

Codebook**Notes**

Output Created	20-OCT-2016 17:17:29	
Comments		
Input	Data	BBC_Big_Money_Test_Deposited_Version.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	109472

Syntax

CODEBOOK ParticipantID [n] Age [s] Country [n]
postcode [n] RegisteredDate [n] q1 [s] q2 [n] q3
[s] q4 [n] q5 [n] q6 [s] q7 [n] q8 [n] q9 [n] q10 [n]
q11 [n] q12 [s] q13 [n] PoliticOrient [n]
Religiousness [s] q16 [n] q17 [n] q18 [n] q19 [n] q20
[n] q21 [n] q22 [n] q23 [n] q24 [n] q25 [n]
q26 [n] q27 [n] q28 [n] q29 [n] q30 [n] q31 [n] q32
[n] q33 [n] q34 [n] q35 [n] q36 [n] q37 [n] q38
[n] q39 [n] q40 [n] q41 [n] q42 [n] q43 [n] q44 [n]
q45 [n] q46 [n] q47 [n] q48 [n] q49 [n] q50 [n]
q51 [n] q52 [n] q53 [n] q54 [n] q55 [n] q56 [n] q57
[n] q58 [n] q59 [n] q60 [n] q61 [n] q62 [n] q63
[n] q64 [n] q65 [n] q66 [n] q67 [n] q68 [n] q69 [n]
q70 [n] q71 [n] q72 [n] q73 [n] q74 [n] q75 [n]
q76 [n] q77 [n] q78 [n] q79 [n] q80 [n] q81 [n] q82
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q106 [n] q107 [n] q108 [n] q109 [n] q110 [n] q111
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[n] q189 [n] OptPess [s] MSanitySecurity [s]
MSanityFreedom [s] MSanityPower [s] MSanityLove
[s]
Suppression [s] Reappraisal [s]
MainzAvoidScenario1 [s] MainzVigilScenario1 [s]
MainzAvoidScenario2
[s] MainzVigilScenario2 [s] MainzAvoidScenario3 [s]
MainzVigilScenario3 [s] MainzAvoidance [s]
MainzVigilance [s] BIS [s] BAS_RR [s] BAS_D [s]
BAS_FS [s] ImpulseShop [s] q134rc [n] FinPlanning
[s] FinKnowledgeNetwork [s] FinancialDistress [s]
LifeEventsFinDistress [s] PersonalWealth [s]

Resources	Processor Time	00:00:18.42
	Elapsed Time	00:00:18.41

File Information

Number of Cases	Unweighted	109472
	Weighted	109472

ParticipantID

		Value
Standard Attributes	Position	1
	Label	Participant ID - unique ID from BBC registration. May be matched across BBC LabUK datasets
	Type	String
	Format	A40
	Measurement	Nominal
	Role	Input

Age

		Value
Standard Attributes	Position	2
	Label	Age in years
	Type	Numeric
	Format	F11
	Measurement	Scale
	Role	Input
	N	Valid
Missing		82
Central Tendency and Dispersion	Mean	39.58
	Standard Deviation	13.703

Percentile 25	29.00
Percentile 50	38.00
Percentile 75	49.00

Country

		Value
Standard Attributes	Position	3
	Label	2 letter country code
	Type	String
	Format	A2
	Measurement	Nominal
	Role	Input

postcode

		Value
Standard Attributes	Position	4
	Label	first 4 digits of UK postcode
	Type	String
	Format	A6
	Measurement	Nominal
	Role	Input

RegisteredDate

		Value
Standard Attributes	Position	5

Label	Registered Date of questionnaire completion
Type	String
Format	A25
Measurement	Nominal
Role	Input

q1

		Value	Count	Percent
Standard Attributes	Position	6		
	Label	What is your gender?		
	Type	Numeric		
	Format	F11		
	Measurement	Scale		
	Role	Input		
	N	Valid	109472	
	Missing	0		
Central Tendency and Dispersion	Mean	1.53		
	Standard Deviation	.499		
	Percentile 25	1.00		
	Percentile 50	2.00		
	Percentile 75	2.00		
Labeled Values	1	Male	51170	46.7%
	2	Female	58302	53.3%

q2

		Value	Count	Percent
Standard Attributes	Position	7		

	Label	To which ethnic group do you identify yourself as belonging?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Asian/Asian British - Indian, Pakistani, Bangladeshi, other	4086	3.7%
	2	Black/Black British - Caribbean, African, other	1443	1.3%
	3	Mixed race - White and Asian/Asian British	530	0.5%
	4	Mixed race - White and Black/Black British	492	0.4%
	5	Mixed race – other	679	0.6%
	6	White - British, Irish, other	98891	90.3%
	7	Chinese/Chinese British	936	0.9%
	8	Middle Eastern/Middle Eastern British - Arab, Turkish, other	242	0.2%
	9	Other ethnic group	507	0.5%
	10	Rather not say	1666	1.5%

q3

		Value	Count	Percent
Standard Attributes	Position	8		
	Label	What is the highest level of educational qualification you have attained? If you are still in full-time education what is the highest qualification you have achieved so far?		
	Type	Numeric		
	Format	F11		
	Measurement	Scale		
	Role	Input		
N	Valid	109472		
	Missing	0		
Central Tendency and	Mean	4.15		

Dispersion	Standard Deviation	1.485		
	Percentile 25	3.00		
	Percentile 50	5.00		
	Percentile 75	5.00		
Labeled Values	1	Did not complete GCSE / CSE / O-Levels or equivalent	5655	5.2%
	2	Completed GCSE / CSE / O-Levels or equivalent	19780	18.1%
	3	Completed post-16 vocational course	3751	3.4%
	4	A-Levels or equivalent	20145	18.4%
	5	Undergraduate degree or professional qualification	43430	39.7%
	6	Postgraduate degree	16711	15.3%

q4

		Value	Count	Percent
Standard Attributes	Position	9		
	Label	What is your current relationship status?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Single (never married)	21293	19.5%
	2	In a relationship but neither married/in a civil partnership, nor living together	9292	8.5%
	3	Living together, but not married/in a civil partnership	19350	17.7%
	4	Married (first marriage)	42545	38.9%
	5	Civil partnership	623	0.6%
	6	Separated (but still legally married)	1982	1.8%
	7	Divorced	5906	5.4%
	8	Divorced and remarried	6607	6.0%
	9	Widowed	1568	1.4%
	10	Widowed and remarried	306	0.3%

q5

		Value	Count	Percent
Standard Attributes	Position	10		
	Label	How many siblings (brothers and sisters) do you have?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	None	12368	11.3%
	2	1	43392	39.6%
	3	2	28680	26.2%
	4	3	13713	12.5%
	5	4	5744	5.2%
	6	5	2725	2.5%
	7	6 or more	2850	2.6%

q6

		Value	Count	Percent
Standard Attributes	Position	11		
	Label	What is your total gross annual or weekly household income (based on the last year)?		
	Type	Numeric		
	Format	F11		
	Measurement	Scale		
	Role	Input		
N	Valid	101844		
	Missing	7628		
Central Tendency and	Mean	4.07		

Dispersion	Standard Deviation	1.869		
	Percentile 25	3.00		
	Percentile 50	4.00		
	Percentile 75	6.00		
Labeled Values	1	Up to £9,999 per annum (£199 per week)	7970	7.3%
	2	£10,000 to £19,999 per annum (£200 to £389 per week)	16933	15.5%
	3	£20,000 to £29,999 per annum (£390 to £579 per week)	19094	17.4%
	4	£30,000 to £39,999 per annum (£580 to £769 per week)	16165	14.8%
	5	£40,000 to £49,999 per annum (£770 to £969 per week)	13299	12.1%
	6	£50,000 to £74,999 per annum (£970 to £1,449 per week)	16803	15.3%
	7	£75,000 to £149,999 per annum (£1,450 to £2,899 per week)	9726	8.9%
	8	£150,000 or more per annum (£2,900 or more per week)	1854	1.7%
	9	Do not know	2592	2.4%
	10	Rather not say	5036	4.6%

q7

		Value	Count	Percent
Standard Attributes	Position	12		
	Label	Are you the main wage earner in your household?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	41616	38.0%
	1	Yes	67856	62.0%

q8

		Value	Count	Percent
Standard Attributes	Position	13		
	Label	If yes, which of the descriptions best describes the sort of work you do? (If no, please select Does not apply from the dropdown menu)		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	1	Professional and technical occupations (e.g. doctor, teacher)	25693
2		Higher administrator occupations (e.g. banker, high government official)	5481	5.0%
3		Clerical occupations (e.g. secretary, office manager)	8983	8.2%
4		Sales occupations (e.g. sales manager, insurance agent)	4183	3.8%
5		Service occupations (e.g. restaurant owner, police officer)	2280	2.1%
6		Skilled worker (e.g. motor mechanic, printer)	3248	3.0%
7		Semi-skilled worker (e.g. bricklayer, bus driver)	1580	1.4%
8		Unskilled worker (e.g. labourer, porter)	1133	1.0%
9		Farm worker (e.g. farmer, fisherman)	138	0.1%
10		Other	8079	7.4%
11		Does not apply	6151	5.6%
Missing Values	System		42523	38.8%

q9

	Value	Count	Percent

Standard Attributes	Position	14		
	Label	If no, what best describes your status now? (If this question is not relevant to you, please select Does not apply from the dropdown menu)		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	In full-time employment	16550	15.1%
	2	In part-time employment	9448	8.6%
	3	Homemaker, not seeking employment	3164	2.9%
	4	Voluntary worker, not seeking paid employment	185	0.2%
	5	Short-term unemployed (less than 12 months) seeking employment	916	0.8%
	6	Long-term unemployed (greater than 12 months) seeking employment	373	0.3%
	7	Unable to seek employment due to illness or disability	910	0.8%
	8	Financially independent, not seeking employment	244	0.2%
	9	Still in education, not seeking employment	4983	4.6%
	10	Unemployed, not seeking employment	276	0.3%
	11	Retired	3733	3.4%
	12	Other	1298	1.2%
	13	Does not apply	893	0.8%
Missing Values	System		66499	60.7%

q10

		Value	Count	Percent
Standard Attributes	Position	15		
	Label	If you are not the main wage earner in your household, which describes the sort of work the main wage earner does?		
	Type	Numeric		
	Format	F11		

	Measurement	Nominal		
	Role	Input		
Valid Values	1	Professional and technical occupations (e.g. doctor, teacher)	12083	11.0%
	2	Higher administrator occupations (e.g. banker, high government official)	3199	2.9%
	3	Clerical occupations (e.g. secretary, office manager)	3925	3.6%
	4	Sales occupations (e.g. sales manager, insurance agent)	2456	2.2%
	5	Service occupations (e.g. restaurant owner, police officer)	1717	1.6%
	6	Skilled worker (e.g. motor mechanic, printer)	4698	4.3%
	7	Semi-skilled worker (e.g. bricklayer, bus driver)	2180	2.0%
	8	Unskilled worker (e.g. labourer, porter)	1305	1.2%
	9	Farm worker (e.g. farmer, fisherman)	188	0.2%
	10	Other	4493	4.1%
	11	Does not apply	2208	2.0%
	12	Your household has no wage earners	2857	2.6%
Missing Values	System		68163	62.3%

q11

		Value	Count	Percent
Standard Attributes	Position	16		
	Label	How many people are wholly financially dependent on you (e.g. spouse/partner, children, elderly relative)?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	None	64325	58.8%
	2	1	19434	17.8%

3	2	14156	12.9%
4	3	8119	7.4%
5	4	2456	2.2%
6	5	684	0.6%
7	6 or more	298	0.3%

q12

		Value	Count	Percent
Standard Attributes	Position	17		
	Label	To which social class do you identify yourself as belonging?		
	Type	Numeric		
	Format	F11		
	Measurement	Scale		
	Role	Input		
	N	Valid	109472	
	Missing	0		
Central Tendency and Dispersion	Mean	3.32		
	Standard Deviation	1.451		
	Percentile 25	2.00		
	Percentile 50	3.00		
	Percentile 75	5.00		
Labeled Values	1	Lower working class	7258	6.6%
	2	Middle working class	38310	35.0%
	3	Upper working class	13501	12.3%
	4	Lower middle class	18482	16.9%
	5	Middle middle class	26749	24.4%
	6	Upper middle class	4834	4.4%
	7	Upper class	338	0.3%

q13

		Value	Count	Percent
Standard Attributes	Position	18		
	Label	What was your birth order in relation to your brothers and sisters?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	First born	52345	47.8%
	2	Second born	33542	30.6%
	3	Third born	14484	13.2%
	4	Fourth born	5254	4.8%
	5	Fifth born	2025	1.8%
	6	Sixth or subsequent born	1822	1.7%

PoliticOrient

		Value	Count	Percent
Standard Attributes	Position	19		
	Label	Political Orientation		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly right wing	2091	1.9%
	2	2	2463	2.2%
	3	3	11219	10.2%
	4	4	13970	12.8%
	5	5	41484	37.9%
	6	6	12506	11.4%

7	7	13357	12.2%
8	8	8097	7.4%
9	9	1948	1.8%
10	10 Strongly left wing	2337	2.1%

Religiousness

		Value	Count	Percent
Standard Attributes	Position	20		
	Label	Religiousness		
	Type	Numeric		
	Format	F11		
	Measurement	Scale		
	Role	Input		
	N	Valid	109472	
	Missing	0		
Central Tendency and Dispersion	Mean	3.40		
	Standard Deviation	2.576		
	Percentile 25	1.00		
	Percentile 50	3.00		
	Percentile 75	5.00		
Labeled Values	1	1 Not at all	40322	36.8%
	2	2	13992	12.8%
	3	3	12912	11.8%
	4	4	5894	5.4%
	5	5	11090	10.1%
	6	6	7461	6.8%
	7	7	8145	7.4%
	8	8	5140	4.7%
	9	9	2221	2.0%
	10	10 Extremely	2295	2.1%

q16

		Value	Count	Percent
Standard Attributes	Position	21		
	Label	How optimistic are you about your personal financial future?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Very pessimistic	4374	4.0%
	2	2	3164	2.9%
	3	3	8976	8.2%
	4	4	9904	9.0%
	5	5	16514	15.1%
	6	6	14338	13.1%
	7	7	21798	19.9%
	8	8	18779	17.2%
	9	9	5626	5.1%
	10	10 Very optimistic	5999	5.5%

q17

		Value	Count	Percent
Standard Attributes	Position	22		
	Label	How optimistic are you about your country's financial future?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		

	Role	Input		
Valid Values	1	1 Very pessimistic	9427	8.6%
	2	2	8638	7.9%
	3	3	20825	19.0%
	4	4	19927	18.2%
	5	5	20683	18.9%
	6	6	13559	12.4%
	7	7	10237	9.4%
	8	8	4404	4.0%
	9	9	833	0.8%
	10	10 Very optimistic	939	0.9%

q18

		Value	Count	Percent
Standard Attributes	Position	23		
	Label	Do you find yourself worrying about the spending, using or giving of money all the time?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values			
	0	No	64808	59.2%
	1	Yes	44664	40.8%

q19

		Value	Count	Percent
Standard Attributes	Position	24		

	Label	Are you inhibited about talking to others about money, particularly about income?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	67787	61.9%
	1	Yes	41685	38.1%

q20

		Value	Count	Percent
Standard Attributes	Position	25		
	Label	Do you buy things you don't really need because they are great bargains?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	73265	66.9%
	1	Yes	36207	33.1%

q21

		Value	Count	Percent
Standard Attributes	Position	26		
	Label	Do you lie awake at night trying to figure out a way to spend less money and save more, even though you are already saving money?		
	Type	Numeric		
	Format	F11		

	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	85544	78.1%
	1	Yes	23928	21.9%

q22

		Value	Count	Percent
Standard Attributes	Position	27		
	Label	Do you hold onto, or hoard your money?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	70960	64.8%
	1	Yes	38512	35.2%

q23

		Value	Count	Percent
Standard Attributes	Position	28		
	Label	Do you regularly exceed the spending limit on your credit card?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	104301	95.3%
	1	Yes	5171	4.7%

q24

		Value	Count	Percent
Standard Attributes	Position	29		
	Label	Does gambling make you feel a burst of excitement?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	86195	78.7%
	1	Yes	23277	21.3%

q25

		Value	Count	Percent
Standard Attributes	Position	30		
	Label	Would you walk out of your way to save a bus fare you could easily afford?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	70795	64.7%
	1	Yes	38677	35.3%

q26

		Value	Count	Percent
Standard Attributes	Position	31		
	Label	Are you constantly puzzled about where your money goes or why there is none left at the end of each month?		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	84331	77.0%
	1	Yes	25141	23.0%

q27

		Value	Count	Percent
Standard Attributes	Position	32		
	Label	Do you use money to control and manipulate others?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	104506	95.5%
	1	Yes	4966	4.5%

q28

		Value	Count	Percent
Standard Attributes	Position	33		
	Label	Do you refuse to take money seriously?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	99496	90.9%
	1	Yes	9976	9.1%

q29

		Value	Count	Percent
Standard Attributes	Position	34		
	Label	Do you resent having to pay full price for any item when you shop?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	53040	48.5%
	1	Yes	56432	51.5%

q30

		Value	Count	Percent
Standard Attributes	Position	35		
	Label	Do you often gamble and spend large sums on your bets?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	107047	97.8%
	1	Yes	2425	2.2%

q31

		Value	Count	Percent
Standard Attributes	Position	36		
	Label	Do you spend a large proportion of your free time shopping?		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	96268	87.9%
	1	Yes	13204	12.1%

q32

		Value	Count	Percent
Standard Attributes	Position	37		
	Label	When you ask for money are you flooded with guilt or anxiety?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	60219	55.0%
	1	Yes	49253	45.0%

q33

		Value	Count	Percent
Standard Attributes	Position	38		
	Label	Are you increasingly anxious about whether you can pay your bills each month?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	89188	81.5%
	1	Yes	20284	18.5%

q34

		Value	Count	Percent
Standard Attributes	Position	39		
	Label	Do you spend money on others but have problems spending money on yourself?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	66793	61.0%
	1	Yes	42679	39.0%

q35

		Value	Count	Percent
Standard Attributes	Position	40		
	Label	Do you buy things when you feel anxious, bored, upset, depressed or angry?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	72577	66.3%
	1	Yes	36895	33.7%

q36

		Value	Count	Percent
Standard Attributes	Position	41		
	Label	Are you reluctant to learn about practical money matters?		

	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	99136	90.6%
	1	Yes	10336	9.4%

q37

		Value	Count	Percent
Standard Attributes	Position	42		
	Label	Do you think about your finances all the time?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	73331	67.0%
	1	Yes	36141	33.0%

q38

		Value	Count	Percent
Standard Attributes	Position	43		
	Label	Do you have a fear of losing money, or of being taken advantage of financially?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	55839	51.0%
	1	Yes	53633	49.0%

q39

		Value	Count	Percent
Standard Attributes	Position	44		
	Label	Do you have trouble spending money, and resent spending money on anything other than essentials?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values			
	0	No	83118	75.9%
	1	Yes	26354	24.1%

q40

		Value	Count	Percent
Standard Attributes	Position	45		
	Label	Does shopping make you feel good in a way that nothing else does?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values			
	0	No	94144	86.0%
	1	Yes	15328	14.0%

q41

		Value	Count	Percent
Standard Attributes	Position	46		
	Label	Do you often spend money when you are feeling depressed, worthless or worried?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	83983	76.7%
	1	Yes	25489	23.3%

q42

		Value	Count	Percent
Standard Attributes	Position	47		
	Label	Do you often spend money and then feel guilty about it afterwards?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	69473	63.5%
	1	Yes	39999	36.5%

q43

		Value	Count	Percent
Standard Attributes	Position	48		

	Label	Please indicate the degree to which you agree or disagree - Relative to my income I tend to save quite a lot of money		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	20508	18.7%
	2	2	20710	18.9%
	3	3	31206	28.5%
	4	4	22423	20.5%
	5	5 Strongly agree	14625	13.4%

q44

		Value	Count	Percent
Standard Attributes	Position	49		
	Label	Please indicate the degree to which you agree or disagree - If I don't save enough money every month I get very anxious		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	30377	27.7%
	2	2	30436	27.8%
	3	3	25778	23.5%
	4	4	15050	13.7%
	5	5 Strongly agree	7831	7.2%

q45

		Value	Count	Percent
Standard Attributes	Position	50		
	Label	Please indicate the degree to which you agree or disagree - I'd rather save money than spend it		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	9910	9.1%
	2	2	17915	16.4%
	3	3	41212	37.6%
	4	4	26585	24.3%
	5	5 Strongly agree	13850	12.7%

q46

		Value	Count	Percent
Standard Attributes	Position	51		
	Label	Please indicate the degree to which you agree or disagree - It is important to have savings, you never know when you may urgently need the money		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	1298	1.2%
	2	2	2624	2.4%
	3	3	11644	10.6%

4	4	33444	30.6%
5	5 Strongly agree	60462	55.2%

q47

		Value	Count	Percent
Standard Attributes	Position	52		
	Label	Please indicate the degree to which you agree or disagree - With enough money, you can do whatever you want		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	6906	6.3%
	2	2	10545	9.6%
	3	3	21359	19.5%
	4	4	35140	32.1%
	5	5 Strongly agree	35522	32.4%

q48

		Value	Count	Percent
Standard Attributes	Position	53		
	Label	Please indicate the degree to which you agree or disagree - The main point of earning money is to feel free and be free		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	4506	4.1%

2	2	9828	9.0%
3	3	27686	25.3%
4	4	37691	34.4%
5	5 Strongly agree	29761	27.2%

q49

		Value	Count	Percent
Standard Attributes	Position	54		
	Label	Please indicate the degree to which you agree or disagree - There are very few things money can't buy		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	18936	17.3%
	2	2	24238	22.1%
	3	3	24010	21.9%
	4	4	22454	20.5%
	5	5 Strongly agree	19834	18.1%

q50

		Value	Count	Percent
Standard Attributes	Position	55		
	Label	Please indicate the degree to which you agree or disagree - If I had enough money, I would never work again		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		

Valid Values	1	1 Strongly disagree	18005	16.4%
	2	2	23560	21.5%
	3	3	19383	17.7%
	4	4	18363	16.8%
	5	5 Strongly agree	30161	27.6%

q51

		Value	Count	Percent
Standard Attributes	Position	56		
	Label	Please indicate the degree to which you agree or disagree - The best thing about money is that it means you can influence others		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	54528	49.8%
	2	2	29604	27.0%
	3	3	18112	16.5%
	4	4	5050	4.6%
	5	5 Strongly agree	2178	2.0%

q52

		Value	Count	Percent
Standard Attributes	Position	57		
	Label	Please indicate the degree to which you agree or disagree - Money is important because it shows how successful and powerful you are		
	Type	Numeric		
	Format	F11		

	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	45660	41.7%
	2	2	27447	25.1%
	3	3	20793	19.0%
	4	4	11630	10.6%
	5	5 Strongly agree	3942	3.6%

q53

		Value	Count	Percent
Standard Attributes	Position	58		
	Label	Please indicate the degree to which you agree or disagree - You can never have enough money		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	23018	21.0%
	2	2	21040	19.2%
	3	3	26487	24.2%
	4	4	20990	19.2%
	5	5 Strongly agree	17937	16.4%

q54

		Value	Count	Percent
Standard Attributes	Position	59		
	Label	Please indicate the degree to which you agree or disagree - I have always been inspired by powerful tycoons who make lots of money		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	47412	43.3%
	2	2	24337	22.2%
	3	3	18920	17.3%
	4	4	11667	10.7%
	5	5 Strongly agree	7136	6.5%

q55

		Value	Count	Percent
Standard Attributes	Position	60		
	Label	Please indicate the degree to which you agree or disagree - I often demonstrate my love to people by buying them things		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	20328	18.6%
	2	2	25856	23.6%
	3	3	31119	28.4%
	4	4	23452	21.4%
	5	5 Strongly agree	8717	8.0%

q56

		Value	Count	Percent
Standard Attributes	Position	61		
	Label	Please indicate the degree to which you agree or disagree - I am very generous with the people love		

	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	2539	2.3%
	2	2	9957	9.1%
	3	3	33708	30.8%
	4	4	40144	36.7%
	5	5 Strongly agree	23124	21.1%

q57

		Value	Count	Percent
Standard Attributes	Position	62		
	Label	Please indicate the degree to which you agree or disagree - The best present you can give to someone is money		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	62795	57.4%
	2	2	30425	27.8%
	3	3	12435	11.4%
	4	4	2605	2.4%
	5	5 Strongly agree	1212	1.1%

q58

		Value	Count	Percent
Standard Attributes	Position	63		
	Label	Please indicate the degree to which you agree or disagree - Money can help you be accepted by others		

	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	36607	33.4%
	2	2	27335	25.0%
	3	3	26876	24.6%
	4	4	15174	13.9%
	5	5 Strongly agree	3480	3.2%

q59

		Value	Count	Percent
Standard Attributes	Position	64		
	Label	When I want to feel more positive emotion (such as joy or amusement) I change what I'm thinking about		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	2242	2.0%
	2	2	3118	2.8%
	3	3	5822	5.3%
	4	4 Neither agree nor disagree	32334	29.5%
	5	5	27621	25.2%
	6	6	23243	21.2%
	7	7 Strongly agree	15092	13.8%

q60

		Value	Count	Percent

Standard Attributes	Position	65		
	Label	I keep my emotions to myself		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	5208	4.8%
	2	2	10562	9.6%
	3	3	18510	16.9%
	4	4 Neither agree nor disagree	14231	13.0%
	5	5	22264	20.3%
	6	6	24106	22.0%
	7	7 Strongly agree	14591	13.3%

q61

		Value	Count	Percent
Standard Attributes	Position	66		
	Label	When I want to feel less negative emotion (such as sadness or anger) I change what I'm thinking		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	2560	2.3%
	2	2	4090	3.7%
	3	3	8885	8.1%
	4	4 Neither agree nor disagree	30785	28.1%
	5	5	29426	26.9%
	6	6	20765	19.0%
	7	7 Strongly agree	12961	11.8%

q62

		Value	Count	Percent
Standard Attributes	Position	67		
	Label	When I am feeling positive emotions, I am careful not to express them		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values			
	1	1 Strongly disagree	17570	16.0%
	2	2	25900	23.7%
	3	3	25530	23.3%
	4	4 Neither agree nor disagree	19369	17.7%
	5	5	12306	11.2%
	6	6	6097	5.6%
	7	7 Strongly agree	2700	2.5%

q63

		Value	Count	Percent
Standard Attributes	Position	68		
	Label	When I am faced with a stressful situation, I make myself think about it in a way that helps me stay calm		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		

Valid Values	1	1 Strongly disagree	2941	2.7%
	2	2	5445	5.0%
	3	3	12417	11.3%
	4	4 Neither agree nor disagree	17157	15.7%
	5	5	28451	26.0%
	6	6	26763	24.4%
	7	7 Strongly agree	16298	14.9%

q64

		Value	Count	Percent
Standard Attributes	Position	69		
	Label	I control my emotions by not expressing them		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	11792	10.8%
	2	2	16167	14.8%
	3	3	20031	18.3%
	4	4 Neither agree nor disagree	21470	19.6%
	5	5	20121	18.4%
	6	6	12874	11.8%
	7	7 Strongly agree	7017	6.4%

q65

		Value	Count	Percent
Standard Attributes	Position	70		

	Label	When I am feeling negative emotions, I make sure not to express them		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	6054	5.5%
	2	2	12679	11.6%
	3	3	25632	23.4%
	4	4 Neither agree nor disagree	21406	19.6%
	5	5	22899	20.9%
	6	6	14029	12.8%
	7	7 Strongly agree	6773	6.2%

q66

		Value	Count	Percent
Standard Attributes	Position	71		
	Label	I control my emotions by changing the way I think about the situation I am in		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	2364	2.2%
	2	2	4696	4.3%
	3	3	10250	9.4%
	4	4 Neither agree nor disagree	31752	29.0%
	5	5	33029	30.2%
	6	6	18198	16.6%
	7	7 Strongly agree	9183	8.4%

q67

		Value	Count	Percent
Standard Attributes	Position	72		
	Label	When I want to feel less negative emotion, I change the way I am thinking about the situation		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	2032	1.9%
	2	2	4116	3.8%
	3	3	10210	9.3%
	4	4 Neither agree nor disagree	28895	26.4%
	5	5	35936	32.8%
	6	6	19125	17.5%
	7	7 Strongly agree	9158	8.4%

q68

		Value	Count	Percent
Standard Attributes	Position	73		
	Label	When I want to feel more positive emotion, I change the way I am thinking about the situation		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	1 Strongly disagree	1877	1.7%
	2	2	3321	3.0%
	3	3	7892	7.2%
	4	4 Neither agree nor disagree	28532	26.1%

5	5	37507	34.3%
6	6	20815	19.0%
7	7 Strongly agree	9528	8.7%

q69

		Value	Count	Percent
Standard Attributes	Position	74		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. I think of things I could have done to be better prepared for the interview		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	0	FALSE	56532
1		TRUE	52940	48.4%

q70

		Value	Count	Percent
Standard Attributes	Position	75		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. I think about how to behave if the interview takes a critical turn		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	0	FALSE	30700
1		TRUE	78772	72.0%

q71

		Value	Count	Percent
Standard Attributes	Position	76		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. I stay completely relaxed		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values			
	0	FALSE	69265	63.3%
	1	TRUE	40207	36.7%

q72

		Value	Count	Percent
Standard Attributes	Position	77		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. I turn to something else (e.g. I look at the pictures which hang on the wall or I read magazines)		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values			
	0	FALSE	44915	41.0%
	1	TRUE	64557	59.0%

q73

		Value	Count	Percent
Standard Attributes	Position	78		

	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. Which of these applies to you? - I tell myself it won't be all that bad		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	25094	22.9%
	1	TRUE	84378	77.1%

q74

		Value	Count	Percent
Standard Attributes	Position	79		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. Which of these applies to you? - I carefully read the wording of the job advertisement once again		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	34773	31.8%
	1	TRUE	74699	68.2%

q75

		Value	Count	Percent
Standard Attributes	Position	80		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. Which of these applies to you? - I remember similar situations which were very important for me		
	Type	Numeric		
	Format	F11		

	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	34187	31.2%
	1	TRUE	75285	68.8%

q76

		Value	Count	Percent
Standard Attributes	Position	81		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. Which of these applies to you? - I imagine the consequences if I don't get the job		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	71249	65.1%
	1	TRUE	38223	34.9%

q77

		Value	Count	Percent
Standard Attributes	Position	82		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. Which of these applies to you? - I stay calmer than most people I know in a similar situation		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	44027	40.2%
	1	TRUE	65445	59.8%

q78

		Value	Count	Percent
Standard Attributes	Position	83		
	Label	Situation 1 - Imagine that you applied for a job and that, in a few minutes, your interview will start. Which of these applies to you? - I decide not to think about the interview any more		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values			
	0	FALSE	77069	70.4%
	1	TRUE	32403	29.6%

q79

		Value	Count	Percent
Standard Attributes	Position	84		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I carefully plan my response to the situation		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values			
	0	FALSE	14529	13.3%
	1	TRUE	94943	86.7%

q80

		Value	Count	Percent
Standard Attributes	Position	85		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I tell myself: "It will all work out OK"		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	27068	24.7%
	1	TRUE	82404	75.3%

q81

		Value	Count	Percent
Standard Attributes	Position	86		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I avoid thinking about the situation		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	94229	86.1%
	1	TRUE	15243	13.9%

q82

		Value	Count	Percent
Standard Attributes	Position	87		

	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I plan ahead for difficulties I may face		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	23142	21.1%
	1	TRUE	86330	78.9%

q83

		Value	Count	Percent
Standard Attributes	Position	88		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I spend time with friends to take my mind off the problem		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	68165	62.3%
	1	TRUE	41307	37.7%

q84

		Value	Count	Percent
Standard Attributes	Position	89		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I review options for improving my situation		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	5183	4.7%
	1	TRUE	104289	95.3%

q85

		Value	Count	Percent
Standard Attributes	Position	90		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I stay completely calm		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	61991	56.6%
	1	TRUE	47481	43.4%

q86

		Value	Count	Percent
Standard Attributes	Position	91		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I consider the advice of people who understand these kind of problems		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	13523	12.4%

1	TRUE	95949	87.6%
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q87

		Value	Count	Percent
Standard Attributes	Position	92		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I tell myself "I have been able to cope with more difficult situations"		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	19095	17.4%
	1	TRUE	90377	82.6%

q88

		Value	Count	Percent
Standard Attributes	Position	93		
	Label	Situation 2 - Imagine you have been hit by some major unanticipated costs which put you in a difficult financial situation. Which of these applies to you? - I think about the consequences		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	10589	9.7%
	1	TRUE	98883	90.3%

q89

		Value	Count	Percent
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Standard Attributes	Position	94		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. Which of these applies to you? - I stay calmer than most of my colleagues		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	40549	37.0%
	1	TRUE	68923	63.0%

q90

		Value	Count	Percent
Standard Attributes	Position	95		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. Which of these applies to you? - I remember similar unpleasant situations		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	42367	38.7%
	1	TRUE	67105	61.3%

q91

		Value	Count	Percent
Standard Attributes	Position	96		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. I ask my colleagues what I have to expect from this situation		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	46180	42.2%
	1	TRUE	63292	57.8%

q92

		Value	Count	Percent
Standard Attributes	Position	97		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. I think about what I can do if he/she reproaches me		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	11797	10.8%
	1	TRUE	97675	89.2%

q93

		Value	Count	Percent
Standard Attributes	Position	98		
	Label	Situation 3 - Imagine that you have made a mistake on the job and that you are to have a talk with your boss. I tell myself: "Until now, I have done quite a good job, so it wont go all that badly for me		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	22307	20.4%

1	TRUE	87165	79.6%
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q94

		Value	Count	Percent
Standard Attributes	Position	99		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. I calmly finish all the other tasks first		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	38067	34.8%
	1	TRUE	71405	65.2%

q95

		Value	Count	Percent
Standard Attributes	Position	100		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. I imagine how unpleasant it could get		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	43631	39.9%
	1	TRUE	65841	60.1%

q96

		Value	Count	Percent
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Standard Attributes	Position	101		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. I first relax and dont think about the talk		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	80312	73.4%
	1	TRUE	29160	26.6%

q97

		Value	Count	Percent
Standard Attributes	Position	102		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. I think about how this mistake could happen and how I can avoid a repetition		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	4285	3.9%
	1	TRUE	105187	96.1%

q98

		Value	Count	Percent
Standard Attributes	Position	103		
	Label	Situation 3 - Imagine that you have made a mistake on the job which shouldnt have happened and that you are to have a talk with your boss. I tell myself that Ive coped with situations that were far more trying		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	FALSE	23331	21.3%
	1	TRUE	86141	78.7%

q99

		Value	Count	Percent
Standard Attributes	Position	104		
	Label	A TV is on sale at a discount in two different shops. The original cost of the TV was £250. One shop is offering £30 off, the other 10% off. Which is the better deal?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	£30 off	107487	98.2%
	2	10% off	1056	1.0%
	3	They are the same	929	0.8%

q100

		Value	Count	Percent
Standard Attributes	Position	105		
	Label	The term APR is often used to describe the interest rate payable on loans, credit cards and mortgages. What does APR stand for?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Average Percentage Rate	8414	7.7%

2	Annual Percentage Rate	100704	92.0%
3	Alternative Percentage Rate	231	0.2%
4	Acceptable Price Rate	123	0.1%

q101

		Value	Count	Percent
Standard Attributes	Position	106		
	Label	Of the following places, which is usually the most expensive place to get foreign currency?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Online	1119	1.0%
	2	At your bank	3697	3.4%
	3	At the airport	103845	94.9%
	4	At the Post Office	811	0.7%

q102

		Value	Count	Percent
Standard Attributes	Position	107		
	Label	Where does someone go to make a financial complaint about how a bank or building society has treated them?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	The Office of Fair Trading	3813	3.5%
	2	Financial Ombudsman Service	70866	64.7%
	3	The Financial Services Authority	31500	28.8%

4	Citizens Advice Bureau	3293	3.0%
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q103

		Value	Count	Percent
Standard Attributes	Position	108		
	Label	Which method of payment gives you the strongest consumer protection if you're buying goods worth over £100?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Paying in cash	1343	1.2%
	2	Paying by cheque	816	0.7%
	3	Paying by debit card	4807	4.4%
	4	Paying by credit card	102506	93.6%

q104

		Value	Count	Percent
Standard Attributes	Position	109		
	Label	You put £4,340 into a cash ISA this tax year, then withdraw £1,000. How much more can you put in to the same ISA this tax year so you're using up your maximum cash allowance?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Nothing	27131	24.8%
	2	1000	54223	49.5%
	3	2000	20518	18.7%
	4	5340	7600	6.9%

q105

		Value	Count	Percent
Standard Attributes	Position	110		
	Label	A European Health Insurance Card (EHIC) provides you with what kind of cover while travelling in the European Union?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Exactly the same as a commercially available single trip European travel insurance policy	10428	9.5%
	2	Free treatment in a state-run hospital	61261	56.0%
	3	Free prescriptions on visits to a GP	879	0.8%
	4	Treatment in a state-run hospital, at the same price a local would pay	36904	33.7%

q106

		Value	Count	Percent
Standard Attributes	Position	111		
	Label	Which is the worst pound for pound deal on boxes of breakfast cereal?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Buy two get one free	29307	26.8%
	2	Get a third (33%) off the price	20571	18.8%
	3	Get 40% extra free	39556	36.1%
	4	They are the same	20038	18.3%

q107

		Value	Count	Percent
Standard Attributes	Position	112		
	Label	You have bought a dress for a friend and they dont like it. When you return it with the receipt a week later, what is the retailer legally obliged to do?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Nothing, unless you told them it was bought as a gift	15003	13.7%
	2	Offer you a credit note	60090	54.9%
	3	Nothing, unless it was bought online	25947	23.7%
	4	Allow you to change the size	8432	7.7%

q108

		Value	Count	Percent
Standard Attributes	Position	113		
	Label	On a £5,000 credit card debt at 19.9% APR interest, how long will it take to clear if you are making the minimum monthly repayments (defined as the higher of 2% or £5)?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	2 years and 4 months	4669	4.3%
	2	15 years and 6 months	34948	31.9%
	3	60 years and 3 months	30291	27.7%
	4	It will never be paid off	39564	36.1%

q109

		Value	Count	Percent

Standard Attributes	Position	114		
	Label	Even if something bad is about to happen to me, I rarely experience fear or nervousness		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	31141	28.4%
	2	Somewhat false for me	44141	40.3%
	3	Somewhat true for me	28902	26.4%
	4	Very true for me	5273	4.8%
Missing Values	System		15	0.0%

q110

		Value	Count	Percent
Standard Attributes	Position	115		
	Label	I go out of my way to get things I want		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	10113	9.2%
	2	Somewhat false for me	37902	34.6%
	3	Somewhat true for me	50323	46.0%
	4	Very true for me	11119	10.2%
Missing Values	System		15	0.0%

q111

		Value	Count	Percent
Standard Attributes	Position	116		

	Label	When I am doing well at something I love to keep at it		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	348	0.3%
	2	Somewhat false for me	3116	2.8%
	3	Somewhat true for me	50763	46.4%
	4	Very true for me	55230	50.5%
Missing Values	System		15	0.0%

q112

		Value	Count	Percent
Standard Attributes	Position	117		
	Label	I am always willing to try something new if I think it will be fun		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	1329	1.2%
	2	Somewhat false for me	12271	11.2%
	3	Somewhat true for me	52852	48.3%
	4	Very true for me	43005	39.3%
Missing Values	System		15	0.0%

q113

		Value	Count	Percent
Standard Attributes	Position	118		
	Label	When I get something I want, I feel excited and energised		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	763	0.7%
	2	Somewhat false for me	6563	6.0%
	3	Somewhat true for me	57040	52.1%
	4	Very true for me	45091	41.2%
Missing Values	System		15	0.0%

q114

		Value	Count	Percent
Standard Attributes	Position	119		
	Label	Criticism or scolding hurts me quite a bit		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	2877	2.6%
	2	Somewhat false for me	15347	14.0%
	3	Somewhat true for me	49058	44.8%
	4	Very true for me	42175	38.5%
Missing Values	System		15	0.0%

q115

		Value	Count	Percent
Standard Attributes	Position	120		
	Label	When I want something I usually go all-out to get it		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		

	Role	Input		
Valid Values	1	Very false for me	6389	5.8%
	2	Somewhat false for me	34526	31.5%
	3	Somewhat true for me	52450	47.9%
	4	Very true for me	16092	14.7%
Missing Values	System		15	0.0%

q116

		Value	Count	Percent
Standard Attributes	Position	121		
	Label	I will often do things for no other reason than that they might be fun		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	1	Very false for me	7317
2		Somewhat false for me	35295	32.2%
3		Somewhat true for me	50116	45.8%
4		Very true for me	16729	15.3%
Missing Values	System		15	0.0%

q117

		Value	Count	Percent
Standard Attributes	Position	122		
	Label	If I see a chance to get something I want I move on it right away		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	6062	5.5%

	2	Somewhat false for me	37773	34.5%
	3	Somewhat true for me	50816	46.4%
	4	Very true for me	14806	13.5%
Missing Values	System		15	0.0%

q118

		Value	Count	Percent
Standard Attributes	Position	123		
	Label	I feel pretty worried or upset when I think or know somebody is angry at me		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	2970	2.7%
	2	Somewhat false for me	13739	12.6%
	3	Somewhat true for me	48294	44.1%
	4	Very true for me	44454	40.6%
Missing Values	System		15	0.0%

q119

		Value	Count	Percent
Standard Attributes	Position	124		
	Label	When I see an opportunity for something I like I get excited right away		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	2270	2.1%
	2	Somewhat false for me	21403	19.6%
	3	Somewhat true for me	61385	56.1%

	4	Very true for me	24399	22.3%
Missing Values	System		15	0.0%

q120

		Value	Count	Percent
Standard Attributes	Position	125		
	Label	I often act on the spur of the moment		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	11363	10.4%
	2	Somewhat false for me	43069	39.3%
	3	Somewhat true for me	41045	37.5%
	4	Very true for me	13980	12.8%
Missing Values	System		15	0.0%

q121

		Value	Count	Percent
Standard Attributes	Position	126		
	Label	If I think something unpleasant is going to happen I usually get pretty "worked up"		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	4901	4.5%
	2	Somewhat false for me	27697	25.3%
	3	Somewhat true for me	48865	44.6%
	4	Very true for me	27994	25.6%
Missing Values	System		15	0.0%

q122

		Value	Count	Percent
Standard Attributes	Position	127		
	Label	When good things happen to me, it affects me strongly		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	752	0.7%
	2	Somewhat false for me	12861	11.7%
	3	Somewhat true for me	63201	57.7%
	4	Very true for me	32643	29.8%
Missing Values	System		15	0.0%

q123

		Value	Count	Percent
Standard Attributes	Position	128		
	Label	I feel worried when I think I have done poorly at something important		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	1041	1.0%
	2	Somewhat false for me	7328	6.7%
	3	Somewhat true for me	48382	44.2%
	4	Very true for me	52706	48.1%
Missing Values	System		15	0.0%

q124

		Value	Count	Percent
Standard Attributes	Position	129		
	Label	I crave excitement and new sensations		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	12297	11.2%
	2	Somewhat false for me	46639	42.6%
	3	Somewhat true for me	39082	35.7%
	4	Very true for me	11439	10.4%
Missing Values	System		15	0.0%

q125

		Value	Count	Percent
Standard Attributes	Position	130		
	Label	When I go after something I use a no holds barred approach		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	24043	22.0%
	2	Somewhat false for me	55422	50.6%
	3	Somewhat true for me	24868	22.7%
	4	Very true for me	5124	4.7%
Missing Values	System		15	0.0%

q126

		Value	Count	Percent

Standard Attributes	Position	131		
	Label	I have very few fears compared to my friends		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	13819	12.6%
	2	Somewhat false for me	46509	42.5%
	3	Somewhat true for me	40216	36.7%
	4	Very true for me	8913	8.1%
Missing Values	System		15	0.0%

q127

		Value	Count	Percent
Standard Attributes	Position	132		
	Label	It would excite me to win a contest		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	3535	3.2%
	2	Somewhat false for me	11835	10.8%
	3	Somewhat true for me	50281	45.9%
	4	Very true for me	43806	40.0%
Missing Values	System		15	0.0%

q128

		Value	Count	Percent
Standard Attributes	Position	133		
	Label	I worry about making mistakes		

	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Very false for me	3341	3.1%
	2	Somewhat false for me	19219	17.6%
	3	Somewhat true for me	49163	44.9%
	4	Very true for me	37734	34.5%
Missing Values	System		15	0.0%

q129

		Value	Count	Percent
Standard Attributes	Position	134		
	Label	Your approach to shopping - I often buy things spontaneously		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	20143	18.4%
	2	Disagree a little	24537	22.4%
	3	Neither agree nor disagree	20619	18.8%
	4	Agree a little	33657	30.7%
	5	Agree strongly	10501	9.6%
Missing Values	System		15	0.0%

q130

		Value	Count	Percent
Standard Attributes	Position	135		
	Label	Just do it" describes the way I buy things		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	27174	24.8%
	2	Disagree a little	30776	28.1%
	3	Neither agree nor disagree	22927	20.9%
	4	Agree a little	22562	20.6%
	5	Agree strongly	6018	5.5%
Missing Values	System		15	0.0%

q131

		Value	Count	Percent
Standard Attributes	Position	136		
	Label	I often buy things without thinking		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	40362	36.9%
	2	Disagree a little	33852	30.9%
	3	Neither agree nor disagree	14684	13.4%
	4	Agree a little	15832	14.5%
	5	Agree strongly	4727	4.3%
Missing Values	System		15	0.0%

q132

		Value	Count	Percent
Standard Attributes	Position	137		
	Label	I see it, I buy it" describes me		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	52136	47.6%
	2	Disagree a little	29396	26.9%
	3	Neither agree nor disagree	12975	11.9%
	4	Agree a little	11383	10.4%
	5	Agree strongly	3567	3.3%
Missing Values	System		15	0.0%

q133

		Value	Count	Percent
Standard Attributes	Position	138		
	Label	Buy now, think about it later" describes me		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree strongly	56784	51.9%
	2	Disagree a little	26688	24.4%
	3	Neither agree nor disagree	10773	9.8%
	4	Agree a little	11264	10.3%
	5	Agree strongly	3948	3.6%
Missing Values	System		15	0.0%

q134

		Value	Count	Percent
Standard Attributes	Position	139		

	Label	Look at this example of a bank statement and answer the questions that follow. - Looking at the example statement, How much money was in the account at the end of February?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	£25	1132	1.0%
	2	Dont know	177	0.2%
	3	Another amount	517	0.5%
	4	£1000	220	0.2%
	5	£61	107426	98.1%

q135

		Value	Count	Percent
Standard Attributes	Position	140		
	Label	Look at this same example. If a direct debit of £179 comes in on 28 February and there is an agreed overdraft limit of £100 on the account, would there be enough money, including the overdraft limit, to cover the direct debit?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	104879	95.8%
	1	Yes	3601	3.3%
	2	Dont know	992	0.9%

q136

		Value	Count	Percent
Standard Attributes	Position	141		

	Label	Indicate how much you agree with the following statements - I set financial goals for the next 1–2 months for what I want to achieve with my money		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	9838	9.0%
	2	Disagree a little	9661	8.8%
	3	Neither agree nor disagree	22271	20.3%
	4	Agree a little	40403	36.9%
	5	Strongly agree	27299	24.9%

q137

		Value	Count	Percent
Standard Attributes	Position	142		
	Label	Indicate how much you agree with the following statements - I decide beforehand how my money will be used in the next 1–2 months		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	8449	7.7%
	2	Disagree a little	10556	9.6%
	3	Neither agree nor disagree	18617	17.0%
	4	Agree a little	43779	40.0%
	5	Strongly agree	28071	25.6%

q138

		Value	Count	Percent
Standard Attributes	Position	143		

	Label	Indicate how much you agree with the following statements - I actively consider the steps I need to take to stick to my budget in the next 1–2 months		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	7380	6.7%
	2	Disagree a little	10365	9.5%
	3	Neither agree nor disagree	17425	15.9%
	4	Agree a little	42412	38.7%
	5	Strongly agree	31890	29.1%

q139

		Value	Count	Percent
Standard Attributes	Position	144		
	Label	Indicate how much you agree with the following statements - I consult my budget to see how much money I have left for the next 1–2 months		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	8578	7.8%
	2	Disagree a little	10670	9.7%
	3	Neither agree nor disagree	16398	15.0%
	4	Agree a little	37442	34.2%
	5	Strongly agree	35791	32.7%
Missing Values	System		593	0.5%

q140

		Value	Count	Percent
Standard Attributes	Position	145		
	Label	Indicate how much you agree with the following statements - I like to look to my budget for the next 1–2 months in order to get a better view of my spending in the future		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	8519	7.8%
	2	Disagree a little	10948	10.0%
	3	Neither agree nor disagree	19467	17.8%
	4	Agree a little	37934	34.7%
	5	Strongly agree	32604	29.8%

q141

		Value	Count	Percent
Standard Attributes	Position	146		
	Label	Indicate how much you agree with the following statements - It makes me feel better to have my finances planned out in the next 1–2 months		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	5447	5.0%
	2	Disagree a little	6645	6.1%
	3	Neither agree nor disagree	19949	18.2%
	4	Agree a little	34915	31.9%
	5	Strongly agree	42516	38.8%

q142

		Value	Count	Percent
Standard Attributes	Position	147		
	Label	Indicate how much you agree with the following statements - If I need to make difficult financial decisions I have ready access to advice		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	9094	8.3%
	2	Disagree a little	12917	11.8%
	3	Neither agree nor disagree	22306	20.4%
	4	Agree a little	35545	32.5%
	5	Strongly agree	29610	27.0%

q143

		Value	Count	Percent
Standard Attributes	Position	148		
	Label	Indicate how much you agree with the following statements - I have friends or family who have a good understanding of financial matters		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	9207	8.4%
	2	Disagree a little	11002	10.1%
	3	Neither agree nor disagree	18675	17.1%
	4	Agree a little	35024	32.0%
	5	Strongly agree	35564	32.5%

q144

		Value	Count	Percent
Standard Attributes	Position	149		
	Label	Indicate how much you agree with the following statements - I know where to go to get good financial information and advice		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree a lot	5990	5.5%
	2	Disagree a little	8847	8.1%
	3	Neither agree nor disagree	13537	12.4%
	4	Agree a little	37307	34.1%
	5	Strongly agree	43791	40.0%

q145

		Value	Count	Percent
Standard Attributes	Position	150		
	Label	Which, if any, of the following adverse financial events have you personally experienced in the last five years? - Bankruptcy		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	108042	98.7%
	1	Yes	1412	1.3%
Missing Values	System		18	0.0%

q146

		Value	Count	Percent

Standard Attributes	Position	151		
	Label	Which, if any, of the following adverse financial events have you personally experienced in the last five years? - Repossession of car		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	108800	99.4%
	1	Yes	654	0.6%
Missing Values	System		18	0.0%

q147

		Value	Count	Percent
Standard Attributes	Position	152		
	Label	Which, if any, of the following adverse financial events have you personally experienced in the last five years? - Repossession of house		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	108748	99.3%
	1	Yes	706	0.6%
Missing Values	System		18	0.0%

q148

		Value	Count	Percent
Standard Attributes	Position	153		
	Label	Which, if any, of the following adverse financial events have you personally experienced in the last five years? - Repossession of other goods bought on credit		

	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	109167	99.7%
	1	Yes	287	0.3%
Missing Values	System		18	0.0%

q149

		Value	Count	Percent
Standard Attributes	Position	154		
	Label	Which, if any, of the following adverse financial events have you personally experienced in the last five years? - Missing one or more payments on a loan or mortgage		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	0	No	100185
1		Yes	9269	8.5%
Missing Values	System		18	0.0%

q150

		Value	Count	Percent
Standard Attributes	Position	155		
	Label	Which, if any, of the following adverse financial events have you personally experienced in the last five years? - Denial of credit		
	Type	Numeric		

	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	89052	81.3%
	1	Yes	20402	18.6%
Missing Values	System		18	0.0%

q151

		Value	Count	Percent
Standard Attributes	Position	156		
	Label	Which, if any, of the following adverse financial events have you personally experienced in the last five years? - Unexpected overdraft		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	0	No	88137
1		Yes	21317	19.5%
Missing Values	System		18	0.0%

q152

		Value	Count	Percent
Standard Attributes	Position	157		
	Label	Which, if any, of the following life events have you personally experienced in the last five years? Redundancy or other major unexpected loss of income		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		

	Role	Input		
Valid Values	0	No	85376	78.0%
	1	Yes	24078	22.0%
Missing Values	System		18	0.0%

q153

		Value	Count	Percent
Standard Attributes	Position	158		
	Label	Which, if any, of the following life events have you personally experienced in the last five years? Retirement		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	100396	91.7%
	1	Yes	9058	8.3%
Missing Values	System		18	0.0%

q154

		Value	Count	Percent
Standard Attributes	Position	159		
	Label	Which, if any, of the following life events have you personally experienced in the last five years? Major illness (self)		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	97782	89.3%
	1	Yes	11672	10.7%

Missing Values	System		18	0.0%
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q155

		Value	Count	Percent
Standard Attributes	Position	160		
	Label	Which, if any, of the following life events have you personally experienced in the last five years? Major illness (close family member)		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	81203	74.2%
	1	Yes	28251	25.8%
Missing Values	System		18	0.0%

q156

		Value	Count	Percent
Standard Attributes	Position	161		
	Label	Which, if any, of the following life events have you personally experienced in the last five years? Birth (or adoption) of child		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	91078	83.2%
	1	Yes	18376	16.8%
Missing Values	System		18	0.0%

q157

		Value	Count	Percent
Standard Attributes	Position	162		
	Label	Which, if any, of the following life events have you personally experienced in the last five years? Other significant life event with adverse financial consequences		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	90437	82.6%
	1	Yes	19017	17.4%
Missing Values	System		18	0.0%

q158

		Value	Count	Percent
Standard Attributes	Position	163		
	Label	Personal Wealth - If you own your own home, what do you think is its value less any mortgage you have? If you have more than one property, include the value of all your properties less any mortgages		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Less than £0	2506	2.3%
	2	More than £0 but less than £50,000	13083	12.0%
	3	More than £50,000 but less than £100,000	12863	11.8%
	4	More than £100,000 but less than £250,000	26031	23.8%
	5	More than £250,000 but less than £500,000	13538	12.4%
	6	£500,000 or more	4630	4.2%
	7	I don't own my home or any other property	32251	29.5%

	8	Don't know	1469	1.3%
	9	Prefer not to say	3083	2.8%
Missing Values	System		18	0.0%

q159

		Value	Count	Percent
Standard Attributes	Position	164		
	Label	Personal Wealth - If you have any savings and other financial investments, what do you think is the value of these savings and investments?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Less than £0	17706	16.2%
	2	More than £0 but less than £500	9918	9.1%
	3	More than £500 but less than £1,000	4975	4.5%
	4	More than £1,000 but less than £5,000	15347	14.0%
	5	More than £5,000 but less than £10,000	10675	9.8%
	6	More than £10,000 but less than £20,000	10818	9.9%
	7	More than £20,000 but less than £50,000	12889	11.8%
	8	£50,000 or more	17308	15.8%
	9	Don't know	3201	2.9%
	10	Prefer not to say	6617	6.0%
Missing Values	System		18	0.0%

q160

		Value	Count	Percent
Standard Attributes	Position	165		

	Label	Personal Wealth - If you have any physical items that you think of as part of your wealth (e.g. car caravan artwork, jewellery) what do you think is the value of these items?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Less than £0	12733	11.6%
	2	More than £0 but less than £500	11669	10.7%
	3	More than £500 but less than £1,000	9342	8.5%
	4	More than £1,000 but less than £5,000	27584	25.2%
	5	More than £5,000 but less than £10,000	18217	16.6%
	6	More than £10,000 but less than £20,000	11629	10.6%
	7	More than £20,000 but less than £50,000	5902	5.4%
	8	£50,000 or more	1971	1.8%
	9	Don't know	5421	5.0%
	10	Prefer not to say	4986	4.6%
Missing Values	System		18	0.0%

q161

		Value	Count	Percent
Standard Attributes	Position	166		
	Label	Email Opt-In - Are you happy to be contacted by the BBC about other BBC Lab UK experiments?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	45395	41.5%
	1	Yes	64059	58.5%
Missing Values	System		18	0.0%

q162

		Value	Count	Percent
Standard Attributes	Position	167		
	Label	Email Opt-In - Are you happy to be contacted by the BBC about taking part in future follow-up studies for the Big Money Test?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	0	No	36174
	1	Yes	73280	66.9%
Missing Values	System		18	0.0%

q163

		Value	Count	Percent
Standard Attributes	Position	168		
	Label	Email Opt-In - Are you happy to be contacted by the BBC for the purposes of programme-making, for example to be part of a studio audience, or to talk about the Big Money Test?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	0	No	63803
	1	Yes	45651	41.7%
Missing Values	System		18	0.0%

q164

	Value	Count	Percent

Standard Attributes	Position	169		
	Label	Making ends meet - Which of these statements best describes how well you are keeping up with your bills and credit commitments at the moment?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Real problems, behind with many things	1869	1.7%
	2	Falling behind with some things	3458	3.2%
	3	OK, but a constant struggle	10562	9.6%
	4	OK, but occasionally struggle	28361	25.9%
	5	Fine, no difficulties	65222	59.6%

q165

	Value	Count	Percent
Standard Attributes	170		
Position			
Label	Making ends meet - How strongly do you agree with the statement "I am very organised when it comes to managing my money day to day"?		
Type	Numeric		
Format	F11		
Measurement	Nominal		

	Role	Input		
Valid Values	1	Disagree strongly	3440	3.1%
	2	Tend to disagree	15744	14.4%
	3	Dont know	4684	4.3%
	4	Tend to agree	47184	43.1%
	5	Agree strongly	38420	35.1%

q166

		Value	Count	Percent
Standard Attributes	Position	171		
	Label	Making ends meet - In the last 12 months, how often have you run out of money before the end of the week/month or needed to use your credit card or overdraft to get by?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Always	7107	6.5%
	2	Most of the time	10485	9.6%
	3	Sometimes	16184	14.8%
	4	Hardly ever	18388	16.8%
	5	Never	57012	52.1%
	6	Dont know	296	0.3%

q167

		Value	Count	Percent
Standard Attributes	Position	172		
	Label	Making ends meet - In the last five years have you found yourself in financial difficulties? By that we mean three months or more behind with payments on your regular commitments		

	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Yes	10929	10.0%
	2	Dont know	910	0.8%
	5	No	97633	89.2%

q168

		Value	Count	Percent
Standard Attributes	Position	173		
	Label	Keeping track - How often do you check how much money you have available – either in your current account or, if you don't use a current account day to day, how much cash you have in your hand?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Less than once a month	3357	3.1%
	2	At least once a month but not fortnightly	9483	8.7%
	3	At least once a fortnight, but not weekly	14328	13.1%
	4	At least once a week, but not daily	57163	52.2%
	5	Every day	24060	22.0%
	6	Never	850	0.8%
	7	Dont know	231	0.2%

q169

		Value	Count	Percent
Standard Attributes	Position	174		

	Label	Keeping track - What do you normally do when you get a statement (either paper or online) for your bank account or credit card?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	I dont look at the statement at all	6273	5.7%
	2	Dont know	195	0.2%
	3	I never receive statements	1171	1.1%
	4	I check if the entries and balance look OK	65408	59.7%
	5	I check off receipts against the statement	26901	24.6%
	6	I dont have a bank account or credit card	230	0.2%
	7	I just check the final balance I dont look at the statement at all	9294	8.5%

q170

		Value	Count	Percent
Standard Attributes	Position	175		
	Label	Keeping track - How accurately do you know how much money you have either in your current account or, if you don't use a current account day to day, how much cash you have in hand?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	I have no idea at all	2707	2.5%
	2	I know within £100	33418	30.5%
	3	I know within £50	24926	22.8%
	4	I know within £10	28347	25.9%
	5	I know within a pound or two	20074	18.3%
	6	I know approximately but not within £100	0	0.0%

q171

		Value	Count	Percent
Standard Attributes	Position	176		
	Label	Keeping track - How often do you normally check how much money you have in your bank account (or check your cash in hand if you have no bank account)?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Less than once a month	3522	3.2%
	2	At least once a month	10924	10.0%
	3	At least once a fortnight	16357	14.9%
	4	At least once a week	56545	51.7%
	5	Every day	21220	19.4%
	6	Never	639	0.6%
	7	Dont Know	265	0.2%

q172

		Value	Count	Percent
Standard Attributes	Position	177		
	Label	Planning ahead - What would you be most likely to do if you had an unexpected major expense (an expense equivalent to your income for a whole month or more)?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	I would not be able to make ends meet	5150	4.7%

2	I would apply for a loan	2103	1.9%
3	I would be able to cut back on spending	9028	8.2%
4	I would be able to take on additional work	1108	1.0%
5	I have savings/spare cash to tide me over	65437	59.8%
6	I would ask family and friends to help out	10421	9.5%
7	I would use my credit card or overdraft	16225	14.8%

q173

		Value	Count	Percent
Standard Attributes	Position	178		
	Label	Planning ahead - For how long do you think you could still make ends meet if you lost your main source of income?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Less than one week	5315	4.9%
	2	More than a week but less than a month	15756	14.4%
	3	More than a month but less than three months	26157	23.9%
	4	More than three months but less than 12 months	28059	25.6%
	5	12 months or more	30724	28.1%
	6	Dont know	3461	3.2%

q174

		Value	Count	Percent
Standard Attributes	Position	179		
	Label	Planning ahead - Do you have any insurance for your personal possessions or for travelling?		
	Type	Numeric		
	Format	F11		

	Measurement	Nominal		
	Role	Input		
Valid Values	1	No to both	12923	11.8%
	2	One doesnt apply, no to the other	3116	2.8%
	3	Neither applies to me (no possessions worth insuring, dont travel)	6408	5.9%
	4	Yes to one	35255	32.2%
	5	Yes to both	51770	47.3%

q175

		Value	Count	Percent
Standard Attributes	Position	180		
	Label	Planning ahead - How strongly do you agree or disagree with the statement - I always have money saved for a rainy day?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Disagree strongly	11194	10.2%
	2	Tend to disagree	16538	15.1%
	3	Dont know	4054	3.7%
	4	Tend to agree	32893	30.0%
	5	Agree strongly	44793	40.9%

q176

		Value	Count	Percent
Standard Attributes	Position	181		
	Label	Choosing products - To what extent do you (or you and your partner) normally shop around when you open or take out a financial 'product'? (Products such as a bank account, credit/store card, insurance, loan, insurance.)		

	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	I havent yet bought a financial product	4787	4.4%
	2	Dont know	1659	1.5%
	3	I/we personally compare at least one other product	18888	17.3%
	4	I think I/we should compare but in practice I/we dont	5573	5.1%
	5	I/we get an advisor to shop around for me/us	4355	4.0%
	6	Why compare - they are all much the same	1230	1.1%
	7	I/we personally shop around quite a bit	72980	66.7%

q177

		Value	Count	Percent
Standard Attributes	Position	182		
	Label	Choosing products - If you compare products, what things do you compare?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	I dont normally/ wouldnt compare	4386	4.0%
	2	Price only (e.g. interest, monthly payment)	9961	9.1%
	4	Price and product features	27481	25.1%
	5	Price, features, and conditions	67644	61.8%

q178

		Value	Count	Percent
Standard Attributes	Position	183		

	Label	Choosing products - Before you sign up for a financial product, which of these do you do?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Dont know	1241	1.1%
	2	I dont read the terms and conditions	9729	8.9%
	3	Look at the terms and conditions briefly	51132	46.7%
	4	I havent yet bought a financial product	5642	5.2%
	5	Read the terms and conditions carefully	41728	38.1%

q179

		Value	Count	Percent
Standard Attributes	Position	184		
	Label	Staying informed - In your opinion, how important is it for people like you to keep up with financial matters (such as interest rates, housing market, job market, etc) generally?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Not at all important	1776	1.6%
	2	Not very important	11688	10.7%
	3	Dont know	1107	1.0%
	4	Quite important	52513	48.0%
	5	Very important	42388	38.7%

q180

	Value	Count	Percent

Standard Attributes	Position	185		
	Label	Staying informed - Do you keep track of changes in the housing market?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	41690	38.1%
	1	Yes	67782	61.9%

q181

		Value	Count	Percent
Standard Attributes	Position	186		
	Label	Staying informed - Do you keep track of changes in the stock market?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	73359	67.0%
	1	Yes	36113	33.0%

q182

		Value	Count	Percent
Standard Attributes	Position	187		
	Label	Staying informed - Do you keep track of changes in interest rates?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		

	Role	Input		
Valid Values	0	No	27145	24.8%
	1	Yes	82327	75.2%

q183

		Value	Count	Percent
Standard Attributes	Position	188		
	Label	Staying informed - Do you keep track of changes in inflation?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	0	No	38421
	1	Yes	71051	64.9%

q184

		Value	Count	Percent
Standard Attributes	Position	189		
	Label	Staying informed - Do you keep track of changes in taxation e.g. income tax, capital gains tax?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	0	No	36188
	1	Yes	73284	66.9%

q185

		Value	Count	Percent
Standard Attributes	Position	190		
	Label	Staying informed - Do you keep track of changes in the job market?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	50101	45.8%
	1	Yes	59371	54.2%

q186

		Value	Count	Percent
Standard Attributes	Position	191		
	Label	Staying informed - Do you keep track of changes in the state pension, benefits and tax credits?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	50484	46.1%
	1	Yes	58988	53.9%

q187

		Value	Count	Percent
Standard Attributes	Position	192		
	Label	Staying informed - Do you keep an eye out for the best buys in financial products?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		

	Role	Input		
Valid Values	0	No	48294	44.1%
	1	Yes	61178	55.9%

q188

		Value	Count	Percent
Standard Attributes	Position	193		
	Label	Staying informed - Considering those you answered Yes to, how frequently do you tend to monitor them?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	1	Dont know	11507
2		Less than once a month	30141	27.5%
4		At least once a month	48819	44.6%
5		At least once a week	19005	17.4%

q189

		Value	Count	Percent
Standard Attributes	Position	194		
	Label	Staying informed - How important is it for people like you to keep up with changes in prices and to look out for deals on goods and services?		
	Type	Numeric		
	Format	F11		
	Measurement	Nominal		
	Role	Input		
	Valid Values	1	Not at all important	868
2		Not very important	7482	6.8%
3		Dont know	1080	1.0%

4	Quite important	50736	46.3%
5	Very important	49306	45.0%

Variables below this line are calculated from variables above – details available from dataset authors

OptPess

		Value	
Standard Attributes	Position	195	
	Label	Optimism/Pessimism	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
N	Valid	109472	
	Missing	0	
	Central Tendency and Dispersion	Mean	5.1918
		Standard Deviation	1.73269
		Percentile 25	4.0000
		Percentile 50	5.5000
		Percentile 75	6.5000

MSanitySecurity

		Value
Standard Attributes	Position	196
	Label	Money Sanity - Security
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
N	Valid	109472
	Missing	0
	Central Tendency and	Mean

Dispersion	Standard Deviation	3.08579
	Percentile 25	11.0000
	Percentile 50	13.0000
	Percentile 75	15.0000

MSanityFreedom

		Value
Standard Attributes	Position	197
	Label	Money Sanity - Freedom
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
N	Valid	109472
	Missing	0
Central Tendency and Dispersion	Mean	13.6381
	Standard Deviation	3.42484
	Percentile 25	11.0000
	Percentile 50	14.0000
	Percentile 75	16.0000

MSanityPower

		Value
Standard Attributes	Position	198
	Label	Money Sanity - Power
	Type	Numeric
	Format	F8.2
	Measurement	Scale

	Role	Input
N	Valid	109472
	Missing	0
Central Tendency and Dispersion	Mean	8.9678
	Standard Deviation	3.59467
	Percentile 25	6.0000
	Percentile 50	8.0000
	Percentile 75	11.0000

MSanityLove

		Value
Standard Attributes	Position	199
	Label	Money Sanity - Love
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
N	Valid	109472
	Missing	0
Central Tendency and Dispersion	Mean	10.3222
	Standard Deviation	2.76610
	Percentile 25	8.0000
	Percentile 50	10.0000
	Percentile 75	12.0000

Suppression

		Value
Standard Attributes	Position	200

N	Label	Emotion Regulation - Suppression
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	Valid	109472
	Missing	0
	Mean	3.8695
	Standard Deviation	1.30901
	Percentile 25	3.0000
Central Tendency and Dispersion	Percentile 50	4.0000
	Percentile 75	4.7500

Reappraisal

		Value
N	Standard Attributes	Position
		201
		Label
		Emotion Regulation - Reappraisal
		Type
		Numeric
		Format
		F8.2
		Measurement
		Scale
Central Tendency and Dispersion		Role
		Input
		Valid
		109472
		Missing
		0
		Mean
		4.7907
		Standard Deviation
		1.01890
	Percentile 25	
	4.1667	
	Percentile 50	
	4.8333	
	Percentile 75	
	5.5000	

MainzAvoidScenario1

		Value
Standard Attributes	Position	202
	Label	Mainz Avoidance - Scenario 1
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
Missing		0
Central Tendency and Dispersion		Mean
	Standard Deviation	1.22716
	Percentile 25	2.0000
	Percentile 50	3.0000
	Percentile 75	3.0000

MainzVigilScenario1

		Value
Standard Attributes	Position	203
	Label	Mainz Vigilance - Scenario 1
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
Missing		0
Central Tendency and		Mean

Dispersion	Standard Deviation	1.33982
	Percentile 25	2.0000
	Percentile 50	3.0000
	Percentile 75	4.0000

MainzAvoidScenario2

		Value	
Standard Attributes	Position	204	
	Label	Mainz Avoidance - Scenario 2	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	Valid	109472	
N	Missing	0	
	Central Tendency and Dispersion	Mean	2.5286
		Standard Deviation	1.07991
		Percentile 25	2.0000
		Percentile 50	3.0000
	Percentile 75	3.0000	

MainzVigilScenario2

		Value
Standard Attributes	Position	205
	Label	Mainz Vigilance - Scenario 2
	Type	Numeric
	Format	F8.2
	Measurement	Scale

	Role	Input
N	Valid	109472
	Missing	0
Central Tendency and Dispersion	Mean	4.3883
	Standard Deviation	.95573
	Percentile 25	4.0000
	Percentile 50	5.0000
	Percentile 75	5.0000

MainzAvoidScenario3

		Value
Standard Attributes	Position	206
	Label	Mainz Avoidance - Scenario 3
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
N	Valid	109472
	Missing	0
Central Tendency and Dispersion	Mean	3.1313
	Standard Deviation	1.33838
	Percentile 25	2.0000
	Percentile 50	3.0000
	Percentile 75	4.0000

MainzVigilScenario3

		Value
Standard Attributes	Position	207

	Label	Mainz Vigilance - Scenario 3
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
N	Valid	109472
	Missing	0
Central Tendency and Dispersion	Mean	3.6457
	Standard Deviation	1.14610
	Percentile 25	3.0000
	Percentile 50	4.0000
	Percentile 75	5.0000

MainzAvoidance

		Value
Standard Attributes	Position	208
	Label	Mainz Avoidance
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
N	Valid	109472
	Missing	0
Central Tendency and Dispersion	Mean	8.2815
	Standard Deviation	2.79238
	Percentile 25	6.0000
	Percentile 50	8.0000
	Percentile 75	10.0000

MainzVigilance

		Value
Standard Attributes	Position	209
	Label	Mainz Vigilance
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
	Missing	0
Central Tendency and Dispersion	Mean	10.9563
	Standard Deviation	2.35598
	Percentile 25	9.0000
	Percentile 50	11.0000
	Percentile 75	13.0000

BIS

		Value
Standard Attributes	Position	210
	Label	Behavioural Inhibition System
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
	Missing	15
Central Tendency and Dispersion	Mean	3.0508
	Standard Deviation	.53916
	Percentile 25	2.7143

Percentile 50	3.0000
Percentile 75	3.4286

BAS_RR

		Value	
Standard Attributes	Position	211	
	Label	Behavioural Activation System - Reward Responsive	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
N	Valid	109457	
	Missing	15	
	Central Tendency and Dispersion	Mean	3.2376
		Standard Deviation	.43850
		Percentile 25	3.0000
		Percentile 50	3.2000
		Percentile 75	3.6000

BAS_D

		Value
Standard Attributes	Position	212
	Label	Behavioural Activation System - Drive
	Type	Numeric
	Format	F8.2
	Measurement	Scale

	Role	Input
N	Valid	109457
	Missing	15
Central Tendency and Dispersion	Mean	2.5165
	Standard Deviation	.61682
	Percentile 25	2.0000
	Percentile 50	2.5000
	Percentile 75	3.0000

BAS_FS

		Value
Standard Attributes	Position	213
	Label	Behavioural Activation System - Fun Seeking
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
Central Tendency and Dispersion	Missing	15
	Mean	2.7334
	Standard Deviation	.57763
	Percentile 25	2.2500
	Percentile 50	2.7500
	Percentile 75	3.2500

ImpulseShop

	Value

Standard Attributes	Position	214	
	Label	Impulsivity - Shopping	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	109457
		Missing	15
		Mean	11.4714
	Central Tendency and Dispersion	Standard Deviation	5.08740
Percentile 25		7.0000	
Percentile 50		11.0000	
Percentile 75		15.0000	

q134rc

		Value	Count	Percent
Standard Attributes	Position	215		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	1.00		2046	1.9%
	5.00		107426	98.1%

FinPlanning

		Value
Standard Attributes	Position	216

N Central Tendency and Dispersion	Label	Financial Planning
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	Valid	109472
	Missing	0
	Mean	3.4180
	Standard Deviation	.76809
	Percentile 25	3.0000
Percentile 50	3.6250	
Percentile 75	4.0000	

FinKnowledgeNetwork

		Value
Standard Attributes N Central Tendency and Dispersion	Position	217
	Label	Financial Knowledge Network
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	Valid	109472
	Missing	0
	Mean	3.7444
	Standard Deviation	.98117
Percentile 25	3.0000	
Percentile 50	4.0000	
Percentile 75	4.6667	

FinancialDistress

		Value
Standard Attributes	Position	218
	Label	Financial Distress
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
Central Tendency and Dispersion	Missing	18
	Mean	.4938
	Standard Deviation	.88017
	Percentile 25	.0000
	Percentile 50	.0000
	Percentile 75	1.0000

LifeEventsFinDistress

		Value
Standard Attributes	Position	219
	Label	Life Events with Adverse Financial Distress
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
Central Tendency and Dispersion	Missing	18
	Mean	1.0091
	Standard Deviation	1.04306

Percentile 25	.0000
Percentile 50	1.0000
Percentile 75	2.0000

PersonalWealth

		Value	
Standard Attributes	Position	220	
	Label	Personal Wealth	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	Valid	109454	
N	Missing	18	
	Central Tendency and Dispersion	Mean	4.8085
		Standard Deviation	1.69293
		Percentile 25	3.6667
		Percentile 50	4.6667
		Percentile 75	5.6667

q166rc

		Value	Count	Percent
Standard Attributes	Position	221		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	1.00		7107	6.5%

2.00	10485	9.6%
3.00	16480	15.1%
4.00	18388	16.8%
5.00	57012	52.1%

FCMakingEndsMeet

		Value
Standard Attributes	Position	222
	Label	Financial Capability - Making Ends Meet
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
	Missing	0
Central Tendency and Dispersion	Mean	16.8708
	Standard Deviation	3.45350
	Percentile 25	15.0000
	Percentile 50	18.0000
	Percentile 75	19.0000

q168rc

		Value	Count	Percent
Standard Attributes	Position	223		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		

	Measurement	Nominal		
	Role	Input		
Valid Values	1.00		4438	4.1%
	2.00		9483	8.7%
	3.00		14328	13.1%
	4.00		57163	52.2%
	5.00		24060	22.0%

q169rc

		Value	Count	Percent
Standard Attributes	Position	224		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	1.00		6273	5.7%
	2.00		195	0.2%
	3.00		10695	9.8%
	4.00		65408	59.7%
	5.00		26901	24.6%

q171rc

		Value	Count	Percent
Standard Attributes	Position	225		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		

	Role	Input		
Valid Values	1.00		4426	4.0%
	2.00		10924	10.0%
	3.00		16357	14.9%
	4.00		56545	51.7%
	5.00		21220	19.4%

FCKeepingTrack

		Value	
Standard Attributes	Position	226	
	Label	Financial Capability - Keeping Track	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
N	Valid	109472	
	Missing	0	
	Central Tendency and Dispersion	Mean	14.7611
		Standard Deviation	3.05972
		Percentile 25	13.0000
		Percentile 50	15.0000
Percentile 75	17.0000		

q172rc

		Value	Count	Percent
Standard Attributes	Position	227		
	Label	<none>		
	Type	Numeric		

	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	1.00		5150	4.7%
	2.00		12524	11.4%
	3.00		25253	23.1%
	4.00		1108	1.0%
	5.00		65437	59.8%

q173rc

		Value	Count	Percent
Standard Attributes	Position	228		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
	Valid Values	1.00		8776
2.00			15756	14.4%
3.00			26157	23.9%
4.00			28059	25.6%
5.00			30724	28.1%

FCPlanningAhead

		Value
Standard Attributes	Position	229
	Label	Financial Capability - Planning Ahead
	Type	Numeric

N Central Tendency and Dispersion	Format	F8.2
	Measurement	Scale
	Role	Input
	Valid	109472
	Missing	0
	Mean	15.2770
	Standard Deviation	4.05408
	Percentile 25	12.0000
	Percentile 50	16.0000
	Percentile 75	19.0000

q176rc

		Value	Count	Percent
Standard Attributes	Position	230		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	1.00		13249	12.1%
	3.00		18888	17.3%
	5.00		77335	70.6%

q178rc

		Value	Count	Percent
Standard Attributes	Position	231		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		

	Measurement	Nominal		
	Role	Input		
Valid Values	1.00		16612	15.2%
	3.00		51132	46.7%
	5.00		41728	38.1%

FCChoosingProducts

		Value
Standard Attributes	Position	232
	Label	Financial Capability - Choosing Products
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
	Missing	0
Central Tendency and Dispersion	Mean	16.8729
	Standard Deviation	3.01548
	Percentile 25	15.0000
	Percentile 50	18.0000
	Percentile 75	20.0000

Q180toQ187

		Value	Count	Percent
Standard Attributes	Position	233		
	Label	Sum of questions 180 to 187		
	Type	Numeric		

	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	.00		6641	6.1%
	1.00		6943	6.3%
	2.00		8269	7.6%
	3.00		10497	9.6%
	4.00		13677	12.5%
	5.00		17385	15.9%
	6.00		19132	17.5%
	7.00		16727	15.3%
	8.00		10201	9.3%

Q180toQ187b

		Value	Count	Percent
Standard Attributes	Position	234		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	.00		6641	6.1%
	1.00		6943	6.3%
	2.00		8269	7.6%
	3.00		10497	9.6%
	4.00		13677	12.5%
	5.00		63445	58.0%

q189rc

		Value	Count	Percent
Standard Attributes	Position	235		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	1.00		1948	1.8%
	2.00		7482	6.8%
	4.00		50736	46.3%
	5.00		49306	45.0%

FCStayingInformed

		Value
Standard Attributes	Position	236
	Label	Financial Capability - Staying Informed
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
N	Valid	109472
	Missing	0
Central Tendency and Dispersion	Mean	15.5825
	Standard Deviation	3.64628
	Percentile 25	14.0000
	Percentile 50	17.0000
	Percentile 75	18.0000

wealth1

		Value
Standard Attributes	Position	237
	Label	Min value of home
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
Central Tendency and Dispersion	Missing	36821
	Mean	123133.1984
	Standard Deviation	128229.71097
	Percentile 25	50000.0000
	Percentile 50	100000.0000
	Percentile 75	250000.0000

wealth2

		Value
Standard Attributes	Position	238
	Label	Min value of savings
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
Central Tendency and Dispersion	Missing	9836
	Mean	13073.2817
	Standard Deviation	18133.40208
	Percentile 25	.0000

Percentile 50	5000.0000
Percentile 75	20000.0000

wealth3

		Value
Standard Attributes	Position	239
	Label	Min value of physical assets
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	Valid	99047
Central Tendency and Dispersion	Mean	4606.0961
	Standard Deviation	8307.21780
	Percentile 25	500.0000
	Percentile 50	1000.0000
	Percentile 75	5000.0000
	Missing	10425
	N	

FinancialKnowledge

		Value
Standard Attributes	Position	240
	Label	Number of correct answers/10 in quiz
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input

Central Tendency and Dispersion	N	Valid	109472
		Missing	0
		Mean	6.1416
		Standard Deviation	1.45893
		Percentile 25	5.0000
		Percentile 50	6.0000
		Percentile 75	7.0000

buyingimpulsivity

		Value
Standard Attributes	Position	241
	Label	Buying Impulsivity (range 0-20)
	Type	Numeric
	Format	F8.2
	Measurement	Scale
	Role	Input
	N	Valid
	Missing	15
Central Tendency and Dispersion	Mean	6.4714
	Standard Deviation	5.08740
	Percentile 25	2.0000
	Percentile 50	6.0000
	Percentile 75	10.0000

female

		Value	Count	Percent
Standard Attributes	Position	242		
	Label	Female		

	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	.00		51170	46.7%
	1.00		58302	53.3%

Ethnicity

		Value	Count	Percent
Standard Attributes	Position	243		
	Label	<none>		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	1.00	White - British, Irish, Other	98891	90.3%
	2.00	Black/Black British - Caribbean, African, other	530	0.5%
	3.00	Chinese/Chinese British	936	0.9%
	4.00	Other/ rather not say	9115	8.3%