

# National Age-Friendly Banking Survey

Public Use File Data Dictionary

# Table of contents

<b>Table of contents</b> .....	<b>1</b>
<b>Introduction</b> .....	<b>2</b>
<b>Public Use File</b> .....	<b>3</b>
<b>Dictionary</b> .....	<b>4</b>
Variable list and description .....	5

# Introduction

In 2024, the Consumer Financial Protection Bureau (CFPB) conducted the National Age Friendly Banking Survey (NAFBS) to improve understanding of consumers' experiences with banks and credit unions, specifically focusing on differences among people in different age groups. This nationally representative survey of adults (ages 18 and older) in the United States with bank or credit union accounts measured experiences with financial institutions at all ages, allowing for comparisons by age groups.

The survey was conducted using the National Opinion Research Center (NORC) AmeriSpeak® Panel for the sample source. The survey was fielded from January 9, 2024, through February 9, 2024. The survey's target population was U.S. adults ages 18 and older with a U.S. bank or credit union account. A total of 2,721 respondents completed the survey. The survey was offered in English and Spanish and was administered in two modes, depending on the preference of the respondent provided during the panel recruitment: 1) self-administered by the respondent online via the internet or 2) administered over the telephone by a live interviewer. The survey had an overall margin of error of  $\pm 3.04\%$  and a design effect of 2.61. The survey was designed and conducted with the support of ICF International, under a competitive contract issued by the CFPB.

This data dictionary provides a list of all variables in the public use file, their description, and the labels for variables and values. It also identifies variables that were computed, recoded, or appended to the survey data.

# Public Use File

In addition to this report, the CFPB is releasing a public use version of the dataset and an accompanying technical report. The links to these resources are provided below.

## **SURVEY DATASET**

Survey data are provided as a public use file (PUF) in CSV format. The PUF does not include respondents' personally identifying information. The file is provided in two versions, with labeled values and unlabeled values. In the labeled version, the response values for each variable are provided in descriptive text (e.g. Yes, No, Don't Know). In the unlabeled version, the responses for each variable are provided in numeric values (e.g. 0, 1).

[National Age-Friendly Banking Survey CSV file](#) (labeled values)

[National Age-Friendly Banking Survey CSV file](#) (unlabeled values)

## **TECHNICAL REPORT AND SUMMARY STATISTICS**

The technical report and summary statistics highlights key findings from the survey, provides data tables with basic findings for each survey question, and describes how the public can use the survey data to conduct independent analyses.

[National Age-Friendly Banking Survey: Technical Report and Summary Statistics](#)

# Dictionary

This table provides a guide to the different types of variables in the PUF.<sup>1</sup>

Notes	Description
A	Imputed to respondents as part of the survey design, i.e., weights and case ID
B	Survey questions
C	Variables recoded or computed from survey questions
D	CFPB Financial Well-being Score
E	Demographics and financial characteristics appended from NORC panelist profile
F	Branch presence data, based on respondents' ZIP Code
G	Survey administration variables
R [routing]	Denotes items that were asked to a subset of respondents based on responses to a previous question and provides specific routing in [brackets].

---

<sup>1</sup> The PUF dataset excludes the variable INSTITUTIONS and open-text responses to variables with a response option of “other,” and includes a recoded version of variable PROB2.

# Variable list and description

Variable	Variable	Value	Value Label	Notes
CASEID	Case ID	#	Unique case identifier	A
WEIGHT_FINAL	Final Survey Weights - age 18+ population with a bank account (n=2721)	###	Full Sample Weight	A
WEIGHT_ALT	Oversample, Final Survey Weights - age 18+ population with a bank account, scaled within 18-59, 60-74, 75+ (n=784; n=1414; n=523)	###	Oversample Weight (only for use in SPSS) <sup>2</sup>	A
TYPE	What type is your primary financial institution?	1	Credit Union	B
		2	Bank	
		3	Online-only bank	
		77	I'm not sure	
		98	SKIPPED ON WEB	
		99	REFUSED	
BIGBANK	Respondent holds primary account with one of the 10 largest banks (recode)	0	No (INSTITUTION=Any other institution)	C
BIGBANK	Respondent holds primary account with one of the 10 largest banks (recode)	1	Yes (INSTITUTION= JP Morgan Chase, Bank of America, Wells Fargo, Citibank, US Bank, PNC Bank, Truist	

<sup>2</sup> To facilitate analysis using SPSS, the PUF includes a second weight variable (WEIGHT\_ALT) that addresses the complexity of analyzing data involving weight variations and oversamples. The weight values in an oversample weight variable scale up the oversampled group(s) to their actual unweighted sample size. Analyzing the data using the WEIGHT\_ALT variable should only occur when analyzing the oversampled group or any subgroup that is wholly composed of the oversampled group, or when comparing the oversampled with a group outside of that oversample. It is inappropriate to use the oversample weight variable when analyzing the overall survey sample or any subgroup that overlaps (does not fit completely within or without) an oversampled group. Using this weight variable in this inappropriate way will lead to incorrect results that are skewed toward the results of the oversampled groups. It is important to note that, when analyzing the oversampled group, results will be the same whether one is using the oversample weight variable or the main weight variable. This difference is limited to the margin of error attained in data from the oversampled and non-oversampled groups. Without the use of this weight, the margin of error for the oversampled group would be (typically) much larger than the true value, and the margin of error for the non-oversampled group would be lower. In addition, as the main weight will reduce the effective sample size of the oversampled group, it can be the case that using this weight would lead to significant rounding errors, particularly in oversamples of very small populations (e.g., 5%).

Variable	Variable	Value	Value Label	Notes
			Bank, Capital One, Goldman Sachs, OR TD Bank)	
BIGBANK	Respondent holds primary account with one of the 10 largest banks (recode)	77	Unknown (INSTITUTION= Missing)	
LENGTH	How long have you held an account with your primary bank or credit union?	1	Less than 1 year	B
		2	1-10 years	
		3	11-30 years	
		4	More than 30 years	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
TRUST1	How much do you agree or disagree with the following statement? My primary bank or credit union is trustworthy.	1	Strongly agree	B
		2	Somewhat agree	
		3	Neither agree nor disagree	
		4	Somewhat disagree	
		5	Strongly disagree	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
TRUST3	How much do you agree or disagree with the following statement? My primary bank or credit union attempts to give me a fair resolution when there is a problem.	1	Strongly agree	B
		2	Somewhat agree	
		3	Neither agree nor disagree	
		4	Somewhat disagree	
		5	Strongly disagree	
		77	DON'T KNOW	

Variable	Variable	Value	Value Label	Notes
		98	SKIPPED ON WEB	
		99	REFUSED	
INFLAT	How much do you agree or disagree with the following statement? My primary bank or credit union provides Certificates of Deposit or checking/savings accounts with good interest rates.	1	Strongly agree	B
		2	Somewhat agree	
		3	Neither agree nor disagree	
		4	Somewhat disagree	
		5	Strongly disagree	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
CHANGE	How easy or difficult would it be to change your primary account to another bank or credit union?	1	Very easy	B
		2	Somewhat easy	
		3	Neither easy nor difficult	
		4	Somewhat difficult	
		5	Very difficult	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FEAT1_1	[Text messages or "push notification" alerts for notification of suspicious account activity] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_2	[Text messages or "push notification" alerts for withdrawals or transactions over a certain dollar	0	No	B

Variable	Variable	Value	Value Label	Notes
	amount] Which of the following services and account features do you currently use through your primary bank or credit union, if any?			
		1	Yes	
FEAT1_3	[Bill pay reminders] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_4	[Online or automatic bill pay] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_5	[Help with estate planning, such as wills, trusts, and end-of-life planning] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_6	[Overdraft protection] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_7	[Credit repair or credit counseling] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_8	[Tax preparation] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_9	[None of the above] Which of the following services and account features do you currently	0	No	B

Variable	Variable	Value	Value Label	Notes
	use through your primary bank or credit union, if any?			
		1	Yes	
FEAT1_DK	[DON'T KNOW] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_SKP	[SKIPPED ON WEB] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT1_REF	[REFUSED] Which of the following services and account features do you currently use through your primary bank or credit union, if any?	0	No	B
		1	Yes	
FEAT2_1	[Text messages or "push notification" alerts for notification of suspicious account activity] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
FEAT2_2	[Text messages or "push notification" alerts for withdrawals or transactions over a certain dollar amount] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to	0	No	B
		1	Yes	
FEAT2_3	[Bill pay reminders] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to...	0	No	B
		1	Yes	
FEAT2_4	[Online or automatic bill pay] Of the...services that could be provided by your primary bank or	0	No	B

Variable	Variable	Value	Value Label	Notes
	credit union, please select one that you currently do not use, but would like to.			
		1	Yes	
FEAT2_5	[Help with estate planning, such as wills, trusts, and end-of-life planning] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
FEAT2_6	[Overdraft protection] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
FEAT2_7	[Credit repair or credit counseling] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
FEAT2_8	[Tax preparation] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
FEAT2_9	[Other service not listed (please specify):] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
FEAT2_10	[I do not want any other services from my primary bank or credit union] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
FEAT2_DK	[DON'T KNOW] Of the...services that could be provided by your primary bank or credit union,	0	No	B

Variable	Variable	Value	Value Label	Notes
	please select one that you currently do not use, but would like to.			
		1	Yes	
FEAT2_SKP	[SKIPPED ON WEB] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
FEAT2_REF	[REFUSED] Of the...services that could be provided by your primary bank or credit union, please select one that you currently do not use, but would like to.	0	No	B
		1	Yes	
ASSETS_1	[Checking account] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_2	[Savings account] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_3	[Money Market account] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_4	[Certificate of Deposit (CD)] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	

Variable	Variable	Value	Value Label	Notes
ASSETS_5	[Individual Retirement Account (IRA)] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_6	[Brokerage account] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_7	[Other (please specify):] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_DK	[DON'T KNOW] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_SKP	[SKIPPED ON WEB] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_REF	[REFUSED] Thinking again of the bank or credit union where you have your primary checking, savings, or money market account, which of the following accounts or assets do you have?	0	No	B
		1	Yes	
ASSETS_COUNT	Count of accounts and savings products held with the primary institution	0-6	SUM of ASSETS_1 through ASSETS_6 = 1	C

Variable	Variable	Value	Value Label	Notes
DEBT2_1	[Credit card] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_2	[Auto loan] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_3	[Mortgage] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_4	[Home equity loan or home equity line of credit (HELOC)] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_5	[Personal loan] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_6	[Student loan] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_7	[Other (please specify):] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_8	[None of the above] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_DK	[DON'T KNOW] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_SKP	[SKIPPED ON WEB] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	

Variable	Variable	Value	Value Label	Notes
DEBT2_REF	[REFUSED] Which of the following do you have with your primary bank or credit union?	0	No	B
		1	Yes	
DEBT2_COUNT	Count of loans and debts held with the primary institution	0-6	SUM of DEBTS_1 through DEBTS_6 = 1	C
PROB1	In the past year, did you ever miss a payment or make a late payment on any of these loans?	1	Yes	B R [DEBT2=1-7]
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
PROB2 (recoded)	Did your primary bank or credit union waive part of the payment, waive late fees, or provide an extension for payments when your payments were missed or late?	1	Yes (from original PROB2= 1,2,3)	B R [PROB1=1]
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
COMM_1	[Phone call] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	
COMM_2	[Email] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	
COMM_3	[Text message] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	

Variable	Variable	Value	Value Label	Notes
COMM_4	[Alert or "push notification" from a mobile banking app] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	
COMM_5	[A mailed letter or notice] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	
COMM_6	[Some other way (please specify):] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	
COMM_DK	[DON'T KNOW] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	
COMM_SKP	[SKIPPED ON WEB] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	
COMM_REF	[REFUSED] How would you prefer to receive communications from your primary bank or credit union if they discovered possible fraud in your account?	0	No	B
		1	Yes	
WIN	In the past month, did you speak to a bank teller by using a drive-through window at your primary bank or credit union?	1	Yes	B R [TYPE=1,2,77]
		2	No	
		77	DON'T KNOW	

Variable	Variable	Value	Value Label	Notes
		98	SKIPPED ON WEB	
		99	REFUSED	
ATM	In the past month, did you use any ATM?	1	Yes	B
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
BRANCH	In the past month, did you go in person into a branch of your primary bank or credit union at any location?	1	Yes	B R [TYPE=1,2,77]
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
MOBILE	In the past month, did you use your primary bank or credit union's mobile banking application on a smart phone or tablet?	1	Yes	B
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
WEB	In the past month, did you use your primary bank or credit union's mobile banking application on a laptop or desktop computer?	1	Yes	B
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
BARRIER1_1	[I don't have a smart phone or tablet] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]

Variable	Variable	Value	Value Label	Notes
		1	Yes	
BARRIER1_2	[I don't have a computer] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
BARRIER1_3	[I don't have internet access at home] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
BARRIER1_4	[I don't have an online account] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
BARRIER1_5	[I am more comfortable communicating with my primary bank or credit union in-person or by telephone] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
BARRIER1_6	[I am concerned about the security of my financial information online] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
BARRIER1_7	[I did not need to use it in the past month] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
BARRIER1_8	[Some other reason (please specify):] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
BARRIER1_DK	[DON'T KNOW] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
BARRIER1_SKP	[SKIPPED ON WEB] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	

Variable	Variable	Value	Value Label	Notes
BARRIER1_REF	[REFUSED] Why didn't you use any online services in the past month?	0	No	B R [TYPE=1,2,77]
		1	Yes	
PHONE1_1	[Yes, I called to speak to a representative.] In the past month, did you contact your primary bank or credit union by phone?	0	No	B
		1	Yes	
PHONE1_2	[Yes, I called to use an automated system (for example, to check my account balance).] In the past month, did you contact your primary bank or credit union by phone?	0	No	B
		1	Yes	
PHONE1_3	[No] In the past month, did you contact your primary bank or credit union by phone?	0	No	B
		1	Yes	
PHONE1_DK	[DON'T KNOW] In the past month, did you contact your primary bank or credit union by phone?	0	No	B
		1	Yes	
PHONE1_SKP	[SKIPPED ON WEB] In the past month, did you contact your primary bank or credit union by phone?	0	No	B
		1	Yes	
PHONE1_REF	[REFUSED] In the past month, did you contact your primary bank or credit union by phone?	0	No	B
		1	Yes	
PHONE2	In the past month, what was the longest hold time that you experienced when you contacted your primary bank or credit union by phone?	1	5 minutes or less	B R [PHONE1_1=1]
		2	6-15 minutes	
		3	16-30 minutes	
		4	More than 30 minutes	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	

Variable	Variable	Value	Value Label	Notes
		99	REFUSED	
TRAIN1	Have you ever needed help from your primary bank or credit union with using online or mobile banking?	1	Yes	B
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
TRAIN2	Did you receive help from your primary bank or credit union with using online or mobile banking?	1	Yes	B R [TRAIN1=1]
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
ACC1	How much do you agree or disagree with the following statement? My primary bank or credit union provides tools and services that make it easy for me to manage my financial business.	1	Strongly agree	B
		2	Agree	
		3	Neither agree nor disagree	
		4	Disagree	
		5	Strongly disagree	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
ACC2_1	[Ability to print out paper account statements] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	

Variable	Variable	Value	Value Label	Notes
ACC2_2	[Ability to increase the font size or display size to make it easier to read on mobile or web] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
ACC2_3	[An ATM video chat function to speak to a teller if need help] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
ACC2_4	[Drive-through ATMs where you can access the ATM from the passenger side of the vehicle] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
ACC2_5	[Online chat function for customer service where I can type into a chat box and get automated responses in real time] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
ACC2_6	[Person-to-person payment service through your bank or credit union (such as Zelle)] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
ACC2_7	[Some other service (please specify):] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
ACC2_8	[None of the above] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	

Variable	Variable	Value	Value Label	Notes
ACC2_DK	[DON'T KNOW] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
ACC2_SKP	[SKIPPED ON WEB] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
ACC2_REF	[REFUSED] Which of the following services from your primary bank or credit union do you currently use, if any?	0	No	B
		1	Yes	
PHY	How important is it to you that there are physical branches of your primary bank or credit union close enough for you to visit in person?	1	Very important	B R [TYPE=1,2,77]
		2	Somewhat important	
		3	Neither important nor unimportant	
		4	Not too important	
		5	Not at all important	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
TRAVEL	If you wanted to travel to a physical branch of your primary bank or credit union, what is the primary way that you would get there?	1	Walking	B R [TYPE=1,2,77]
		2	Public transportation	
		3	Drive my own vehicle	
		4	Taxi or ride share (Uber, Lyft, paratransit or other transportation program, etc.)	
		5	Get a ride from a friend or another person	
		6	Some other way (please specify):	

Variable	Variable	Value	Value Label	Notes
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
TRAVEL1	About how long would it take you to travel to the closest physical branch of your primary bank or credit union, using your primary way to get there from your home?	1	0-10 minutes	B R [TYPE=1,2,77]
		2	11-30 minutes	
		3	More than 30 minutes	
		77	I don't know	
		98	SKIPPED ON WEB	
		99	REFUSED	
BRANCH2_1	[My building or residential complex] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	
BRANCH2_2	[Grocery store] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	
BRANCH2_3	[Doctor's office, hospital, or medical center] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	
BRANCH2_4	[Post Office] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	
BRANCH2_5	[Other (please specify):] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	

Variable	Variable	Value	Value Label	Notes
BRANCH2_6	[None of these] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	
BRANCH2_DK	[DON'T KNOW] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	
BRANCH2_SKP	[SKIPPED ON WEB] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	
BRANCH2_REF	[REFUSED] If your primary bank or credit union had branches available in the following places, which would you use, if any?	0	No	B
		1	Yes	
FEE1	How familiar are you with the different types of fees that you can be charged at your primary bank or credit union?	1	Very familiar	B
		2	Somewhat familiar	
		3	Neither familiar nor unfamiliar	
		4	Somewhat unfamiliar	
		5	Very unfamiliar	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FEE2_1	[Bank or credit union staff explained them to me when I opened my account] How did you learn about the fees you might be charged on your primary bank or credit union account?	0	No	B R [FEE1=1,2,3,4]
		1	Yes	
FEE2_2	[By reading my account terms and conditions] How did you learn about the fees you might be	0	No	B R [FEE1=1,2,3,4]

Variable	Variable	Value	Value Label	Notes
	charged on your primary bank or credit union account?			
		1	Yes	
FEE2_3	[I asked my bank or credit union] How did you learn about the fees you might be charged on your primary bank or credit union account?	0	No	B R [FEE1=1,2,3,4]
		1	Yes	
FEE2_4	[By doing my own research] How did you learn about the fees you might be charged on your primary bank or credit union account?	0	No	B R [FEE1=1,2,3,4]
		1	Yes	
FEE2_5	[I learned after the bank or credit union charged me the fees] How did you learn about the fees you might be charged on your primary bank or credit union account?	0	No	B
		1	Yes	
FEE2_6	[Some other way (please specify):] How did you learn about the fees you might be charged on your primary bank or credit union account?	0	No	B
		1	Yes	
FEE2_DK	[I don't remember] How did you learn about the fees you might be charged on your primary bank or credit union account?	0	No	B R [FEE1=1,2,3,4]
		1	Yes	
FEE2_SKP	[SKIPPED ON WEB] How did you learn about the fees you might be charged on your primary bank or credit union account?	0	No	B R [FEE1=1,2,3,4]
		1	Yes	
FEE2_REF	[REFUSED] How did you learn about the fees you might be charged on your primary bank or credit union account?	0	No	B R [FEE1=1,2,3,4]
		1	Yes	
FEE3	How much do you agree or disagree with the following statement? My primary bank or credit union charges reasonable fees.	1	Strongly agree	B
		2	Somewhat agree	

Variable	Variable	Value	Value Label	Notes
		3	Neither agree nor disagree	
		4	Somewhat disagree	
		5	Strongly disagree	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
OVER	How often are you charged a fee when you have an overdraft?	1	Never	B
		2	Sometimes	
		3	Always	
		4	I have never had an overdraft on my account.	
		77	I don't know	
		98	SKIPPED ON WEB	
		99	REFUSED	
HELP	Are you currently receiving any help from another person with conducting any financial tasks, such as paying bills, communicating with your bank or credit union, or reviewing your monthly statements?	1	Yes	B
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
POA1	Have you designated someone as your financial agent under a Power of Attorney?	1	Yes	B
		2	No	
		77	I don't know	
		98	SKIPPED ON WEB	
		99	REFUSED	

Variable	Variable	Value	Value Label	Notes
POA2	Do you have a Power of Attorney on file with your primary bank or credit union, or have you ever tried to put a Power of Attorney on file with your primary bank or credit union?	1	Yes	B R [POA1=1]
		2	No	
		77	I don't know	
		98	SKIPPED ON WEB	
		99	REFUSED	
CONT	Before today, had you ever heard of the term "Trusted Contact" or "Trusted Contact Person" in relation to a financial account?	1	Yes	B
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
CONT3	Do you have a Trusted Contact (or emergency financial contact) on file with your primary bank or credit union?	1	Yes	B
		2	No	
		77	I don't know	
		98	SKIPPED ON WEB	
		99	REFUSED	
ALERT_1	[The option for me to receive fraud alerts, low balance alerts, overdraft fee alerts, or alerts about charges over a certain dollar amount.] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B
		1	Yes	
ALERT_2	[The option to send fraud alerts, low balance alerts, overdraft fee alerts, alerts about charges to someone of your choice.] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B

Variable	Variable	Value	Value Label	Notes
		1	Yes	
ALERT_3	[View-only access, to allow someone of your choice to see your transactions and account balances without allowing them access to your money.] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B
		1	Yes	
ALERT_4	[The option to give someone of my choice limited access to my account to help me pay my bills... without allowing them to use the money for themselves.] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B
		1	Yes	
ALERT_5	[Some other service (please specify):] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B
		1	Yes	
ALERT_6	[None of the above] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B
		1	Yes	
ALERT_DK	[DON'T KNOW] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B
		1	Yes	
ALERT_SKP	[SKIPPED ON WEB] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B
		1	Yes	
ALERT_REF	[REFUSED] If your primary bank or credit union offers the following services, which ones do you currently use?	0	No	B
		1	Yes	
CG	Do you currently help anyone else with their financial tasks, such as paying bills,	1	Yes	B

Variable	Variable	Value	Value Label	Notes
	communicating with their bank or credit union, or reviewing their monthly statements?			
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FRAUD	How well do you feel your primary bank or credit union protects your account from fraud and scams?	1	Very well	B
		2	Somewhat well	
		3	Neither poorly nor well	
		4	Somewhat poorly	
		5	Very poorly	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FRAUD1	In the past year, how many times have you experienced fraud or scams that involved or threatened to involve your primary checking, savings, or money market account (NOT a credit card)?	1	Never	B
		2	One time	
		3	Two or three times	
		4	More than three times	
		77	I'm not sure	
		98	SKIPPED ON WEB	
		99	REFUSED	
SCAM_1	[Theft, misuse, or financial exploitation by a known or trusted person] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking,	0	No	B R [FRAUD1=2,3,4]

Variable	Variable	Value	Value Label	Notes
	savings, or money market account (NOT a credit card)?			
		1	Yes	
SCAM_2	[Imposter scams (includes romance...tech support..., and family impersonator scams)] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_3	[Phishing scams (where scammers steal your password or other personal information)] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_4	[Investment scams (includes cryptocurrency investments)] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_5	[Prize, sweepstakes, or lottery scams] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_6	[Business or job opportunity scams] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_7	[Online shopping scams] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking,	0	No	B R [FRAUD1=2,3,4]

Variable	Variable	Value	Value Label	Notes
	savings, or money market account (NOT a credit card)?			
		1	Yes	
SCAM_8	[Home repair scams (includes disaster repair scams)] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_9	[Health insurance, Medicare, or Medicaid scams] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_10	[Travel, vacation, or timeshare scams] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_11	[Fake charity scams] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_12	[Some other type of fraud or scam (please specify):] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_DK	[DON'T KNOW] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]

Variable	Variable	Value	Value Label	Notes
		1	Yes	
SCAM_SKP	[SKIPPED ON WEB] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
SCAM_REF	[REFUSED] Of the following list, which options best describe the type(s) of fraud or scam that affected your primary checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD2	Did you lose any money to the fraud or scam that you experienced most recently?	1	I lost money, but all of it was recovered or refunded.	B R [FRAUD1=2,3,4]
		2	I lost money, and some of it was recovered or refunded.	
		3	I lost money, and none of it was recovered or refunded.	
		4	No money was ever transferred out of or taken from my account.	
		77	I don't know.	
		98	SKIPPED ON WEB	
		99	REFUSED	
FRAUD3_1	[Debit card] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD3_2	[Peer to Peer payment service (such as Zelle)] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	

Variable	Variable	Value	Value Label	Notes
FRAUD3_3	[Bank wire transfer or payment] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD3_4	[Personal check] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD3_5	[Cashier's check or money order] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD3_6	[Cash withdrawal (from an ATM or a branch)] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD3_7	[Loan] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD3_8	[Other service or product (please specify):] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	

Variable	Variable	Value	Value Label	Notes
FRAUD3_DK	[DON'T KNOW] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD3_SKP	[SKIPPED ON WEB] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD3_REF	[REFUSED] What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_1	[Your primary bank or credit union] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_2	[One or more credit bureaus (Equifax, Experian, TransUnion)] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_3	[Local law enforcement (such as a police department or Sheriff's office)] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_4	[A federal agency (such as the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), or the Federal Bureau of Investigations (FBI))] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]

Variable	Variable	Value	Value Label	Notes
		1	Yes	
FRAUD4_5	[Better Business Bureau] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_6	[Some other entity (please specify):] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_7	[I did not report the fraud or scam] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_DK	[DON'T KNOW] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_SKP	[SKIPPED ON WEB] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD4_REF	[REFUSED] Did you report the fraud or scam that you experienced most recently to any of the following?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_1	[Identified the fraud or scam and told me about it] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_2	[Communicated about the fraud or scam to a credit bureau on my behalf] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	

Variable	Variable	Value	Value Label	Notes
FRAUD5_3	[Reported it to the police or another law enforcement agency] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_4	[Placed a temporary hold on the transaction] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_5	[Returned the money to my account after it happened] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_6	[Helped me recover some or all of the stolen money] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_7	[Asked me to fill out a form or affidavit to show I didn't make the fraudulent transaction] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_8	[Other (please specify):] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_9	[None of the above] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_DK	[DON'T KNOW] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	

Variable	Variable	Value	Value Label	Notes
FRAUD5_SKP	[SKIPPED ON WEB] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD5_REF	[REFUSED] When you experienced the most recent fraud or scam, what did your primary bank or credit union do?	0	No	B R [FRAUD1=2,3,4]
		1	Yes	
FRAUD6	When you reported the fraud or scam that you experienced most recently to your primary bank or credit union, did the response from your bank or credit union make you feel as if you were to blame or responsible in some way?	1	Yes	B [FRAUD4=1]
		2	No	
		77	I don't know	
		98	SKIPPED ON WEB	
		99	REFUSED	
FRAUD7_1	[Place a temporary hold on any suspicious transactions] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	
FRAUD7_2	[Place a temporary hold on my account] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	
FRAUD7_3	[Alert me] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	
FRAUD7_4	[Alert my Trusted Contact person/emergency financial contact] If your primary bank or credit	0	No	B

Variable	Variable	Value	Value Label	Notes
	union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?			
		1	Yes	
FRAUD7_5	[Report it to the police or another law enforcement agency on my behalf] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	
FRAUD7_6	[Other (please specify):] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	
FRAUD7_7	[Not take any action] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	
FRAUD7_DK	[DON'T KNOW] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	
FRAUD7_SKP	[SKIPPED ON WEB] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	
FRAUD7_REF	[REFUSED] If your primary bank or credit union suspected you were experiencing a fraud or a scam, which of the following would you want your bank or credit union to do?	0	No	B
		1	Yes	

Variable	Variable	Value	Value Label	Notes
FRAUD8	In the past year, how many times has your primary bank or credit union placed a fraud alert, stopped a transaction, contacted you, or taken other action for something they suspected was fraud or a scam that turned out not to be fraud or a scam?	1	Never	B
		2	One time	
		3	Two or three times	
		4	More than three times	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
EDU2_1	[Your place of employment] Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?	0	No	B
		1	Yes	
EDU2_2	[Your primary bank or credit union] Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?	0	No	B
		1	Yes	
EDU2_3	[A nonprofit organization, like United Way or AARP] Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?	0	No	B
		1	Yes	
EDU2_4	[A religious organization, like a church, mosque, or synagogue] Which of the following sources would you trust to provide free training or information on financial topics such as how to	0	No	B

Variable	Variable	Value	Value Label	Notes
	manage debt, prevent fraud and scams, or manage a loved one's money?			
		1	Yes	
EDU2_5	[A state or local government agency...] Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?	0	No	B
		1	Yes	
EDU2_6	[A federal agency, like the Federal Deposit Insurance Corporation (FDIC)...] Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved o	0	No	B
		1	Yes	
EDU2_7	[None of the above] Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?	0	No	B
		1	Yes	
EDU2_DK	[DON'T KNOW] Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?	0	No	B
		1	Yes	
EDU2_SKP	[SKIPPED ON WEB] Which of the following sources would you trust to provide free training or information on financial topics such as how to manage debt, prevent fraud and scams, or manage a loved one's money?	0	No	B
		1	Yes	
EDU2_REF	[REFUSED] Which of the following sources would you trust to provide free training or information on financial topics such as how to	0	No	B

Variable	Variable	Value	Value Label	Notes
	manage debt, prevent fraud and scams, or manage a loved one's money?			
		1	Yes	
SKILL	How well does this statement describe you or your situation? I know how to make complex financial decisions.	1	Does not describe me at all	B
		2	Describes me very little	
		3	Describes me somewhat	
		4	Describes me very well	
		5	Describes me completely	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FWB1	How well does this statement describe you or your situation? – Because of my money situation, I feel like I will never have the things I want in life.	1	Does not describe me at all	B
		2	Describes me very little	
		3	Describes me somewhat	
		4	Describes me very well	
		5	Describes me completely	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FWB2	How well does this statement describe you or your situation? – I am just getting by financially.	1	Does not describe me at all	B
		2	Describes me very little	
		3	Describes me somewhat	
		4	Describes me very well	
		5	Describes me completely	

Variable	Variable	Value	Value Label	Notes
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FWB3	How well does this statement describe you or your situation? – I am concerned that the money I have or will save won't last.	1	Does not describe me at all	B
		2	Describes me very little	
		3	Describes me somewhat	
		4	Describes me very well	
		5	Describes me completely	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FWB4	How often does this statement apply to you? – I have money left over at the end of the month.	1	Never	B
		2	Rarely	
		3	Sometimes	
		4	Often	
		5	Always	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
FWB5	How often does this statement apply to you? – My finances control my life.	1	Never	B
		2	Rarely	
		3	Sometimes	
		4	Often	
		5	Always	
		77	DON'T KNOW	

Variable	Variable	Value	Value Label	Notes
		98	SKIPPED ON WEB	
		99	REFUSED	
FWB	CFPB Financial Well-being Score	19-90	Financial well-being is based on the 5-item version of the CFPB's Financial Well-being Scale. Scores were computed using <a href="#">pfbw Stata command</a> . For more details about the scale and its properties can be found at: <a href="https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-technical-report/">https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-technical-report/</a>	D R [FWB1-FWB5=1,2,3,4,5]
FWB_CAT	Financial wellbeing: 6 categories (recode of FWB)	1	Very Low (FWB=0-29)	D R [FWB1-FWB5=1,2,3,4,5]
		2	Low (FWB=30-37)	
		3	Medium Low (FWB=38-49)	
		4	Medium High (FWB=50-57)	
		5	High (FWB=58-67)	
		6	Very High (FWB=68-100)	
CREDREC	How would you rate your current credit record?	1	Very bad	B
		2	Bad	
		3	About average	
		4	Good	
		5	Very good	
		77	Don't know	
		98	SKIPPED ON WEB	
		99	Prefer not to say	
SHOCK1_1	[Death of a spouse or partner] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	

Variable	Variable	Value	Value Label	Notes
SHOCK1_2	[Moved to another home] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_3	[Financial losses or damage to my home due to a natural disaster] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_4	[Spent more than 30 days in a rehabilitation facility or skilled nursing home] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_5	[Onset of a hearing, vision, or mobility-related disability] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_6	[Onset of memory problems or a cognitive disability] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_7	[Needed someone else's help to handle my day-to-day tasks] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_8	[Became a caregiver for someone else] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_9	[Became fully retired] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_10	[Became partially retired] Have you experienced any of the following events or changes in the past 5 years?	0	No	B

Variable	Variable	Value	Value Label	Notes
		1	Yes	
SHOCK1_11	[Reduction in work hours] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_12	[Reduction in household income] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_13	[None of the above] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_DK	[DON'T KNOW] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_SKP	[SKIPPED ON WEB] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
SHOCK1_REF	[REFUSED] Have you experienced any of the following events or changes in the past 5 years?	0	No	B
		1	Yes	
DEVICE1	How often do you use a laptop, desktop computer, or personal computer?	1	Very frequently	E
		2	Occasionally	
		3	Rarely	
		4	Very rarely	
		5	Never	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	

Variable	Variable	Value	Value Label	Notes
DEVICE2	How often do you use a smartphone or mobile phone?	1	Very frequently	E
		2	Occasionally	
		3	Rarely	
		4	Very rarely	
		5	Never	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
DEVICE3	How often do you use a tablet?	1	Very frequently	E
		2	Occasionally	
		3	Rarely	
		4	Very rarely	
		5	Never	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
EMPLOY	Which statement best describes your current employment status?	1	Working – as a paid employee	E
		2	Working – self-employed	
		3	Not working – on temporary layoff from a job	
		4	Not working – looking for work	
		5	Not working – retired	
		6	Not working – disabled	
		7	Not working – other	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
PARTFULL21	Do you currently work full or part time?	1	Full-time	E

Variable	Variable	Value	Value Label	Notes
		2	Part-time	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
VETERAN	Have you ever served on active duty in the U.S. Armed Forces, military Reserves, or National Guard?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
		98	SKIPPED ON WEB	
		99	REFUSED	
DISABILITY	Does any disability, handicap, or chronic disease keep you from participating fully in work, school, household, or other activities?	1	Yes	E
		2	No	
HISPANIC		1	Yes	
		2	No	
LANGOTHR	Do you speak a language other than English at home?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
HL001	In general, how would you rate your OVERALL health?	1	Excellent	E
		2	Very good	
		3	Good	
		4	Fair	
		5	Poor	

Variable	Variable	Value	Value Label	Notes
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
HL006	Because of a physical, mental, or emotional condition, do you have serious difficulty concentrating, remembering, or making decisions?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
HL007	Do you have serious difficulty walking or climbing stairs?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
HL008	Do you have difficulty dressing or bathing?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
HL009	Do you receive help or supervision using the telephone, paying bills, taking medications, preparing light meals, doing laundry, or going shopping (because of an impairment or physical or mental health problem)?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	

Variable	Variable	Value	Value Label	Notes
HL026	Are you blind or do you have serious difficulty seeing, even when wearing glasses?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
HL027	Because of a physical, mental, or emotional condition, do you have difficulty doing errands alone such as visiting a doctor's office or shopping?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
HL010	Do you receive help or supervision with personal care (such as bathing, dressing, or getting around the house)?	1	Yes	E
		2	No	
		77	DON'T KNOW	
		98	SKIPPED ON WEB	
		99	REFUSED	
SEX	Respondent sex	1	Male	E
		2	Female	
AGE4	Age - 4 Categories	1	18-29	E
		2	30-44	
		3	45-59	
		4	60+	
AGE7	Age - 7 Categories	1	18-24	E
		2	25-34	
		3	35-44	
		4	45-54	

Variable	Variable	Value	Value Label	Notes
		5	55-64	
		6	65-74	
		7	75+	
RACETHNICITY	Combined race/ethnicity (recode)	1	White, non-Hispanic	E
		2	Black, non-Hispanic	
		3	Other, non-Hispanic	
		4	Hispanic	
		5	2+, non-Hispanic	
		6	Asian-Pacific Islander, non-Hispanic	
EDUC5	5-level education	1	Less than HS	E
		2	HS graduate or equivalent	
		3	Some college/ associates degree	
		4	Bachelor's degree	
		5	Post grad study/professional degree	
MARITAL	Marital Status	1	Married	E
		2	Widowed	
		3	Divorced	
		4	Separated	
		5	Never married	
INCOME4	4-level household income	1	Less than \$30,000	E
		2	\$30,000 to under \$60,000	
		3	\$60,000 to under \$100,000	
		4	\$100,000 or more	
INCOME9	9-level household income	1	Under \$10,000	E
		2	\$10,000 to under \$20,000	
		3	\$20,000 to under \$30,000	
		4	\$30,000 to under \$40,000	
		5	\$40,000 to under \$50,000	

Variable	Variable	Value	Value Label	Notes
		6	\$50,000 to under \$75,000	
		7	\$75,000 to under \$100,000	
		8	\$100,000 to under \$150,000	
		9	\$150,000 or more	
URBAN3	Urban, suburban, rural flag	1	Urban	E
		2	Suburban	
		3	Rural	
REGION4	4-level region	1	Northeast	E
		2	Midwest	
		3	South	
		4	West	
METRO	Metropolitan area flag	0	Non-Metro Area	E
		1	Metro Area	
BR_PRESENT	Respondent lives in a Zip Code with at least one branch in Q1 of 2024. Calculated by CFPB using information on the number of branches and branch closures was obtained from the Federal Financial Institutions Examination Council, National Information Center, and the National Credit Union Administration, Credit Union and Corporate Call Report Data, Quarterly Data.	0	No	F
		1	Yes	
BR_NET_CLOSED	Respondent lives in a Zip Code with a decrease of at least one branch between Q4 of 2019 and Q1 of 2024. Calculated by CFPB using information on the number of branches and branch closures was obtained from the Federal Financial Institutions Examination Council, National Information Center, and the National Credit Union Administration, Credit Union and Corporate Call Report Data, Quarterly Data.	0	No	F
		1	Yes	

Variable	Variable	Value	Value Label	Notes
INTERNET	HH internet access via dial-up, DSL, or cable broadband at home	0	Non-internet household	E
		1	Internet Household	
HOUSING	Homeownership status	1	Owned or being bought by you or someone in your household	E
		2	Rented for cash	
		3	Occupied without payment of cash rent	
HOME_TYPE	Type of building of panelists' residence	1	A one-family house detached from any other house	E
		2	A one-family house attached to one or more houses	
		3	A building with 2 or more apartments	
		4	A mobile home or trailer	
		5	Boat, RV, van, etc.	
PHONESERVICE	Telephone service for the household	1	Landline telephone only	E
		2	Have a landline, but mostly use cellphone	
		3	Have cellphone, but mostly use landline	
		4	Cellphone only	
		5	No telephone service	
HHSIZE	Household size (including children)	1	One person, I live by myself	E
		2	Two persons	
		3	Three persons	
		4	Four persons	
		5	Five persons	
		6	Six or more persons	
CHILDREN	Household has members ages 0-17	1	Yes	E
		0	No	
STARTDT	Start Date/Time	Date	MM/DD/YYYY	G
ENDDT		Date	MM/DD/YYYY	
DURATION	Time spent in survey, in minutes	#	In minutes	G

Variable	Variable	Value	Value Label	Notes
SURV_MODE	Survey interview mode (online or phone)	1	Phone interview	G
		2	Web Interview	
SURV_LANG	Survey Interview Language	1	English	G
		2	Spanish	
DEVICE	Survey Device	1	Desktop	G
		2	Smartphone	
		3	Tablet	
		4	Phone interview (not online)	
		77	Unknown	