

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3681	1282	0	200000	57483.632	55077.563

b1searn2

HH TOTAL EARNING INCOME:SUBGROUP MEAN IMPUTED

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	7

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
4025	938	0	200000	59199.425	52791.739

b1spnsn1

HH TOTAL PENSION INCOME:ORIGINAL VALUE

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	776

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3256	1707	0	200000	8784.859	19941.431

b1spnsn2

HH TOTAL PENSION INCOME:SUBGROUP MEAN IMPUTED

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	14

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
4018	945	0	200000	9670.498	18318.915

b1ssec1

HH TOTAL SOC.SEC INCOME:ORIGINAL VALUE

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	692

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3340	1623	0	200000	6858.608	12953.576

b1ssec2

HH TOTAL SOC.SEC INCOME:SUBGROUP MEAN IMPUTED

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	12

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
4020	943	0	200000	7330.442	12103.501

b1stinc1

HH TOTAL INCOME(WAGE,PENSION,SSI,GOV ASST):ORIGINAL VALUE

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	184

Range of valid values: 0-300000

Valid	Invalid	Min	Max	Mean	StdDev
3845	1118	0	300000	71322.359	60332.203

b1stinc2

HH TOTAL INCOME(WAGE,PENSION,SSI,GOV ASST):SUBGROUP MEAN IMPUTED

Value	Label	Frequency
9999998	NOT CALCULATED (Due to missing data)	2

Range of valid values: 0-300000

Valid	Invalid	Min	Max	Mean	StdDev
4030	933	0	300000	77913.954	54617.116

b1sg13

R EMPLOYER/UNION PENSION PLAN CURRENTLY

Pre-question: Next are some questions about pension and retirement plans.

Question: First, are you currently included in a pension plan or retirement plan offered by your current or former employer or union?

Value	Label	Frequency
1	YES	2167
2	NO	1630
7	DONT KNOW	66
8	REFUSED	169
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3797	1166

Forward: IF b1sg13 = YES, GO TO b1sg13a. IF b1sg13 = NO OR DON'T KNOW, GO TO b1sg14.

b1sg13a

CURRENT WORTH R'S PENSION SAVINGS

Question: What is the estimated current worth of your pension and retirement savings?

Value	Label	Frequency
99999998	REFUSED	696
99999999	INAPP	1696

Range of valid values: 0-3500000

Valid	Invalid	Min	Max	Mean	StdDev
1640	3323	0	3500000	130208.504	271473.179

Backward: (b1sg13 = 2 OR DK)

b1sg14

R HAS OWN TRAD/KEOGH/ROTH IRA ACCOUNT

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

Value	Label	Frequency
1	YES	1446
2	NO	2178
7	DONT KNOW	48
8	REFUSED	360
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3624	1339

Forward: IF b1sg14 = YES, GO TO b1sg14a. IF b1sg14 = NO OR DON'T KNOW, GO TO b1sg15.

b1sg14a

CURRENT WORTH OF R'S IRA ACCT

Question: What is the estimated current worth of your traditional, Keogh, or Roth IRA Account?

Value	Label	Frequency
99999998	REFUSED	421
99999999	INAPP	2226

Range of valid values: 0-1400000

Valid	Invalid	Min	Max	Mean	StdDev
1385	3578	0	1400000	71638.246	137600.186

Backward: (b1sg14 = 2 OR DK)

b1sg15

R HAS OTHER PENSION/RETIREMENT PLANS

Question: Do you have any other pension or retirement plans not mentioned above? (Do not include any your spouse or partner may have.)

Value	Label	Frequency
1	YES	479
2	NO	3139
7	DON'T KNOW	63
8	REFUSED	351
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3618	1345

Forward: IF b1sg15 = YES, GO TO b1sg15a. IF b1sg15 = NO OR DON'T KNOW, GO TO b1sg16.

b1sg15a

CURRENT WORTH OF R'S OTH PENSION PLANS

Question: What is the estimated worth of these other pension or retirement plans?

Value	Label	Frequency
99999998	REFUSED	403
99999999	INAPP	3202

Range of valid values: 0-3000000

Valid	Invalid	Min	Max	Mean	StdDev
427	4536	0	3000000	88375.806	211456.131

Backward: (b1sg15 = 2 OR DK)

b1sg16

SP EMPLOYER/UNION PENSION PLAN

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

Value	Label	Frequency
1	YES	1538
2	NO	1399
4	DOES NOT APPLY	608
7	DON'T KNOW	100
8	REFUSED	307
9	INAPP	80
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-4

Valid	Invalid
3545	1418

Forward: IF b1sg16 = YES, GO TO b1sg16a. IF b1sg16 = NO, DON'T KNOW, OR DOES NOT APPLY, GO TO b1sg17.

b1sg16a

CURRENT WORTH OF SP'S PENSION PLAN

Question: What is the estimated worth of your spouse's pension or retirement plan?

Value	Label	Frequency
99999998	REFUSED	681
99999999	INAPP	2187

Range of valid values: 0-10000000

Valid	Invalid	Min	Max	Mean	StdDev
1164	3799	0	10000000	114685.522	375036.924

Backward: (b1sg16 = 2, 4, DK OR INAPP)

b1sg17

OWN OR RENT HOME

Question: Do you own your own home, or are you renting?

Value	Label	Frequency
1	OWN MY OWN HOME	3433
2	RENTING	450
8	REFUSED	149
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3883	1080

Forward: IF b1sg17 = OWN, GO TO b1sg17a. IF b1sb17a = RENTING, GO TO b1sg18.

b1sg17a

HOW MUCH HOME WOULD SELL FOR

Question: How much do you think your home would sell for?

Value	Label	Frequency
9999999998	REFUSED	391
9999999999	INAPP	450

Range of valid values: 0-4000000

Valid	Invalid	Min	Max	Mean	StdDev
3191	1772	0	4000000	247346.782	256290.691

Backward: (b1sg17 = 2)

b1sg17b

CURRENT HOME IS MOBILE HOME

Question: Is this a mobile home?

Value	Label	Frequency
1	YES	180
2	NO	3258
8	REFUSED	144
9	INAPP	450
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3438	1525

Backward: (b1sg17 = 2)

b1sg18

OWN A BUSINESS/FARM

Question: Do you own a business or farm?

Value	Label	Frequency
1	YES	582
2	NO	3324

Value	Label	Frequency
8	REFUSED	126
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3906	1057

Forward: IF b1sg18 = YES, GO TO b1sg18a. IF b1sg18 = NO, GO TO b1sg19.

b1sg18a

HOW MUCH BUSINESS/FARM WOULD SELL FOR

Question: How much do you think this business or farm would sell for?

Value	Label	Frequency
9999999998	REFUSED	216
9999999999	INAPP	3324

Range of valid values: 0-40000000

Valid	Invalid	Min	Max	Mean	StdDev
492	4471	0	40000000	675233.028	2723014.148

Backward: (b1sg18 = 2)

b1sg18b

AMOUNT OWED ON BUSINESS/FARM

Question: How much, if anything, do you owe on your business or farm?

Value	Label	Frequency
9999999998	REFUSED	184
9999999999	INAPP	3324

Range of valid values: 0-2500000

Valid	Invalid	Min	Max	Mean	StdDev
524	4439	0	2500000	63199.811	213256.477

Backward: (b1sg18 = 2)

b1sg19

ANY \$ IN STOCKS/BONDS/CDS/MUTUAL FUNDS

Question: Do you have any money in stocks, bonds, CDs, or mutual funds?

Value	Label	Frequency
1	YES	2134
2	NO	1687
8	REFUSED	211
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3821	1142

Forward: IF b1sg19 = YES, GO TO b1sg19a. IF b1sg19 = NO, GO TO b1sg20.

b1sg19a

WORTH OF STOCKS/BONDS/CDS/MUTUAL FUNDS

Question: If you sold or cashed in all of your stocks, bonds, CDs, and/or mutual funds, how much would you have?

Value	Label	Frequency
9999999998	REFUSED	579
9999999999	INAPP	1687

Range of valid values: 0-100000000

Valid	Invalid	Min	Max	Mean	StdDev
1766	3197	0	100000000	262097.185	2436751.826

Backward: (b1sg19 = 2)

b1sg20

ANY INCOME FROM RENTAL PROPERTY

Question: Do you have any income from rental property?

Value	Label	Frequency
1	YES	464
2	NO	3432
8	REFUSED	136
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3896	1067

Forward: IF b1sg20 = YES, GO TO b1sg20a. IF b1sg20 = NO, GO TO b1sg21.

b1sg20a

INCOME FROM RENTAL PROPERTY LAST CAL YR

Question: What was the income in the last calendar year?

Value	Label	Frequency
99999998	REFUSED	184
99999999	INAPP	3432

Range of valid values: 0-500000

Valid	Invalid	Min	Max	Mean	StdDev
416	4547	0	500000	25669.108	53418.76

Backward: (b1sg20 = 2)

b1sg21

INHERITED ANYTHING WORTH \$1000+

Question: Has anyone ever left you or your spouse anything (inheritance, trust fund, insurance settlement) worth \$1,000 or more when they died?

Value	Label	Frequency
1	YES	1549
2	NO	2308
8	REFUSED	175
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3857	1106

Forward: IF b1sg21 = YES, GO TO b1sg21a. IF b1sg21 = NO, GO TO b1sg22.

b1sg21a

YEAR RECEIVED LARGEST INHERITANCE PAYMNT

Question: In what year did you receive the largest payment of that sort?

Value	Label	Frequency
9998	REFUSED	269
9999	INAPP	2308

Range of valid values: 1948-2005

Valid	Invalid	Min	Max	Mean	StdDev
1455	3508	1948	2005	1993.857	9.407

Backward: (b1sg21 = 2)

b1sg21b

AMOUNT OF LARGEST INHERITANCE RECEIVED

Question: About how much did you (or your spouse) receive?

Value	Label	Frequency
999999998	REFUSED	352
999999999	INAPP	2308

Range of valid values: 0-4000000

Valid	Invalid	Min	Max	Mean	StdDev
1372	3591	0	4000000	78173.472	231091.002

Backward: (b1sg21 = 2)

b1sg22

ANY LIFE INSURANCE INCLUDING INDIV/GROUP

Question: Do you have any life insurance, including individual or group policies?

Value	Label	Frequency
1	YES	2898
2	NO	977
8	REFUSED	157
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
3875	1088

Forward: IF b1sg22 = YES, GO TO b1sg22a. IF b1sg22 = NO, GO TO b1sg23.

b1sg22a

AMT BENEFICIARIES WOULD RECEIVE IF DIED

Question: How much money would your beneficiaries receive from this/these policies if you were to die?

Value	Label	Frequency
999999998	REFUSED	460
999999999	INAPP	977

Range of valid values: 0-5000000

Valid	Invalid	Min	Max	Mean	StdDev
2595	2368	0	5000000	157246.443	294790.834

Backward: (b1sg22 = 2)

b1sg23

\$ LEFT OR OWED IF CASH ASSETS & PD DEBTS

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

Value	Label	Frequency
1	WOULD HAVE MONEY LEFT OVER	3054
2	WOULD STILL OWE MONEY	419
3	DEBTS EQUAL ASSETS	298
8	REFUSED	261
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-3

Valid	Invalid
3771	1192

b1sg24a

AMT ASSETS/\$ OWED/LEFT OVER

Question: How much would that be (that you had left over, or would owe)? (Your best estimate is fine. If your debts would just about equal your assets, enter "0".) - AMOUNT.

Value	Label	Frequency
9999999998	REFUSED	852

Range of valid values: 0-15000000

Valid	Invalid	Min	Max	Mean	StdDev
3180	1783	0	15000000	359424.743	787849.815

b1sg24b

HAVE \$ LEFT OVER/WOULD OWE

Question: How much would that be (that you had left over, or would owe)? (Your best estimate is fine. If your debts would just about equal your assets, enter "0".) - LEFT OVER/OWED.

Value	Label	Frequency
1	MONEY LEFT OVER	2000
2	MONEY OWED	319
8	REFUSED	1713
.	System-missing (Did not complete SAQ)	931

Range of valid values: 1-2

Valid	Invalid
2319	2644

b1sg25a

HOME MORTGAGE AMOUNT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items. (If none enter "0.") - HOME MORTGAGE?

Value	Label	Frequency
999999998	REFUSED	533

Range of valid values: 0-6863798

Valid	Invalid	Min	Max	Mean	StdDev
3499	1464	0	6863798	65459.451	149557.502

b1sg25b

HOME IMPROVEMENT/EQUITY AMOUNT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items. (If none enter "0.") - HOME IMPROVEMENT, HOME EQUITY LOANS OR LINES OF CREDIT.

Value	Label	Frequency
999999998	REFUSED	783

Range of valid values: 0-500000

Valid	Invalid	Min	Max	Mean	StdDev
3249	1714	0	500000	6354.704	20442.619

b1sg25c

OTHER REAL ESTATE LOANS AMOUNT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items. (If none enter "0.") - OTHER REAL ESTATE LOANS.

Value	Label	Frequency
999999998	REFUSED	911

Range of valid values: 0-1700000

Valid	Invalid	Min	Max	Mean	StdDev
3121	1842	0	1700000	8907.548	67793.158

b1sg25d

BUSINESS/FARM LOANS AMOUNT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items. (If none enter "0.") - BUSINESS OR FARM LOANS.

Value	Label	Frequency
999999998	REFUSED	914

Range of valid values: 0-2000000

Valid	Invalid	Min	Max	Mean	StdDev
3118	1845	0	2000000	6268.456	65180.151

b1sg25e

VEHICLE LOANS AMOUNT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items. (If none enter "0.") - VEHICLE LOANS (E.G., CARS, TRUCKS, CAMPERS, BOATS, OTHER RECREATIONAL VEHICLES).

Value	Label	Frequency
999999998	REFUSED	675

Range of valid values: 0-500000

Valid	Invalid	Min	Max	Mean	StdDev
3357	1606	0	500000	6180.407	14502.984

b1sg25f

CREDIT CARDS/CHARGE ACCOUNTS AMOUNT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items. (If none enter "0.") - CREDIT CARDS OR CHARGE ACCOUNTS.

Value	Label	Frequency
999999998	REFUSED	564

Range of valid values: 0-200000

Valid	Invalid	Min	Max	Mean	StdDev
3468	1495	0	200000	4027.292	9492.025

b1sg25g

INSTALLMENT LOANS FOR PURCHASES AMT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items. (If none enter "0.") - INSTALLMENT LOANS FOR MAJOR PURCHASES (E.G., FURNITURE OR APPLIANCES).

Value	Label	Frequency
999999998	REFUSED	890

Range of valid values: 0-50000

Valid	Invalid	Min	Max	Mean	StdDev
3142	1821	0	50000	239.357	1714.664

b1sg25h

EDUCATIONAL LOANS AMOUNT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items.
(If none enter "0.") - EDUCATIONAL LOANS.

Value	Label	Frequency
999999998	REFUSED	879

Range of valid values: 0-125000

Valid	Invalid	Min	Max	Mean	StdDev
3153	1810	0	125000	1483.114	8211.279

b1sg25i

OTHER PERSONAL LOANS AMOUNT OWED

Question: In the following table, please indicate the amount you currently owe for any of the following items.
(If none enter "0.") - OTHER PERSONAL LOANS.

Value	Label	Frequency
999999998	REFUSED	899

Range of valid values: 0-345420

Valid	Invalid	Min	Max	Mean	StdDev
3133	1830	0	345420	797.078	7951.466