Table 1:	Sample Descriptive Statistics	
	Frequency	**Percentage**
A&WFPPs		
Use Never	9,760	53.54
Sometimes	5,861	32.15
Frequently	2,610	14.32
Primary Explanatory Variables		
	Frequency	**Percentage**
Spending and Income		
Spending More than Income	3,939	21.61
Spending About Equal to Income	6,495	35.63
Spending Less than Income	7,797	42.77
Diff. to Cover Expenses		
Very Difficult	2,523	13.84
Somewhat Difficult	6,993	38.36
Not at all Difficult	8,715	47.80
Have Emergency Fund	0.4702	0.4991
Planned for Retirement	0.4589	0.4983
Saving for College*	0.4119	0.4922
Control Variables		
Male (1 = Male)	0.4419	0.4969
White (1 = White)	0.7083	0.4546
Married (1 = Married)	0.5115	0.4999
Age		
18-24	2,275	12.48
25-34	4,106	22.52
35-44	3,957	21.70
45-54	3,901	21.4
55-64	3,084	16.92
65+	908	4.98
Education		
Did not complete HS	445	2.44
High School	2,978	16.33
High School - GED	1,230	6.75
Some College	4,979	27.31
Associate's Degree	2,024	11.10
Bachelor's Degree	4,188	22.97
Post Graduate Degree	2,387	13.09
Income		
Income < $15,000	2,061	11.3
$15,000 ≤ Income < $25,000	1,809	9.92
$25,000 ≤ Income < $35,000	1,848	10.14
$35,000 ≤ Income < $50,000	2,571	14.10
$50,000 ≤ Income < $75,000	3,511	19.26
$75,000 ≤ Income < $100,000	2,657	14.57
$100,000 ≤ Income < $150,000	2,424	13.30
Income ≥ $150,000	1,350	7.40

N = 18,231
*Only respondents who had children were included in this analysis. (N = 7,827)
Data collected from the 2018 National Financial Capability Study