Finance Variables
Have you ever opened or owned a checking account?

- No: 30.5%
- Yes: 66.7%
- No Response: 2.81%

No
Yes
No Response
Have you ever owned stocks, bonds or mutual funds outside of retirement account?

- No: 87.8%
- Yes: 9.44%
- No Response: 2.81%
I have never owned a checking, savings, mutual funds or retirement account.
Have you ever opened or owned a retirement account?
facct savings

Have you ever opened or owned a savings account?

- No: 44.4%
- Yes: 52.8%
- No Response: 2.81%
When making a big financial decision, did you consult a finance expert?

85.5%
11.8%
2.61%

No
Yes
No Response
When making a big financial decision, did you consult a friend or relative financially worse off than you?

- **No**: 85.9%
- **Yes**: 11.4%
- **No Response**: 2.61%
When making a big financial decision, did you consult others apart from friends or relatives or counseling organizations?

- No: 84.3%
- Yes: 13.1%
- No Response: 2.61%
When making a big financial decision, did you consult written material such as books, magazines or newspapers?
Have you or your spouse or partner ever filed for bankruptcy?
How much does your household spend each month on clothing?
On how many different credit cards do you currently carry a balance?
On average, how much does your household spend each month on food?
Have you cut the size of family meal in the past 6 months?

- 31.1% of respondents have cut the size of family meals in the past 6 months.
- 67.3% of respondents did not cut the size of family meals in the past 6 months.
- 1.61% of respondents had no response.

*Graph showing the distribution of responses.*
What was your household income, before taxes and other deductions, from all sources for the last 12 months?

- <$10000
- [$10,000, $20,000)
- [$20,000, $30,000)
- [$30,000, $40,000)
- [$40,000, $50,000)
- [$50,000, $60,000)
- [$60,000, $70,000)
- [$70,000, $80,000)
- [$80,000, $90,000)
- ≥$90,000
- No Response
How much does your household spend each month on medicines?
Do you own or rent your household’s primary residence?

- Own: 30.9%
- Rent: 53.2%
- Other Arrangements: 13.5%
- No Response: 2.41%
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How much do you spend each month on mortgage or rent payments?
Do you save for your child’s education?

- Yes, I save for education: 15.9%
- I do not save for education: 60.4%
- No Response: 23.7%
Do you save for emergencies?

Yes, I save for emergency: 35.5%
I do not save for emergency: 46.6%
No Response: 17.9%

[Bar chart showing the distribution of responses]
Do you save for buying a house?

- Yes, I save for house: 10.6%
- I do not save for house: 63.1%
- No Response: 26.3%
Do you save for other purposes other than your child’s education, retirement, buying a house or emergencies?

- Yes, I save for other things: 4.82%
- I do not save for other things: 51.0%
- No Response: 44.2%
Do you save for retirement?

- Yes, I save for retirement: 61.6%
- I do not save for retirement: 17.3%
- No Response: 21.1%
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At any time during the past 12 months, have you been unemployed and looking for work?

55.6% 42.6% 1.81%

Unemployed during past 12 months
Employed during past 12 months
No Response
How much does your household spend each month on utilities?
Was your utility services cut during the past 6 months?