

Table 2: Comparison of Financial Satisfaction and Retirement Insecurity by A&WFPP

| Variables | No A&WFPP Usage | | Moderate A&WFPP Usage | | High A&WFPP Usage | |
|---------------------------------|-------------------|------------------|-----------------------|------------------|-------------------|------------------|
| | Frequency | Percentage | Frequency | Percentage | Frequency | Percentage |
| Observations | 14,448 | 60.46% | 6,822 | 28.55% | 2,626 | 10.99 % |
| Financial Satisfaction | Percentage | Std. Dev. | Percentage | Std. Dev. | Percentage | Std. Dev. |
| Low Financial Satisfaction | 0.2446 | 0.4298 | 0.2724 | 0.4452 | 0.2243 | 0.4172 |
| Moderate Financial Satisfaction | 0.4157 | 0.4929 | 0.4475 | 0.4973 | 0.3576 | 0.4794 |
| High Financial Satisfaction | 0.3397 | 0.4736 | 0.2801 | 0.4491 | 0.4181 | 0.4933 |
| Retirement Insecurity | Percentage | Std. Dev. | Percentage | Std. Dev. | Percentage | Std. Dev. |
| High Retirement Insecurity | 0.2420 | 0.4283 | 0.1522 | 0.3592 | 0.1827 | 0.3867 |
| Mod. Retirement Insecurity | 0.4198 | 0.4935 | 0.4257 | 0.4945 | 0.3279 | 0.4695 |
| Low Retirement Insecurity | 0.3382 | 0.4931 | 0.4221 | 0.4939 | 0.4893 | 0.4999 |

Note: Data from the 2018 National Financial Capability Study State-by-State Survey—Tracking Dataset. N = 23,896