

Table 1: Descriptive Statistics of Full Sample		
Variables	Frequency	Percentage
<b>Financial Satisfaction</b>		
Low Financial Satisfaction	5,987	25.03%
Moderate Financial Satisfaction	9,998	41.84%
High Financial Satisfaction	7,917	33.13%
<b>Retirement Insecurity</b>		
Low Retirement Insecurity	5,015	20.99%
Moderate Retirement Insecurity	9,830	41.14%
High Retirement Insecurity	9,051	37.88%
<b>A&amp;WFPPs Usage</b>		
Never	14,448	60.46%
Sometimes	6,822	28.55%
Frequently	2,626	10.99%
<b>Age</b>		
18–24	2,220	9.29%
25–34	4,013	16.79%
35–44	3,985	16.68%
45–54	4,156	17.39%
55–64	4,476	18.73%
65+	5,046	21.12%
<b>Household Income</b>		
Less than \$15k	2,351	9.84%
Between \$15k–\$25k	2,361	9.88%
Between \$25k–\$35k	2,528	10.58%
Between \$35k–\$50k	3,471	14.53%
Between \$50k–\$75k	4,747	19.87%
Between \$75k–\$100k	3,514	14.71%
Between \$100k–\$150k	3,201	13.4%
\$150k+	1,723	7.21%
<b>Binary Variables</b>	<b>Mean</b>	<b>Std. Dev.</b>
White (non-white as base)	0.7508	0.4326
Married (non-married as base)	0.5443	0.4980
Male (female as base)	0.4482	0.4973
Owns Home (non-homeowner as base)	0.6351	0.4813
Emergency Fund (no emergency fund as base)	0.5333	0.4989
4-Year Degree or Higher (no degree as base)	0.3652	0.4815
Children (no children as base)	0.6768	0.4677
Note: Data from the 2018 National Financial Capability Study State-by-State Survey—Tracking Dataset. N = 23,896		