

Table 1: Descriptive Statistics—Clients and Planners

	Mean	Std. Dev.
Productivity Perspective		
Strongly disagree	0.010	0.098
Somewhat disagree	0.117	0.321
Neither agree nor disagree	0.218	0.413
Somewhat agree	0.496	0.500
Strongly agree	0.159	0.366
Confidence—Navigating		
Not confident at all	0.005	0.069
Slightly confident	0.116	0.320
Moderately confident	0.231	0.422
Very confident	0.473	0.500
Extremely confident	0.175	0.380
Confidence—Troubleshooting		
Not confident at all	0.014	0.119
Slightly confident	0.142	0.349
Moderately confident	0.449	0.498
Very confident	0.293	0.455
Extremely confident	0.101	0.302
Age		
≤24	0.020	0.142
25–34	0.319	0.466
35–44	0.408	0.492
45–54	0.092	0.289
55–64	0.100	0.300
≥65	0.060	0.238
Income		
Less than \$50,000	0.027	0.161
\$50,000–\$99,999	0.188	0.391
\$100,000–\$149,999	0.418	0.494
\$150,000–\$249,999	0.187	0.390
\$250,000–\$499,999	0.114	0.319
Greater than \$500,000	0.066	0.249
Gender		
Male	0.599	0.490
Female	0.400	0.490
Non-binary / third gender	0.001	0.035
Sex		
Straight	0.901	0.299
Gay	0.022	0.146
Lesbian	0.019	0.138
Queer	0.002	0.049
Bisexual	0.055	0.229
Race		
White/Caucasian	0.867	0.339
American Indian or Alaska Native	0.018	0.133
Black or African American	0.077	0.267
Asian	0.014	0.119
Native Hawaiian or Other Pacific	0.006	0.077
Other	0.014	0.119
Multiple races	0.002	0.049

n = 830

Table 1: Descriptive Statistics—Clients and Planners (continued)

	Mean	Std. Dev.
Relationship		
Single	0.061	0.240
Married	0.831	0.375
Cohabiting	0.059	0.236
Separated	0.012	0.109
Divorced	0.027	0.161
Widowed	0.007	0.085
Engaged	0.002	0.049
Education		
High school or some college	0.187	0.390
Associate's degree	0.195	0.397
Bachelor's degree	0.398	0.490
Graduate or professional degree	0.220	0.415

n = 830