

Appendix I - SPSS Codebook

		Notes	22-JUL-2020 09:25:22
Output Created			
Comments			
Input	Data	C:\Users\Hugo.Vi@reDrive\Documents\1 - DBA00 - SPSS 26\Output Files\Survey - Master Data Anonymised_2020.05.19_MASTER.sav	
	Active Dataset	DataSet1	
	Filter	<none>	
	Weight	<none>	
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	N of Rows in Working Data File		315
Syntax		CODEBOOK Q2.2 [n] Q2.4 [n] Q2.5 [n] Q2.7 [n] Q2.8 [n] Q2.11 [n] Q2.12 [n] Q2.19 [n] Q2.14 [n] Q2.15.1 [n] Q2.16.2 [n] Q2.17 [n] Q2.18 [n] Q2.19 [n] Q2.20 [n] Q2.21 [n] Q2.22 [n] Q3.1 [n] Q4.1 [n] Q4.2.1 [n] Q4.3.1 [n] Q5.2.1 [n] Q5.2.2 [n] Q5.2.3 [n] Q5.3.1 [n] Q5.3.2 [n] Q5.3.3 [n] Q5.3.4 [n] Q5.3.5 [n] Q5.4.1 [n] Q5.4.2 [n] Q5.4.3 [n] Q5.4.4 [n] Q5.4.5 [n] Q5.4.6 [n] Q5.5.1 [n] Q5.5.2 [n] Q5.5.3 [n] Q6.1 [n] Q6.2 [n] Q6.3 [n] Q7.2.1 [n] Q7.2.2 [n] Q7.2.3 [n] Q7.3.1 [n] Q7.3.2 [n] Q7.3.3 [n] Q7.3.4 [n] Q7.4.1 [n] Q7.4.2 [n] Q7.4.3 [n] Q7.5.1 [n] Q7.5.2 [n] Q8.1.1 [n] Q8.2.1 [n] Q8.2.2 [n] Q8.2.3 [n] Q8.2.4 [n] Q8.2.5 [n] Q8.2.6 [n] Q8.2.7 [n] Q8.2.8 [n] Q8.3.1 [n] Q8.3.2 [n] Q8.3.3 [n] Q8.3.4 [n] Q8.3.5 [n] Q8.3.6 [n] Q8.3.7 [n] Q8.3.8 [n] Q8.4.1 [n] Q8.4.2 [n] Q8.4.3 [n] Q8.4.3_recode [n] Q8.4.4 [n] Q8.5.1 [n] Q8.5.2 [n] Q8.5.3 [n] Q8.5.4 [n] Q8.6.5 [n] Q8.6.6 [n] Q8.6.1 [n] Q8.6.2 [n] Q8.6.3 [n] Q8.7.1 [n] Q8.7.2 [n] Q8.7.3 [n] Q10.1.1 [n] Q10.1.2 [n] Q10.1.3 [n] Q10.1.4 [n] Q10.1.5 [n] Q10.1.6 [n] Q10.1.7 [n] Q11.1.1 [n] Q11.1.2 [n] Q11.1.3 [n] Q11.1.4 [n] Q11.1.5 [n] Q11.1.6 [n] Q11.1.7 [n] Q11.1.8 [n] Q11.2.1 [n] Q11.2.2 [n] Q11.2.3 [n] Q11.2.4 [n] Q11.2.5 [n] Q11.3.1 [n] Q11.3.2 [n] Q11.3.3 [n] Q11.3.4 [n] Q11.4.1 [n] Q11.4.2 [n] Q11.4.3 [n] Q12.2.1.1 [n] Q12.2.1.2 [n] Q12.2.1.3 [n] Q12.2.1.4 [n] Q12.2.1.5 [n] Q12.2.1.6 [n] Q12.2.1.7 [n] Q12.2.1.8 [n] Q12.2.1.9 [n] Q12.2.2.1 [n] Q12.2.2.2 [n] Q12.2.2.3 [n] Q12.2.2.4 [n] Q12.2.2.5 [n] Q12.2.2.6 [n] Q12.2.2.7 [n] Q12.2.2.8 [n] Q12.2.2.9 [n] Q12.2.3.1 [n] Q12.2.3.2 [n] Q12.2.3.3 [n] Q12.2.3.4 [n] Q12.2.3.5 [n] Q12.2.3.6 [n] Q12.2.3.7 [n] Q12.2.3.8 [n] Q12.2.3.9 [n] Q12.3.1 [n] Q12.3.2 [n] Q12.3.3 [n] Q12.3.4 [n] Q12.3.5 [n] Q12.3.6 [n] Q12.3.7 [n] Q12.4.1 [n]	
Resources	Processor Time		00:00:00.41
	Elapsed Time		00:00:00.30

Warnings

Value labels, counts, and/or percents not displayed for the following variables or multiple response sets because the number of unique, valid values exceeds the specified maximum or default maximum of 200:  
 Q2.4

**Q2.2**

		Value	Count	Percent
Standard Attributes	Position	Q 2.2 Age	11	
	Label			
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
Valid Values	11	Under 18	0	0.0%
	12	18 - 19	35	11.1%
	13	20 - 21	103	32.7%
	14	22 - 23	106	33.7%
	15	24 - 25	40	12.7%
	16	26 - 27	19	6.0%
	17	28 - 29	8	2.5%
	18	30 - 31	1	0.3%
	19	32 or older	3	1.0%

**Q2.3**

		Value	Count	Percent
Standard Attributes	Position	Q 2.3 Sex	12	
	Label			
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Male	171	54.3%
	2	Female	144	45.7%
	3	Prefer not to say	0	0.0%

**Q2.4**

		Value	Count	Percent
Standard Attributes	Position	Q 2.4 Principal Nationality	13	
	Label			
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		

**Q2.5**

		Value	Count	Percent
Standard Attributes	Position	Q 2.5 Undergraduate Degree Programme at Reutlingen University	14	
	Label			
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Applied Chemistry Faculty - Applied Chemistry	20	6.3%
	2	Applied Chemistry Faculty - Biomedical Sciences	32	10.2%
	3	ESB Business School - International Business	38	12.1%
	4	ESB Business School - International Management	45	14.3%
	5	ESB Business School - International Operations and Logistics Management	21	6.7%
	6	ESB Business School - Production Management	21	6.7%
	7	Engineering Faculty - International Project Engineering	20	6.3%
	8	Engineering Faculty - Mechanical Engineering	23	7.3%
	9	Engineering Faculty - Mechatronics	18	5.7%
	10	Informatics Faculty - Media and Communication Informatics	15	4.8%
	11	Informatics Faculty - Business Informatics	17	5.4%
	12	Informatics Faculty - Medical Technical Informatics	14	4.4%
	13	Textiles & Design Faculty - International Fashion Retail	12	3.8%
	14	Textiles & Design Faculty - Textile Design / Fashion Design	1	0.3%
	15	Textiles & Design Faculty - Textile Technology - Textile Management	17	5.4%
	16	Textiles & Design Faculty - Transportation Interior Design	1	0.3%
	17	Other bachelor degree programme	0	0.0%

**Q2.7**

		Value	Count	Percent
Standard Attributes	Position	Q 2.7 Class Rank	16	
	Label			
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
Valid Values	1	1. Semester	31	9.8%
	2	2. Semester	54	17.1%
	3	3. Semester	22	7.0%
	4	4. Semester	54	17.1%
	5	5. Semester	21	6.7%
	6	6. Semester	53	16.8%
	7	7. Semester	34	10.8%
	8	8. Semester	46	14.6%

## Q2.8

		Value	Count	Percent
Standard Attributes	Position		17	
	Label	Q 2.8 Personal Finance Education received prior to university studies		
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	225	71.4%
	1	Yes	90	28.6%

## Q2.11

		Value	Count	Percent
Standard Attributes	Position		24	
	Label	Q 2.11 Personal Finance Education received prior to university studies covered stock market relevant subjects		
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	31	9.8%
	1	Yes	59	18.7%
Missing Values	System		225	71.4%

## Q2.12

		Value	Count	Percent
Standard Attributes	Position		25	
	Label	Q 2.12 Personal Finance Education received during university studies		
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	259	82.2%
	1	Yes	56	17.8%

## Q2.13

		Value	Count	Percent
Standard Attributes	Position		26	
	Label	Q 2.13 Personal Finance Education received during university studies covered stock market relevant subjects		
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	12	3.8%
	1	Yes	44	14.0%
Missing Values	System		259	82.2%

## Q2.14

		Value	Count	Percent
Standard Attributes	Position		27	
	Label	Q 2.14 Parent (Legal Guardian) predominantly handling money management matters		
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	1	Father (Male legal guardian)	147	46.7%
	2	Mother (Female legal guardian)	61	19.4%
	17	Both parents (legal guardians) jointly	85	27.0%
	18	Not applicable	22	7.0%

## Q2.16\_1

		Value	Count	Percent
Standard Attributes	Position		29	
	Label	Q 2.16 Assessment of financial knowledge of Father (Male Guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		305	
	Missing		10	
Central Tendency and Dispersion	Mean		3.56	
	Standard Deviation		0.905	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		4.00	
Labeled Values	1	Terrible knowledge	8	2.5%
	2	Poor knowledge	20	6.3%
	3	Average knowledge	113	35.9%
	4	Good knowledge	121	38.4%
	5	Excellent knowledge	43	13.7%

## Q2.16\_2

		Value	Count	Percent
Standard Attributes	Position		30	
	Label	Q 2.16 Assessment of financial knowledge of Mother (Female Guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	Valid		308	
Central Tendency and Dispersion	Missing		7	
	Mean		3.08	
	Standard Deviation		0.980	
	Percentile 25		2.00	
	Percentile 50		3.00	
Labeled Values	Percentile 75		4.00	
	1	Terrible knowledge	16	5.1%
	2	Poor knowledge	68	21.8%
	3	Average knowledge	126	40.0%
	4	Good knowledge	76	24.1%
	5	Excellent knowledge	22	7.0%

## Q2.17

		Value	Count	Percent
Standard Attributes	Position		31	
	Label	Q 2.17 Secondary Education Level of Legal Guardian (German respondents only)		
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
	Valid			
Valid Values	0	Not applicable	5	1.6%
	1	No school leaving certificate	3	1.0%
	2	8th / 9th class certificate of secondary education ("Hauptschulabschluss")	21	6.7%
	3	10th class secondary school level I certificate ("Mittlere Reife")	75	23.8%
	4	Limited qualification for university entrance ("Fachabitur")	36	11.4%
Missing Values	5	General qualification for university entrance ("Abitur")	126	40.0%
	System		49	15.6%

## Q2.18

		Value	Count	Percent
Standard Attributes	Position		32	
	Label	Q 2.18 Post-Secondary Education Level of Legal Guardian (German respondents only)		
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
	Valid			
Valid Values	0	Not applicable	3	1.0%
	1	None	14	4.4%
	2	Vocational training ("Berufsausbildung")	125	39.7%
	3	Bachelor degree or Diploma University of Applied Sciences	65	20.6%
	4	Masters degree or University Diploma	44	14.0%
Missing Values	5	Doctorate / PHD	15	4.8%
	System		49	15.6%

## Q2.19

		Value	Count	Percent
Standard Attributes	Position		33	
	Label	Q 2.19 Education Level of Legal Guardian (Non-German respondents only)		
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
	Valid			
Valid Values	0	Not applicable	4	1.3%
	1	No schooling completed	4	1.3%
	2	Some high school, no diploma	3	1.0%
	3	High school graduate, diploma or equivalent	8	2.5%
	4	Some college credit, no degree	3	1.0%
	5	Trade/technical/vocational training	7	2.2%
	6	Associate degree	1	0.3%
	7	Bachelor's degree	12	3.8%
	8	Master's degree	7	2.2%
	9	Professional degree	0	0.0%
Missing Values	10	Doctorate degree	0	0.0%
	System		266	84.4%

## Q2.20

		Value	Count	Percent
Standard Attributes	Position		34	
	Label	Q 2.20 Living arrangements		
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
	Valid			
Valid Values	1	I live alone (only adult in household)	67	21.3%
	2	I live with my spouse/partner/significant other	30	9.5%
	3	I live in my parents' home	102	32.4%
	4	I live with other family, friends, or roommates.	112	35.8%
	5	Prefer not to say	4	1.3%

## Q2.21

		Value	Count	Percent
Standard Attributes	Position		35	
	Label	Q 2.21 Principal Source of Financial Support		
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
	Valid			
Valid Values	1	Own salary / wage (employment)	110	34.9%
	2	Income from own business	8	2.5%
	3	Supported by parents and/or other relatives	147	46.7%
	4	Scholarship	14	4.4%
	5	Other principal source of financial support	5	1.6%
	6	Prefer not to say	13	4.1%
		7	German Federal Student Loan ("BAföG")	18

**Q2.22**

		Value	Count	Percent
Standard Attributes	Position		36	
	Label	You selected "Other principal source of financial support" in the previous question. Please specify.		
	Type	String		
	Format	A2000		
	Measurement	Nominal		
	Role	Input		
	Valid Values			291
	bafofg		1	0.3%
	BafoG		11	3.5%
	BafoG		1	0.3%
	BafoG		4	1.3%
	elternunabhängiges BafoG		1	0.3%
	Kindergeld/Ersparnisse		1	0.3%
	Mitrijob		1	0.3%
	Praxissemester		1	0.3%
	Rente		1	0.3%
	Rücklagen aus ehemaliger Berufstätigkeit vor Studium		1	0.3%
	Weiserverte		1	0.3%

**Q3.1**

		Value	Count	Percent
Standard Attributes	Position		37	
	Label	Q 3.1 Do you have practical experience of investing in the stock market (either by buying stocks or by buying equity mutual funds)?		
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
	Valid Values			221
	0	No		
	1	Yes	94	29.8%

**Q4.1**

		Value	Count	Percent
Standard Attributes	Position		38	
	Label	Q 4.1 Are you currently invested in stocks and/or equity mutual funds?		
	Type	Numeric		
	Format	F40		
	Measurement	Ordinal		
	Role	Input		
	Valid Values			219
	0	No		
	1	Yes	96	30.5%

**Q4.2\_1**

		Value	Count	Percent
Standard Attributes	Position		39	
	Label	Q 4.2 I expect to invest in stocks and/or equity mutual funds as soon as my personal financial circumstances allow it. - Definitely do/Definitely do not		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		219
	Missing		96	
Central Tendency and Dispersion	Mean		4.65	
	Standard Deviation		1.755	
	Percentile 25		3.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	7	13	4.1%
	2	6	22	7.0%
	3	5	23	7.3%
	4	4	25	7.9%
	5	3	54	17.1%
	6	2	51	16.2%
	7	1	31	9.8%

**Q4.3\_1**

		Value	Count	Percent
Standard Attributes	Position		40	
	Label	Q 4.3 Going forward, I expect to continue investing in stocks and/or equity mutual funds to the extent that my personal financial circumstances allow it. - Definitely do/Definitely do not		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		96
	Missing		219	
Central Tendency and Dispersion	Mean		6.30	
	Standard Deviation		1.224	
	Percentile 25		6.00	
	Percentile 50		7.00	
	Percentile 75		7.00	
Labeled Values	1	7	3	1.0%
	2	6	0	0.0%
	3	5	0	0.0%
	4	4	3	1.0%
	5	3	7	2.2%
	6	2	26	8.3%
	7	1	57	18.1%

**Q5.2\_1**

		Value	Count	Percent
Standard Attributes	Position		41	
	Label	Q 5.2.1 Agreement to statement "In general, people can't be trusted."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.89	
	Standard Deviation		1.537	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	Strongly disagree	15	4.8%
	2	Disagree	56	17.8%
	3	Somewhat disagree	63	20.0%
	4	Neither agree nor disagree	55	17.5%
	5	Somewhat agree	80	25.4%
	6	Agree	34	10.8%
	7	Strongly agree	12	3.8%

## Q5.2\_2

		Value	Count	Percent
Standard Attributes	Position		42	
	Label	Q 5.2.2 Agreement to statement "When dealing with strangers, it is better to be cautious before trusting them."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		5.07	
	Standard Deviation		1.400	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	Strongly disagree	4	1.3%
	2	Disagree	14	4.4%
	3	Somewhat disagree	30	9.5%
	4	Neither agree nor disagree	38	12.1%
	5	Somewhat agree	95	30.2%
	6	Agree	89	28.3%
	7	Strongly agree	45	14.3%

## Q5.2\_3

		Value	Count	Percent
Standard Attributes	Position		43	
	Label	Q 5.2.3 Agreement to statement "Nowadays you can't rely on anybody."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.33	
	Standard Deviation		1.578	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		5.00	
Labeled Values	1	Strongly disagree	35	11.1%
	2	Disagree	77	24.4%
	3	Somewhat disagree	73	23.2%
	4	Neither agree nor disagree	49	15.6%
	5	Somewhat agree	51	16.2%
	6	Agree	19	6.0%
	7	Strongly agree	11	3.5%

## Q5.3\_1

		Value	Count	Percent
Standard Attributes	Position		44	
	Label	Q 5.3.1 Frequency of engaging in "Giving or attending a party"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.88	
	Standard Deviation		1.254	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	Never	13	4.1%
	2	Once a year or less	34	10.8%
	3	Several times a year	71	22.5%
	4	Once a month	74	23.5%
	5	Several times a month	106	33.7%
	6	Several times a week	17	5.4%
	7	Almost every day	0	0.0%

## Q5.3\_2

		Value	Count	Percent
Standard Attributes	Position		45	
	Label	Q 5.3.2 Frequency of engaging in "Entertaining people in your home"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		4.04	
	Standard Deviation		1.369	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	Never	18	5.7%
	2	Once a year or less	23	7.3%
	3	Several times a year	68	21.6%
	4	Once a month	63	20.0%
	5	Several times a month	110	34.9%
	6	Several times a week	28	8.9%
	7	Almost every day	5	1.6%

## Q5.3\_3

		Value	Count	Percent
Standard Attributes	Position		46	
	Label	Q 5.3.3 Frequency of engaging in "Visiting with friends"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		5.12	
	Standard Deviation		0.986	
	Percentile 25		5.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	Never	1	0.3%
	2	Once a year or less	1	0.3%
	3	Several times a year	22	7.0%
	4	Once a month	37	11.7%
	5	Several times a month	145	46.0%
	6	Several times a week	92	29.2%
	7	Almost every day	17	5.4%

**Q5.3\_4**

		Value	Count	Percent
Standard Attributes	Position		47	
	Label	Q 5.3.4 Frequency of engaging in "Doing volunteer work"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		2.93	
	Standard Deviation		1.794	
	Percentile 25		1.00	
	Percentile 50		2.00	
Labeled Values	Percentile 75		5.00	
	1	Never	97	30.8%
	2	Once a year or less	61	19.4%
	3	Several times a year	45	14.3%
	4	Once a month	30	9.5%
	5	Several times a month	48	15.2%
	6	Several times a week	29	9.2%
	7	Almost every day	5	1.6%

**Q5.3\_5**

		Value	Count	Percent
Standard Attributes	Position		48	
	Label	Q 5.3.5 Frequency of engaging in "Talking with or visiting your neighbors"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.76	
	Standard Deviation		1.715	
	Percentile 25		2.00	
	Percentile 50		4.00	
Labeled Values	Percentile 75		5.00	
	1	Never	44	14.0%
	2	Once a year or less	36	11.4%
	3	Several times a year	59	18.7%
	4	Once a month	50	15.9%
	5	Several times a month	79	25.1%
	6	Several times a week	32	10.2%
	7	Almost every day	15	4.8%

**Q5.4\_1**

		Value	Count	Percent
Standard Attributes	Position		49	
	Label	Q 5.4.1 Agreement to statement "I rarely count on good things happening to me."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.43	
	Standard Deviation		1.553	
	Percentile 25		2.00	
	Percentile 50		3.00	
Labeled Values	Percentile 75		5.00	
	1	Strongly disagree	30	9.5%
	2	Disagree	69	21.9%
	3	Somewhat disagree	75	23.8%
	4	Neither agree nor disagree	61	19.4%
	5	Somewhat agree	46	14.6%
	6	Agree	23	7.3%
	7	Strongly agree	11	3.5%

**Q5.4\_2**

		Value	Count	Percent
Standard Attributes	Position		50	
	Label	Q 5.4.2 Agreement to statement "I'm always optimistic about my future."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		5.23	
	Standard Deviation		1.318	
	Percentile 25		5.00	
	Percentile 50		5.00	
Labeled Values	Percentile 75		6.00	
	1	Strongly disagree	3	1.0%
	2	Disagree	11	3.5%
	3	Somewhat disagree	20	6.3%
	4	Neither agree nor disagree	43	13.7%
	5	Somewhat agree	84	26.7%
	6	Agree	108	34.3%
	7	Strongly agree	46	14.6%

**Q5.4\_3**

		Value	Count	Percent
Standard Attributes	Position		51	
	Label	Q 5.4.3 Agreement to statement "In uncertain times, I usually expect the best."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.20	
	Standard Deviation		1.406	
	Percentile 25		3.00	
	Percentile 50		4.00	
Labeled Values	Percentile 75		5.00	
	1	Strongly disagree	8	2.5%
	2	Disagree	29	9.2%
	3	Somewhat disagree	69	21.9%
	4	Neither agree nor disagree	62	19.7%
	5	Somewhat agree	95	30.2%
	6	Agree	37	11.7%
	7	Strongly agree	15	4.8%

## Q5.4\_4

		Value	Count	Percent	
Standard Attributes	Position		52		
	Label	Q 5.4.4 Agreement to statement "If something can go wrong for me, it will."			
	Type	Numeric			
	Format	F40			
	Measurement	Scale			
	Role	Input			
N	Valid		315		
	Missing		0		
	Central Tendency and Dispersion	Mean		3.41	
		Standard Deviation		1.525	
		Percentile 25		2.00	
Percentile 50			3.00		
Percentile 75		4.00			
Labeled Values	1	Strongly disagree	24	7.6%	
	2	Disagree	73	23.2%	
	3	Somewhat disagree	86	27.3%	
	4	Neither agree nor disagree	63	20.0%	
	5	Somewhat agree	32	10.2%	
	6	Agree	24	7.6%	
	7	Strongly agree	13	4.1%	

## Q5.4\_5

		Value	Count	Percent	
Standard Attributes	Position		53		
	Label	Q 5.4.5 Agreement to statement "Overall, I count on more good things to happen to me than bad things."			
	Type	Numeric			
	Format	F40			
	Measurement	Scale			
	Role	Input			
N	Valid		315		
	Missing		0		
	Central Tendency and Dispersion	Mean		5.35	
		Standard Deviation		1.223	
		Percentile 25		5.00	
Percentile 50			6.00		
Percentile 75		6.00			
Labeled Values	1	Strongly disagree	1	0.3%	
	2	Disagree	3	1.0%	
	3	Somewhat disagree	26	8.3%	
	4	Neither agree nor disagree	41	13.0%	
	5	Somewhat agree	81	25.7%	
	6	Agree	111	35.2%	
	7	Strongly agree	52	16.5%	

## Q5.4\_6

		Value	Count	Percent	
Standard Attributes	Position		54		
	Label	Q 5.4.6 Agreement to statement "I hardly ever count on things to go my way."			
	Type	Numeric			
	Format	F40			
	Measurement	Scale			
	Role	Input			
N	Valid		315		
	Missing		0		
	Central Tendency and Dispersion	Mean		3.72	
		Standard Deviation		1.482	
		Percentile 25		3.00	
Percentile 50			3.00		
Percentile 75		5.00			
Labeled Values	1	Strongly disagree	11	3.5%	
	2	Disagree	62	19.7%	
	3	Somewhat disagree	85	27.0%	
	4	Neither agree nor disagree	60	19.0%	
	5	Somewhat agree	50	15.9%	
	6	Agree	38	12.1%	
	7	Strongly agree	9	2.9%	

## Q5.5\_1

		Value	Count	Percent	
Standard Attributes	Position		55		
	Label	Q 5.5.1 Agreement to statement "I find it more satisfying to spend money than to save it for the long term"			
	Type	Numeric			
	Format	F40			
	Measurement	Scale			
	Role	Input			
N	Valid		315		
	Missing		0		
	Central Tendency and Dispersion	Mean		3.52	
		Standard Deviation		1.695	
		Percentile 25		2.00	
Percentile 50			3.00		
Percentile 75		5.00			
Labeled Values	0	Do not understand/ Do not want to answer	1	0.3%	
	1	Strongly disagree	36	11.4%	
	2	Disagree	68	21.6%	
	3	Somewhat disagree	70	22.2%	
	4	Neither agree nor disagree	29	9.2%	
	5	Somewhat agree	62	19.7%	
	6	Agree	42	13.3%	
7	Strongly agree	7	2.2%		

## Q5.5\_2

		Value	Count	Percent	
Standard Attributes	Position		56		
	Label	Q 5.5.2 Agreement to statement "I tend to live for today and let tomorrow take care of itself"			
	Type	Numeric			
	Format	F40			
	Measurement	Scale			
	Role	Input			
N	Valid		315		
	Missing		0		
	Central Tendency and Dispersion	Mean		3.15	
		Standard Deviation		1.611	
		Percentile 25		2.00	
Percentile 50			3.00		
Percentile 75		5.00			
Labeled Values	0	Do not understand/ Do not want to answer	1	0.3%	
	1	Strongly disagree	46	14.6%	
	2	Disagree	86	27.3%	
	3	Somewhat disagree	70	22.2%	
	4	Neither agree nor disagree	31	9.8%	
	5	Somewhat agree	49	15.6%	
	6	Agree	28	8.9%	
7	Strongly agree	4	1.3%		

## Q5.5\_3

		Value	Count	Percent	
Standard Attributes	Position		57		
	Label	Q 5.5.3 Agreement to statement "Money is there to be spent"			
	Type	Numeric			
	Format	F40			
	Measurement	Scale			
	Role	Input			
N	Valid		315		
	Missing		0		
	Central Tendency and Dispersion	Mean		3.88	
		Standard Deviation		1.519	
		Percentile 25		3.00	
Percentile 50			4.00		
Percentile 75		5.00			
Labeled Values	0	Do not understand/ Do not want to answer	0	0.0%	

1	Strongly disagree	30	9.5%
2	Disagree	35	11.1%
3	Somewhat disagree	52	16.5%
4	Neither agree nor disagree	68	21.5%
5	Somewhat agree	91	28.5%
6	Agree	35	11.1%
7	Strongly agree	4	1.3%

**Q6.1**

		Value	Count	Percent
Standard Attributes	Position		58	
	Label	Q 6.1 Risk Aversion Question 1 - Would you take the new job? 50% chance it will double your income and a 50% chance that it will cut your (family) income by a third.		
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	108	34.3%
	1	Yes	138	43.8%
	2	Do not know	69	21.9%

**Q6.2**

		Value	Count	Percent
Standard Attributes	Position		59	
	Label	Q 6.2 Risk Aversion Question 2 - Would you take the new job? 50% chance that it would double your (family) income, and 50% that it would cut it in half.		
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	70	22.2%
	1	Yes	49	15.6%
	2	Do not know	19	6.0%
Missing Values	System		177	56.2%

**Q6.3**

		Value	Count	Percent
Standard Attributes	Position		60	
	Label	Q 6.3 Risk Aversion Question 3 - Would you take the new job? 50% chance that it would double your (family) income and 50% that it would cut it by 20 percent.		
	Type	Numeric		
	Format	F40		
	Measurement	Nominal		
	Role	Input		
Valid Values	0	No	60	19.0%
	1	Yes	68	21.6%
	2	Do not know	49	15.6%
Missing Values	System		138	43.8%

**Q7.2\_1**

		Value	Count	Percent
Standard Attributes	Position		61	
	Label	Q 7.2.1 PBC / Control beliefs - Agreement to statement "I believe that I currently possess the required knowledge and skills to successfully invest in the stock market."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.10	
	Standard Deviation		1.769	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		5.00	
Labeled Values	1	Strongly disagree	70	22.2%
	2	Disagree	70	22.2%
	3	Somewhat disagree	67	21.3%
	4	Neither agree nor disagree	24	7.6%
	5	Somewhat agree	47	14.9%
	6	Agree	24	7.6%
	7	Strongly agree	13	4.1%

**Q7.2\_2**

		Value	Count	Percent
Standard Attributes	Position		62	
	Label	Q 7.2.2 PBC / Control beliefs - Agreement to statement "If I really wanted to, I could successfully invest in the stock market."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.00	
	Standard Deviation		1.601	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	Strongly disagree	22	7.0%
	2	Disagree	47	14.9%
	3	Somewhat disagree	44	14.0%
	4	Neither agree nor disagree	69	21.9%
	5	Somewhat agree	74	23.5%
	6	Agree	46	14.6%
	7	Strongly agree	13	4.1%



**Q7.2\_3**

		Value	Count	Percent
Standard Attributes	Position		63	
	Label	Q 7.2.3 PBC / Control beliefs - Agreement to statement "My investing in the stock market successfully is mainly up to me."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.33	
	Standard Deviation		1.518	
	Percentile 25		3.00	
	Percentile 50		5.00	
Labeled Values	Percentile 75		5.00	
	1	Strongly disagree	14	4.4%
	2	Disagree	25	7.9%
	3	Somewhat disagree	56	17.8%
	4	Neither agree nor disagree	60	19.0%
	5	Somewhat agree	86	27.3%
	6	Agree	55	17.5%
	7	Strongly agree	19	6.0%

**Q7.3\_1**

		Value	Count	Percent
Standard Attributes	Position		64	
	Label	Q 7.3.1 PBC / Self Assessment of "overall financial knowledge"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.09	
	Standard Deviation		1.103	
	Percentile 25		3.00	
	Percentile 50		4.00	
Labeled Values	Percentile 75		5.00	
	1	No knowledge	3	1.0%
	2	Terrible knowledge	21	6.7%
	3	Poor knowledge	61	19.4%
	4	Average knowledge	119	37.8%
	5	Good knowledge	87	27.6%
	6	Very Good knowledge	16	5.7%
	7	Excellent knowledge	6	1.9%

**Q7.3\_2**

		Value	Count	Percent
Standard Attributes	Position		65	
	Label	Q 7.3.2 PBC / Self Assessment of "required knowledge to manage your personal finances"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.66	
	Standard Deviation		1.135	
	Percentile 25		4.00	
	Percentile 50		5.00	
Labeled Values	Percentile 75		6.00	
	1	No knowledge	2	0.6%
	2	Terrible knowledge	8	2.5%
	3	Poor knowledge	31	9.8%
	4	Average knowledge	97	30.8%
	5	Good knowledge	107	34.0%
	6	Very Good knowledge	55	17.5%
	7	Excellent knowledge	15	4.8%

**Q7.3\_3**

		Value	Count	Percent
Standard Attributes	Position		66	
	Label	Q 7.3.3 PBC / Self Assessment of "financial knowledge concerning investing in stock markets"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.27	
	Standard Deviation		1.497	
	Percentile 25		2.00	
	Percentile 50		3.00	
Labeled Values	Percentile 75		4.00	
	1	No knowledge	42	13.3%
	2	Terrible knowledge	62	19.7%
	3	Poor knowledge	80	25.4%
	4	Average knowledge	59	18.7%
	5	Good knowledge	49	15.6%
	6	Very Good knowledge	18	5.7%
	7	Excellent knowledge	5	1.6%

**Q7.3\_4**

		Value	Count	Percent
Standard Attributes	Position		67	
	Label	Q 7.3.4 PBC / Self Assessment of "financial knowledge as it relates to financial products (bank products, insurances, financial markets products such as stocks, bonds, mutual funds, etc.)"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.50	
	Standard Deviation		1.411	
	Percentile 25		2.00	
	Percentile 50		3.00	
Labeled Values	Percentile 75		5.00	
	1	No knowledge	23	7.3%
	2	Terrible knowledge	60	19.0%
	3	Poor knowledge	77	24.4%
	4	Average knowledge	76	24.1%
	5	Good knowledge	54	17.1%
	6	Very Good knowledge	20	6.3%
	7	Excellent knowledge	5	1.6%

**Q7.4\_1**

		Value	Count	Percent
Standard Attributes	Position		68	
	Label	Q 7.4.1 PBC / Comfort level to "manage your personal finances"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		5.16	
	Standard Deviation		1.242	
	Percentile 25		4.00	
	Percentile 50		5.00	
Labeled Values	Percentile 75		6.00	
	1	Extremely uncomfortable	1	0.3%
	2	Moderately uncomfortable	8	2.5%

3	Slightly uncomfortable	30	9.5%
4	Neither comfortable nor uncomfortable	40	12.7%
5	Slightly comfortable	91	28.9%
6	Moderately comfortable	112	35.8%
7	Extremely comfortable	33	10.5%

**Q7.4\_2**

		Value	Count	Percent
Standard Attributes		Position	69	
		Label		
		Q 7.4.2 PBC / Comfort level to "invest in the stock market"		
		Type		
		Numeric		
		Format		
		F40		
		Measurement		
		Scale		
		Role		
		Input		
N		Valid	315	
		Missing	0	
Central Tendency and Dispersion		Mean	3.26	
		Standard Deviation	1.673	
		Percentile 25	2.00	
		Percentile 50	3.00	
		Percentile 75	5.00	
Labeled Values		1	52	16.5%
		Extremely uncomfortable		
		2	68	21.6%
		Moderately uncomfortable		
		3	72	22.9%
		Slightly uncomfortable		
		4	38	12.1%
		Neither comfortable nor uncomfortable		
		5	47	14.9%
		Slightly comfortable		
		6	30	9.5%
		Moderately comfortable		
		7	8	2.5%
		Extremely comfortable		

**Q7.4\_3**

		Value	Count	Percent
Standard Attributes		Position	70	
		Label		
		Q 7.4.3 PBC / Comfort level to "choose and buy financial products (bank products, insurances, financial markets products such as stocks, bonds, mutual funds, etc.)"		
		Type		
		Numeric		
		Format		
		F40		
		Measurement		
		Scale		
		Role		
		Input		
N		Valid	315	
		Missing	0	
Central Tendency and Dispersion		Mean	3.40	
		Standard Deviation	1.606	
		Percentile 25	2.00	
		Percentile 50	3.00	
		Percentile 75	5.00	
Labeled Values		1	37	11.7%
		Extremely uncomfortable		
		2	72	22.9%
		Moderately uncomfortable		
		3	69	21.9%
		Slightly uncomfortable		
		4	46	14.6%
		Neither comfortable nor uncomfortable		
		5	52	16.5%
		Slightly comfortable		
		6	34	10.8%
		Moderately comfortable		
		7	5	1.6%
		Extremely comfortable		

**Q7.5\_1**

		Value	Count	Percent
Standard Attributes		Position	71	
		Label		
		Q 7.5.1 PBC / Level of Certainty that "success in investing in the stock market is in your control?"		
		Type		
		Numeric		
		Format		
		F40		
		Measurement		
		Scale		
		Role		
		Input		
N		Valid	315	
		Missing	0	
Central Tendency and Dispersion		Mean	2.85	
		Standard Deviation	0.969	
		Percentile 25	2.00	
		Percentile 50	3.00	
		Percentile 75	4.00	
Labeled Values		1	26	8.3%
		Not at all sure		
		2	90	28.6%
		Not very sure		
		3	112	35.6%
		More or less sure		
		4	80	25.4%
		Fairly sure		
		5	7	2.2%
		Absolutely sure		

**Q7.5\_2**

		Value	Count	Percent
Standard Attributes		Position	72	
		Label		
		Q 7.5.2 PBC / Level of Certainty that "you have the required ability to invest successfully in the stock market?"		
		Type		
		Numeric		
		Format		
		F40		
		Measurement		
		Scale		
		Role		
		Input		
N		Valid	315	
		Missing	0	
Central Tendency and Dispersion		Mean	2.52	
		Standard Deviation	1.098	
		Percentile 25	2.00	
		Percentile 50	2.00	
		Percentile 75	3.00	
Labeled Values		1	57	18.1%
		Not at all sure		
		2	117	37.1%
		Not very sure		
		3	74	23.5%
		More or less sure		
		4	54	17.1%
		Fairly sure		
		5	13	4.1%
		Absolutely sure		

**Q8.1\_1**

		Value	Count	Percent
Standard Attributes	Position		73	
	Label	Q 8.1.1 Intention to Behaviour: I want to invest in stocks and/or equity mutual funds as soon as my personal financial circumstances allow it.		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		219
Central Tendency and Dispersion	Mean		4.50	
	Standard Deviation		1.767	
	Percentile 25		3.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	7	14	4.4%
	2	6	27	8.6%
	3	5	24	7.6%
	4	4	23	7.3%
	5	3	59	18.7%
	6	2	46	14.6%
	7	1	26	8.3%

**Q8.2\_1**

		Value	Count	Percent
Standard Attributes	Position		74	
	Label	Q 8.1.2 Intention to Behaviour: I will continue to invest in stocks and/or equity mutual funds to the extent that my personal financial circumstances allow it. - Extremely Likely/Extremely Unlikely		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		96
Central Tendency and Dispersion	Mean		2.19	
	Standard Deviation		6.23	
	Percentile 25		0.967	
	Percentile 50		6.00	
	Percentile 75		7.00	
Labeled Values	1	7	0	0.0%
	2	6	1	0.3%
	3	5	1	0.3%
	4	4	0	0.0%
	5	3	19	6.0%
	6	2	27	8.6%
	7	1	48	15.2%

**Q9.2\_1**

		Value	Count	Percent
Standard Attributes	Position		75	
	Label	Q 9.2.1 SM / Belief Strength / Morality "The stock market is corrupt"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		4.37	
	Standard Deviation		1.413	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		6.00	
Labeled Values	0	Do not understand the statement	4	1.3%
	1	Strongly disagree	3	1.0%
	2	Disagree	18	5.7%
	3	Somewhat disagree	58	18.4%
	4	Neither agree nor disagree	90	28.6%
	5	Somewhat agree	63	20.0%
	6	Agree	65	20.6%
7	Strongly agree	14	4.4%	

**Q9.2\_2**

		Value	Count	Percent
Standard Attributes	Position		76	
	Label	Q 9.2.2 SM / Belief Strength / Morality "The stock market is rigged"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		4.03	
	Standard Deviation		1.476	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	8	2.5%
	1	Strongly disagree	4	1.3%
	2	Disagree	20	6.3%
	3	Somewhat disagree	94	29.8%
	4	Neither agree nor disagree	74	23.5%
	5	Somewhat agree	53	16.8%
	6	Agree	53	16.8%
7	Strongly agree	9	2.9%	

**Q9.2\_3**

		Value	Count	Percent
Standard Attributes	Position		77	
	Label	Q 9.2.3 SM / Belief Strength / Morality "The stock market is under-regulated"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		3.70	
	Standard Deviation		1.874	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	38	12.1%
	1	Strongly disagree	6	1.9%
	2	Disagree	21	6.7%
	3	Somewhat disagree	54	17.1%
	4	Neither agree nor disagree	92	29.2%
	5	Somewhat agree	50	15.9%
	6	Agree	41	13.0%
7	Strongly agree	13	4.1%	

## Q9\_2\_4

		Value	Count	Percent
Standard Attributes	Position		78	
	Label	Q 9.2.4 SMI / Belief Strength / Morality "The stock market is harmful to society as a whole."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		4.81	
	Standard Deviation		1.585	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	0	Do not understand the statement	3	1.0%
	1	Strongly disagree	7	2.2%
	2	Disagree	16	5.1%
	3	Somewhat disagree	36	11.4%
	4	Neither agree nor disagree	65	20.6%
	5	Somewhat agree	68	21.6%
	6	Agree	73	23.2%
7	Strongly agree	47	14.9%	

## Q9\_2\_5

		Value	Count	Percent
Standard Attributes	Position		79	
	Label	Q 9.2.5 SMI / Belief Strength / Morality "Investing in the stock market is for suckers."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		5.95	
	Standard Deviation		1.353	
	Percentile 25		6.00	
	Percentile 50		6.00	
	Percentile 75		7.00	
Labeled Values	0	Do not understand the statement	5	1.6%
	1	Strongly disagree	3	1.0%
	2	Disagree	2	0.6%
	3	Somewhat disagree	4	1.3%
	4	Neither agree nor disagree	23	7.3%
	5	Somewhat agree	33	10.5%
	6	Agree	117	37.1%
7	Strongly agree	128	40.6%	

## Q9\_2\_6

		Value	Count	Percent
Standard Attributes	Position		80	
	Label	Q 9.2.6 SMI / Belief Strength / Morality "In their ongoing publicity efforts, publicly traded corporations commonly mislead investors."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		4.10	
	Standard Deviation		1.809	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	28	8.9%
	1	Strongly disagree	2	0.6%
	2	Disagree	11	3.5%
	3	Somewhat disagree	60	19.0%
	4	Neither agree nor disagree	75	23.8%
	5	Somewhat agree	65	20.6%
	6	Agree	54	17.1%
7	Strongly agree	20	6.3%	

## Q9\_2\_7

		Value	Count	Percent
Standard Attributes	Position		81	
	Label	Q 9.2.7 SMI / Belief Strength / Morality "Use of insider information is common in the stock market"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.18	
	Standard Deviation		1.450	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	0	Do not understand the statement	11	3.5%
	1	Strongly disagree	20	6.3%
	2	Disagree	65	20.6%
	3	Somewhat disagree	107	34.0%
	4	Neither agree nor disagree	58	18.4%
	5	Somewhat agree	32	10.2%
	6	Agree	16	5.1%
7	Strongly agree	6	1.9%	

## Q9\_2\_8

		Value	Count	Percent
Standard Attributes	Position		82	
	Label	Q 9.2.8 SMI / Belief Strength / Morality Losses and gains in the stock market are just a matter of chance		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		4.84	
	Standard Deviation		1.451	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	0	Do not understand the statement	1	0.3%
	1	Strongly disagree	7	2.2%
	2	Disagree	12	3.8%
	3	Somewhat disagree	40	12.7%
	4	Neither agree nor disagree	54	17.1%
	5	Somewhat agree	78	24.8%
	6	Agree	94	29.8%
7	Strongly agree	29	9.2%	

## Q9\_3\_1

		Value	Count	Percent
Standard Attributes	Position		83	
	Label	Q 9.3.1 SMI / Belief Strength / Facilitators "In general, financial services professionals (for example, bank advisors, financial planners, stock brokers) are trustworthy and honest to their clients."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.72	
	Standard Deviation		1.372	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	3	1.0%
	1	Strongly disagree	13	4.1%
	2	Disagree	40	12.7%
	3	Somewhat disagree	87	27.6%
	4	Neither agree nor disagree	74	23.5%
	5	Somewhat agree	71	22.5%
	6	Agree	22	7.0%
	7	Strongly agree	5	1.6%

## Q9\_3\_2

		Value	Count	Percent
Standard Attributes	Position		84	
	Label	Q 9.3.2 SMI / Belief Strength / Facilitators "In general, financial services professionals (for example, bank advisors, financial planners, stock brokers) have the best interests of clients in mind."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.68	
	Standard Deviation		1.291	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	2	0.6%
	1	Strongly disagree	12	3.8%
	2	Disagree	39	12.4%
	3	Somewhat disagree	94	29.8%
	4	Neither agree nor disagree	76	24.1%
	5	Somewhat agree	74	23.5%
	6	Agree	14	4.4%
	7	Strongly agree	4	1.3%

## Q9\_3\_3

		Value	Count	Percent
Standard Attributes	Position		85	
	Label	Q 9.3.3 SMI / Belief Strength / Facilitators "In general, financial services professionals (for example, bank advisors, bank advisors..."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		4.15	
	Standard Deviation		1.289	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	4	1.3%
	1	Strongly disagree	6	1.9%
	2	Disagree	17	5.4%
	3	Somewhat disagree	59	18.7%
	4	Neither agree nor disagree	98	31.1%
	5	Somewhat agree	92	29.2%
	6	Agree	35	11.1%
	7	Strongly agree	4	1.3%

## Q9\_3\_4

		Value	Count	Percent
Standard Attributes	Position		86	
	Label	Q 9.3.4 SMI / Belief Strength / Regulators "Stock market regulators do a good job of safeguarding investor interests."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.83	
	Standard Deviation		1.505	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	19	6.0%
	1	Strongly disagree	7	2.2%
	2	Disagree	26	8.3%
	3	Somewhat disagree	44	14.0%
	4	Neither agree nor disagree	113	35.9%
	5	Somewhat agree	76	24.1%
	6	Agree	28	8.9%
	7	Strongly agree	2	0.6%

## Q9\_3\_5

		Value	Count	Percent
Standard Attributes	Position		87	
	Label	Q 9.3.5 SMI / Belief Strength / Regulators "The financial information that publicly traded companies disclose is straightforward and honest."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		4.11	
	Standard Deviation		1.341	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	7	2.2%
	1	Strongly disagree	6	1.9%
	2	Disagree	19	6.0%
	3	Somewhat disagree	56	17.8%
	4	Neither agree nor disagree	98	31.1%
	5	Somewhat agree	87	27.6%
	6	Agree	39	12.4%
	7	Strongly agree	3	1.0%

**Q9\_3\_6**

		Value	Count	Percent
Standard Attributes	Position		88	
	Label	Q 9.3.6 SMI / Belief Strength / Regulators "Regulation of insider trading is effective."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		3.03	
	Standard Deviation		1.827	
	Percentile 25		2.00	
	Percentile 50		4.00	
	Percentile 75		4.00	
Labeled Values	0	Do not understand the statement	66	21.0%
	1	Strongly disagree	4	1.3%
	2	Disagree	23	7.3%
	3	Somewhat disagree	54	17.1%
	4	Neither agree nor disagree	114	36.2%
	5	Somewhat agree	37	11.7%
	6	Agree	17	5.4%
7	Strongly agree	0	0.0%	

**Q9\_3\_7**

		Value	Count	Percent
Standard Attributes	Position		89	
	Label	Q 9.3.7 SMI / Belief Strength / Regulators "The stock market is fair for all investors."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		3.65	
	Standard Deviation		1.491	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	7	2.2%
	1	Strongly disagree	12	3.8%
	2	Disagree	49	15.6%
	3	Somewhat disagree	85	27.0%
	4	Neither agree nor disagree	69	21.9%
	5	Somewhat agree	54	17.1%
	6	Agree	34	10.8%
7	Strongly agree	5	1.6%	

**Q9\_3\_8**

		Value	Count	Percent
Standard Attributes	Position		90	
	Label	Q 9.3.8 SMI / Belief Strength / Regulators "Stock market investors are adequately protected by antifraud and mandators disclosure rules."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		3.45	
	Standard Deviation		1.674	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		4.00	
Labeled Values	0	Do not understand the statement	36	11.4%
	1	Strongly disagree	9	2.9%
	2	Disagree	24	7.6%
	3	Somewhat disagree	56	17.8%
	4	Neither agree nor disagree	116	36.8%
	5	Somewhat agree	50	15.9%
	6	Agree	20	6.3%
7	Strongly agree	4	1.3%	

**Q9\_4\_1**

		Value	Count	Percent
Standard Attributes	Position		91	
	Label	Q 9.4.1 SMI / Belief Strength / Economic Role "The stock market plays an important role in supporting the growth of the economy"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		5.03	
	Standard Deviation		1.366	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	0	Do not understand the statement	1	0.3%
	1	Strongly disagree	3	1.0%
	2	Disagree	12	3.8%
	3	Somewhat disagree	19	6.0%
	4	Neither agree nor disagree	53	16.8%
	5	Somewhat agree	109	34.6%
	6	Agree	82	26.0%
7	Strongly agree	36	11.4%	

**Q9\_4\_2**

		Value	Count	Percent
Standard Attributes	Position		92	
	Label	Q 9.4.2 SMI / Belief Strength / Economic Role "The stock market is a measuring stick of the health of the economy"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		4.41	
	Standard Deviation		1.566	
	Percentile 25		3.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	0	Do not understand the statement	9	2.9%
	1	Strongly disagree	6	1.9%
	2	Disagree	22	7.0%
	3	Somewhat disagree	44	14.0%
	4	Neither agree nor disagree	58	18.4%
	5	Somewhat agree	97	30.8%
	6	Agree	63	20.0%
7	Strongly agree	16	5.1%	

**Q9\_4\_3**

		Value	Count	Percent
Standard Attributes	Position		93	
	Label	Q 9.4.3 SM1 / Belief Strength / Economic Role "The stock market has little relevance to real economic activity."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.02	
	Standard Deviation		1.397	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	0	Do not understand the statement	13	4.1%
	1	Strongly disagree	22	7.0%
	2	Disagree	77	24.4%
	3	Somewhat disagree	97	30.8%
	4	Neither agree nor disagree	62	19.7%
	5	Somewhat agree	31	9.8%
	6	Agree	9	2.9%
7	Strongly agree	4	1.3%	

**Q9\_4\_3\_recode**

		Value	Count	Percent
Standard Attributes	Position		94	
	Label	Q9_4_3_recode		
	Type	Numeric		
	Format	F8.2		
	Measurement	Scale		
	Role	Input		
	N	Valid		302
	Missing		13	
Central Tendency and Dispersion	Mean		4.9371	
	Standard Deviation		1.17250	
	Percentile 25		4.0000	
	Percentile 50		5.0000	
	Percentile 75		6.0000	

**Q9\_4\_4**

		Value	Count	Percent
Standard Attributes	Position		95	
	Label	Q 9.4.4 SM1 / Belief Strength / Economic Role "There are enough good quality investment opportunities in the stock market."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		4.83	
	Standard Deviation		1.403	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	0	Do not understand the statement	11	3.5%
	1	Strongly disagree	2	0.6%
	2	Disagree	5	1.6%
	3	Somewhat disagree	8	2.5%
	4	Neither agree nor disagree	83	26.3%
	5	Somewhat agree	100	31.7%
	6	Agree	88	27.9%
7	Strongly agree	18	5.7%	

**Q9\_5\_1**

		Value	Count	Percent
Standard Attributes	Position		96	
	Label	Q 9.5.1 SM1 / Belief Strength / Wealth Creating Capacity "The greater financial risk is being out of the stock market rather than being in it."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.31	
	Standard Deviation		1.797	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	12	3.8%
	1	Strongly disagree	38	12.1%
	2	Disagree	98	31.1%
	3	Somewhat disagree	64	20.3%
	4	Neither agree nor disagree	50	15.9%
	5	Somewhat agree	33	10.5%
	6	Agree	38	12.1%
7	Strongly agree	12	3.8%	

**Q9\_5\_2**

		Value	Count	Percent
Standard Attributes	Position		97	
	Label	Q 9.5.2 SM1 / Belief Strength / Wealth Creating Capacity "The benefits of investing in the stock market outweigh the costs."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		4.22	
	Standard Deviation		1.458	
	Percentile 25		4.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	7	2.2%
	1	Strongly disagree	10	3.2%
	2	Disagree	16	5.1%
	3	Somewhat disagree	44	14.0%
	4	Neither agree nor disagree	106	33.7%
	5	Somewhat agree	75	23.8%
	6	Agree	43	13.7%
7	Strongly agree	14	4.4%	

## Q9.5\_3

		Value	Count	Percent
Standard Attributes	Position		98	
	Label	Q 9.5.3 SMI / Belief Strength / Wealth Creating Capacity "Investing in the stock market is one of the safest investments an investor can make."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		2.82	
	Standard Deviation		1.451	
	Percentile 25		2.00	
	Percentile 50		3.00	
Labeled Values	Percentile 75		4.00	
	0	Do not understand the statement	4	1.3%
	1	Strongly disagree	55	17.5%
	2	Disagree	95	30.2%
	3	Somewhat disagree	65	20.6%
	4	Neither agree nor disagree	46	14.6%
	5	Somewhat agree	38	12.1%
	6	Agree	10	3.2%
7	Strongly agree	2	0.6%	

## Q9.5\_4

		Value	Count	Percent
Standard Attributes	Position		99	
	Label	Q 9.5.4 SMI / Belief Strength / Wealth Creating Capacity "The stock market is sound."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		3.25	
	Standard Deviation		1.635	
	Percentile 25		2.00	
	Percentile 50		3.00	
Labeled Values	Percentile 75		4.00	
	0	Do not understand the statement	23	7.3%
	1	Strongly disagree	25	7.9%
	2	Disagree	48	15.2%
	3	Somewhat disagree	73	23.2%
	4	Neither agree nor disagree	71	22.5%
	5	Somewhat agree	54	17.1%
	6	Agree	17	5.4%
7	Strongly agree	4	1.3%	

## Q9.5\_5

		Value	Count	Percent
Standard Attributes	Position		100	
	Label	Q 9.5.5 SMI / Belief Strength / Wealth Creating Capacity "The odds are in favor of the individual investor making money in the stock market."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.08	
	Standard Deviation		1.395	
	Percentile 25		3.00	
	Percentile 50		4.00	
Labeled Values	Percentile 75		5.00	
	0	Do not understand the statement	4	1.3%
	1	Strongly disagree	9	2.9%
	2	Disagree	29	9.2%
	3	Somewhat disagree	55	17.5%
	4	Neither agree nor disagree	89	28.3%
	5	Somewhat agree	83	26.3%
	6	Agree	40	12.7%
7	Strongly agree	6	1.9%	

## Q9.5\_6

		Value	Count	Percent
Standard Attributes	Position		101	
	Label	Q 9.5.6 SMI / Belief Strength / Wealth Creating Capacity "If one is serious about building wealth, the stock market as an investment vehicle cannot be ignored."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.75	
	Standard Deviation		1.509	
	Percentile 25		4.00	
	Percentile 50		5.00	
Labeled Values	Percentile 75		6.00	
	0	Do not understand the statement	3	1.0%
	1	Strongly disagree	7	2.2%
	2	Disagree	21	6.7%
	3	Somewhat disagree	26	8.3%
	4	Neither agree nor disagree	56	17.8%
	5	Somewhat agree	97	30.8%
	6	Agree	74	23.5%
7	Strongly agree	31	9.8%	

## Q9.6\_1

		Value	Count	Percent
Standard Attributes	Position		102	
	Label	Q 9.6.1 SMI / Belief Strength / Fast Money "The key to successful stock market investing is hot tips."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.14	
	Standard Deviation		1.410	
	Percentile 25		3.00	
	Percentile 50		4.00	
Labeled Values	Percentile 75		5.00	
	0	Do not understand the statement	1	0.3%
	1	Strongly disagree	8	2.5%
	2	Disagree	36	11.4%
	3	Somewhat disagree	60	19.0%
	4	Neither agree nor disagree	62	19.7%
	5	Somewhat agree	101	32.1%
	6	Agree	37	11.7%
7	Strongly agree	10	3.2%	



## Q9.6\_2

		Value	Count	Percent
Standard Attributes	Position		103	
	Label	Q 9.6.2 SMI / Belief Strength / Fast Money "Investing in the stock market is a way to make money easily and quickly."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		3.45	
	Standard Deviation		1.582	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	1	0.3%
	1	Strongly disagree	35	11.1%
	2	Disagree	63	20.0%
	3	Somewhat disagree	68	21.6%
	4	Neither agree nor disagree	58	18.4%
	5	Somewhat agree	57	18.1%
	6	Agree	25	7.9%
7	Strongly agree	8	2.5%	

## Q9.6\_3

		Value	Count	Percent
Standard Attributes	Position		104	
	Label	Q 9.6.3 SMI / Belief Strength / Fast Money "If you are smart, it is easy to pick individual stocks that will have better than average returns"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		3.81	
	Standard Deviation		1.535	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	5	1.6%
	1	Strongly disagree	20	6.3%
	2	Disagree	44	14.0%
	3	Somewhat disagree	55	17.5%
	4	Neither agree nor disagree	69	21.9%
	5	Somewhat agree	86	27.3%
	6	Agree	30	9.5%
7	Strongly agree	6	1.9%	

## Q9.7\_1

		Value	Count	Percent
Standard Attributes	Position		105	
	Label	Q 9.7.1 SMI / Belief Strength / Level Playing Field "The stock market is controlled by large (institutional) investors."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		4.05	
	Standard Deviation		2.741	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	0	Do not understand the statement	9	2.9%
	1	Strongly disagree	0	0.0%
	2	Disagree	0	0.0%
	3	Somewhat disagree	0	0.0%
	4	Neither agree nor disagree	63	20.0%
	5	Somewhat agree	121	38.4%
	6	Agree	70	22.2%
7	Strongly agree	14	4.4%	

## Q9.7\_2

		Value	Count	Percent
Standard Attributes	Position		106	
	Label	Q 9.7.2 SMI / Belief Strength / Level Playing Field "Only highly skilled investors can consistently make money in the stock market"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		2.81	
	Standard Deviation		3.699	
	Percentile 25		-2.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	0	Do not understand the statement	2	0.6%
	1	Strongly disagree	0	0.0%
	2	Disagree	0	0.0%
	3	Somewhat disagree	0	0.0%
	4	Neither agree nor disagree	39	12.4%
	5	Somewhat agree	97	30.8%
	6	Agree	67	21.3%
7	Strongly agree	13	4.1%	

## Q9.7\_3

		Value	Count	Percent
Standard Attributes	Position		107	
	Label	Q 9.7.3 SMI / Belief Strength / Level Playing Field "It is difficult for small investors to make money in the stock market."		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		1.34	
	Standard Deviation		3.788	
	Percentile 25		-3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	Do not understand the statement	2	0.6%
	1	Strongly disagree	0	0.0%
	2	Disagree	0	0.0%
	3	Somewhat disagree	0	0.0%
	4	Neither agree nor disagree	55	17.5%
	5	Somewhat agree	62	19.7%
	6	Agree	35	11.1%
7	Strongly agree	8	2.5%	

**Q10.1\_1**

		Value	Count	Percent
Standard Attributes	Position		108	
	Label	Q 10.1.1 SMI / Outcome Evaluation "Morality of the Stock Market"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.83	
	Standard Deviation		1.197	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	Strongly undesirable	4	1.3%
	2	Undesirable	4	1.3%
	3	Somewhat undesirable	22	7.0%
	4	Neither desirable nor undesirable	104	33.0%
	5	Somewhat desirable	80	25.4%
	6	Desirable	79	25.1%
	7	Extremely desirable	22	7.0%

**Q10.1\_2**

		Value	Count	Percent
Standard Attributes	Position		109	
	Label	Q 10.1.2 SMI / Outcome Evaluation "Stock Market Regulation"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.95	
	Standard Deviation		1.199	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	Strongly undesirable	1	0.3%
	2	Undesirable	10	3.2%
	3	Somewhat undesirable	18	5.7%
	4	Neither desirable nor undesirable	87	27.6%
	5	Somewhat desirable	81	25.7%
	6	Desirable	95	30.2%
	7	Extremely desirable	23	7.3%

**Q10.1\_3**

		Value	Count	Percent
Standard Attributes	Position		110	
	Label	Q 10.1.3 SMI / Outcome Evaluation "Professional Financial Advice available to me"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		5.38	
	Standard Deviation		1.352	
	Percentile 25		4.00	
	Percentile 50		6.00	
	Percentile 75		6.00	
Labeled Values	1	Strongly undesirable	3	1.0%
	2	Undesirable	5	1.6%
	3	Somewhat undesirable	24	7.6%
	4	Neither desirable nor undesirable	48	15.2%
	5	Somewhat desirable	63	20.0%
	6	Desirable	102	32.4%
	7	Extremely desirable	70	22.2%

**Q10.1\_4**

		Value	Count	Percent
Standard Attributes	Position		111	
	Label	Q 10.1.4 SMI / Outcome Evaluation "Stock Market Wealth Creation Potential"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		5.82	
	Standard Deviation		1.061	
	Percentile 25		5.00	
	Percentile 50		6.00	
	Percentile 75		7.00	
Labeled Values	1	Strongly undesirable	0	0.0%
	2	Undesirable	2	0.6%
	3	Somewhat undesirable	7	2.2%
	4	Neither desirable nor undesirable	32	10.2%
	5	Somewhat desirable	53	16.8%
	6	Desirable	133	42.2%
	7	Extremely desirable	88	27.9%

**Q10.1\_5**

		Value	Count	Percent
Standard Attributes	Position		112	
	Label	Q 10.1.5 SMI / Outcome Evaluation "Possibility to quickly make or lose money"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.23	
	Standard Deviation		1.419	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	Strongly undesirable	6	1.9%
	2	Undesirable	35	11.1%
	3	Somewhat undesirable	51	16.2%
	4	Neither desirable nor undesirable	92	29.2%
	5	Somewhat desirable	65	20.6%
	6	Desirable	51	16.2%
	7	Extremely desirable	15	4.8%

**Q10.1\_6**

		Value	Count	Percent
Standard Attributes	Position		113	
	Label	Q 10.1.6 SMI / Outcome Evaluation "Risk and Rewards"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.70	
	Standard Deviation		1.216	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	Strongly undesirable	0	0.0%
	2	Undesirable	15	4.8%
	3	Somewhat undesirable	26	8.3%
	4	Neither desirable nor undesirable	102	32.4%
	5	Somewhat desirable	90	28.6%
	6	Desirable	59	18.7%
	7	Extremely desirable	23	7.3%

**Q10.1\_7**

		Value	Count	Percent
Standard Attributes	Position		114	
	Label	Q 10.1.7 SMI / Outcome Evaluation "Fairness of the stock market towards small investors"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		5.52	
	Standard Deviation		1.331	
	Percentile 25		5.00	
	Percentile 50		6.00	
	Percentile 75		7.00	
Labeled Values	1	Strongly undesirable	1	0.3%
	2	Undesirable	6	1.9%
	3	Somewhat undesirable	23	7.3%
	4	Neither desirable nor undesirable	44	14.0%
	5	Somewhat desirable	45	14.3%
	6	Desirable	116	36.8%
	7	Extremely desirable	80	25.4%

**Q11.1\_1**

		Value	Count	Percent
Standard Attributes	Position		115	
	Label	Q 11.1.1 SMI / Semantic Differential "Wealth creating/Wealth destroying"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.93	
	Standard Deviation		1.232	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	Wealth Destroying	3	1.0%
	7	Wealth Creating	36	11.4%

**Q11.1\_2**

		Value	Count	Percent
Standard Attributes	Position		116	
	Label	Q 11.1.2 SMI / Semantic Differential "an opportunity for private investors a money-losing trap for private investors"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.81	
	Standard Deviation		1.295	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	Money-losing trap	1	0.3%
	7	Opportunity	33	10.5%

**Q11.1\_3**

		Value	Count	Percent
Standard Attributes	Position		117	
	Label	Q 11.1.3 SMI / Semantic Differential "moral/immoral"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.86	
	Standard Deviation		1.348	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	immoral	13	4.1%
	7	moral	12	3.8%

**Q11.1\_4**

		Value	Count	Percent
Standard Attributes	Position		118	
	Label	Q 11.1.4 SMI / Semantic Differential "regulated/unregulated"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.06	
	Standard Deviation		1.081	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	unregulated	2	0.6%
	7	regulated	3	1.0%

**Q11.1\_5**

		Value	Count	Percent
Standard Attributes	Position		119	
	Label	Q 11.1.5 SMI / Semantic Differential "fair/unfair"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.00	
	Standard Deviation		1.193	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	unfair	5	1.6%
	7	fair	7	2.2%

**Q11.1\_6**

		Value	Count	Percent
Standard Attributes	Position		120	
	Label	Q 11.1.6 SMI / Semantic Differential "beneficial to the economy/harmful to the economy"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		5.13	
	Standard Deviation		1.208	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	harmful to economy	3	1.0%
	7	beneficial to economy	34	10.8%

**Q11.1\_7**

		Value	Count	Percent
Standard Attributes	Position		121	
	Label	Q 11.1.7 SMI / Semantic Differential "beneficial to society/harmful to society"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.21	
	Standard Deviation		1.322	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	harmful to society	8	2.5%
	7	beneficial to society	11	3.5%

**Q11.1\_8**

		Value	Count	Percent
Standard Attributes	Position		122	
	Label	Q 11.1.8 SMI / Semantic Differential "promoting wealth equality in society/promoting wealth inequality in society"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.08	
	Standard Deviation		1.605	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	1	promoting wealth inequality	56	17.8%
	7	promoting wealth equality	6	1.9%

**Q11.2\_1**

		Value	Count	Percent
Standard Attributes	Position		123	
	Label	Q 11.2.1 SMI / Semantic Differential "simple/complex (Knowledge-intensive)"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		2.62	
	Standard Deviation		1.406	
	Percentile 25		2.00	
	Percentile 50		2.00	
	Percentile 75		3.00	
Labeled Values	1	complex	65	20.6%
	7	simple	6	1.9%

**Q11.2\_2**

		Value	Count	Percent
Standard Attributes	Position		124	
	Label	Q 11.2.2 SMI / Semantic Differential "long-term/short-term"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		5.17	
	Standard Deviation		1.434	
	Percentile 25		4.00	
	Percentile 50		5.00	
	Percentile 75		6.00	
Labeled Values	1	short-term	5	1.6%
	7	long-term	51	16.2%

**Q11.2\_3**

		Value	Count	Percent
Standard Attributes	Position		125	
	Label	Q 11.2.3 SMI / Semantic Differential "ethical/unethical"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.95	
	Standard Deviation		1.256	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		4.00	
Labeled Values	1	unethical	9	2.9%
	7	ethical	15	4.8%

**Q11.2\_4**

		Value	Count	Percent
Standard Attributes	Position		126	
	Label	Q 11.2.4 SMI / Semantic Differential "investing/gambling"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.55	
	Standard Deviation		1.608	
	Percentile 25		3.00	
	Percentile 50		5.00	
Labeled Values	1	gambling	12	3.8%
	7	investing	27	8.6%

**Q11.2\_5**

		Value	Count	Percent
Standard Attributes	Position		127	
	Label	Q 11.2.5 SMI / Semantic Differential "Rewards outweigh Risks/Risks outweigh Rewards"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.29	
	Standard Deviation		1.435	
	Percentile 25		3.00	
	Percentile 50		4.00	
Labeled Values	1	Risks outweigh rewards	7	2.2%
	7	Rewards outweigh risks	20	6.3%

**Q11.3\_1**

		Value	Count	Percent
Standard Attributes	Position		128	
	Label	Q 11.3.1 SMI / Semantic Differential "opportunity/bad luck"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		5.13	
	Standard Deviation		1.361	
	Percentile 25		4.00	
	Percentile 50		5.00	
Labeled Values	1	bad luck	5	1.6%
	7	opportunity	57	18.1%

**Q11.3\_2**

		Value	Count	Percent
Standard Attributes	Position		129	
	Label	Q 11.3.2 SMI / Semantic Differential "valuable/worthless"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		5.05	
	Standard Deviation		1.336	
	Percentile 25		4.00	
	Percentile 50		5.00	
Labeled Values	1	worthless	5	1.6%
	7	valuable	51	16.2%

**Q11.3\_3**

		Value	Count	Percent
Standard Attributes	Position		130	
	Label	Q 11.3.3 SMI / Semantic Differential "beneficial/harmful"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.98	
	Standard Deviation		1.379	
	Percentile 25		4.00	
	Percentile 50		5.00	
Labeled Values	1	harmful	5	1.6%
	7	beneficial	52	16.5%

**Q11.3\_4**

		Value	Count	Percent
Standard Attributes	Position		131	
	Label	Q 11.3.4 SMI / Semantic Differential "risky/safe" CODED 7 = risky		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.70	
	Standard Deviation		1.323	
	Percentile 25		4.00	
	Percentile 50		5.00	
Labeled Values	1	safe	5	1.6%
	7	risky	28	8.9%

**Q11.4\_1**

		Value	Count	Percent
Standard Attributes	Position		132	
	Label	Q 11.4.1 SMI / Semantic Differential. financial services professionals "honest/dishonest"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.08	
	Standard Deviation		1.274	
	Percentile 25		3.00	
	Percentile 50		4.00	
Labeled Values	1	dishonest	11	3.5%
	7	honest	7	2.2%

**Q11.4\_2**

		Value	Count	Percent
Standard Attributes	Position		133	
	Label	Q 11.4.2 SMI / Semantic Differential: financial services professionals "competent/incompetent"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.77	
	Standard Deviation		1.201	
	Percentile 25		4.00	
	Percentile 50		5.00	
Labeled Values	1	incompetent	8	2.5%
	7	competent	16	5.1%

**Q11.4\_3**

		Value	Count	Percent
Standard Attributes	Position		134	
	Label	Q 11.4.3 SMI / Semantic Differential: financial services professionals "selfless (focused on my best interests) self-serving"		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		3.44	
	Standard Deviation		1.274	
	Percentile 25		3.00	
	Percentile 50		3.00	
Labeled Values	1	self-serving	15	4.8%
	7	selfless	3	1.0%

**Q12.2\_1\_1**

		Value	Count	Percent
Standard Attributes	Position		135	
	Label	Q 12.2.1.1 Norms: People approving SMP: Father (male guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		277
Central Tendency and Dispersion	Missing		38	
	Mean		3.54	
	Standard Deviation		1.082	
	Percentile 25		3.00	
	Percentile 50		4.00	
Labeled Values	1	Strongly disapprove	14	4.4%
	2	Disapprove	32	10.2%
	3	Neither approve nor disapprove	75	23.8%
	4	Approve	103	32.7%
	5	Strongly approve	53	16.8%

**Q12.2\_1\_2**

		Value	Count	Percent
Standard Attributes	Position		136	
	Label	Q 12.2.1.2 Norms: People approving SMP: Mother (female guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		276
Central Tendency and Dispersion	Missing		39	
	Mean		3.00	
	Standard Deviation		1.065	
	Percentile 25		2.00	
	Percentile 50		3.00	
Labeled Values	1	Strongly disapprove	28	8.3%
	2	Disapprove	57	16.1%
	3	Neither approve nor disapprove	105	33.3%
	4	Approve	67	21.3%
	5	Strongly approve	21	6.7%

**Q12.2\_1\_3**

		Value	Count	Percent
Standard Attributes	Position		137	
	Label	Q 12.2.1.3 Norms: People approving SMP: Siblings (e.g. brothers or sisters)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		257
Central Tendency and Dispersion	Missing		58	
	Mean		3.35	
	Standard Deviation		0.941	
	Percentile 25		3.00	
	Percentile 50		3.00	
Labeled Values	1	Strongly disapprove	11	3.5%
	2	Disapprove	20	6.3%
	3	Neither approve nor disapprove	125	39.7%
	4	Approve	70	22.2%
	5	Strongly approve	31	9.8%

**Q12.2\_1\_4**

		Value	Count	Percent
Standard Attributes	Position		138	
	Label	Q 12.2.1.4 Norms: People approving SMP: Partner (e.g. spouse, boy- or girlfriend)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		215
Central Tendency and Dispersion	Missing		100	
	Mean		3.35	
	Standard Deviation		1.002	
	Percentile 25		3.00	
	Percentile 50		3.00	
Labeled Values	1	Strongly disapprove	12	3.8%
	2	Disapprove	21	6.7%
	3	Neither approve nor disapprove	88	27.9%
	4	Approve	68	21.6%
	5	Strongly approve	26	8.3%

**Q12.2\_1\_5**

		Value	Count	Percent
Standard Attributes	Position		139	
	Label	Q 12.2.1.5 Norms: People approving SMP: Educators (e.g. teachers or professors)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		239
Central Tendency and Dispersion	Mean		3.49	
	Standard Deviation		0.898	
	Percentile 25		3.00	
	Percentile 50		3.00	
Labeled Values	1	Strongly disapprove	3	1.0%
	2	Disapprove	21	6.7%
	3	Neither approve nor disapprove	106	33.7%
	4	Approve	73	23.2%
	5	Strongly approve	36	11.4%

**Q12.2\_1\_6**

		Value	Count	Percent
Standard Attributes	Position		140	
	Label	Q 12.2.1.6 Norms: People approving SMP: Best friend		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		259
Central Tendency and Dispersion	Mean		3.40	
	Standard Deviation		0.965	
	Percentile 25		3.00	
	Percentile 50		3.00	
Labeled Values	1	Strongly disapprove	8	2.5%
	2	Disapprove	31	9.8%
	3	Neither approve nor disapprove	104	33.0%
	4	Approve	82	26.0%
	5	Strongly approve	34	10.8%

**Q12.2\_1\_7**

		Value	Count	Percent
Standard Attributes	Position		141	
	Label	Q 12.2.1.7 Norms: People approving SMP: Social peers (colleagues / fellow students / friends)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		258
Central Tendency and Dispersion	Mean		3.34	
	Standard Deviation		0.793	
	Percentile 25		3.00	
	Percentile 50		3.00	
Labeled Values	1	Strongly disapprove	6	1.9%
	2	Disapprove	20	6.3%
	3	Neither approve nor disapprove	127	40.3%
	4	Approve	91	28.9%
	5	Strongly approve	14	4.4%

**Q12.2\_1\_8**

		Value	Count	Percent
Standard Attributes	Position		142	
	Label	Q 12.2.1.8 Norms: People approving SMP: Financial services professional (e.g. bank advisor)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		253
Central Tendency and Dispersion	Mean		4.02	
	Standard Deviation		0.908	
	Percentile 25		3.00	
	Percentile 50		4.00	
Labeled Values	1	Strongly disapprove	1	0.3%
	2	Disapprove	12	3.8%
	3	Neither approve nor disapprove	60	19.0%
	4	Approve	86	26.3%
	5	Strongly approve	91	28.9%

**Q12.2\_1\_9**

		Value	Count	Percent
Standard Attributes	Position		143	
	Label	Q 12.2.1.9 Norms: People approving SMP: Public opinion (e.g. Politicians, Mainstream Media)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		253
Central Tendency and Dispersion	Mean		3.29	
	Standard Deviation		0.921	
	Percentile 25		3.00	
	Percentile 50		3.00	
Labeled Values	1	Strongly disapprove	11	3.5%
	2	Disapprove	26	8.3%
	3	Neither approve nor disapprove	117	37.1%
	4	Approve	77	24.4%
	5	Strongly approve	22	7.0%

**Q12.2\_2\_1**

		Value	Count	Percent
Standard Attributes	Position		144	
	Label	Q 12.2.2.1 Norms: Your consideration of the person's opinion: - Father (male guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		245
Central Tendency and Dispersion	Mean		3.08	
	Standard Deviation		0.950	
	Percentile 25		3.00	
	Percentile 50		3.00	
Labeled Values	1	Do not value	20	6.3%
	2	Somewhat value	41	13.0%
	3	Value	83	26.3%
	4	Highly value	101	32.1%

## Q12.2\_2\_2

		Value	Count	Percent
Standard Attributes	Position		145	
	Label	Q 12.2.2 Norms: Your consideration of the person's opinion: Mother (female guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		245
	Missing		70	
Central Tendency and Dispersion	Mean		2.85	
	Standard Deviation		0.991	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	1	Do not value	30	9.5%
	2	Somewhat value	51	16.2%
	3	Value	90	28.6%
	4	Highly value	74	23.5%

## Q12.2\_2\_3

		Value	Count	Percent
Standard Attributes	Position		146	
	Label	Q 12.2.3 Norms: Your consideration of the person's opinion: Siblings (e.g. brothers or sisters)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		227
	Missing		88	
Central Tendency and Dispersion	Mean		2.61	
	Standard Deviation		0.950	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		3.00	
Labeled Values	1	Do not value	33	10.5%
	2	Somewhat value	65	20.6%
	3	Value	87	27.6%
	4	Highly value	42	13.3%

## Q12.2\_2\_4

		Value	Count	Percent
Standard Attributes	Position		147	
	Label	Q 12.2.4 Norms: Your consideration of the person's opinion: Partner (e.g. spouse, boy- or girlfriend)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		175
	Missing		140	
Central Tendency and Dispersion	Mean		2.91	
	Standard Deviation		0.990	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	1	Do not value	20	6.3%
	2	Somewhat value	34	10.8%
	3	Value	63	20.0%
	4	Highly value	58	18.4%

## Q12.2\_2\_5

		Value	Count	Percent
Standard Attributes	Position		148	
	Label	Q 12.2.5 Norms: Your consideration of the person's opinion: Educators (e.g. teachers or professors)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		206
	Missing		109	
Central Tendency and Dispersion	Mean		2.53	
	Standard Deviation		0.997	
	Percentile 25		2.00	
	Percentile 50		2.00	
	Percentile 75		3.00	
Labeled Values	1	Do not value	22	7.0%
	2	Somewhat value	86	27.3%
	3	Value	65	20.6%
	4	Highly value	33	10.5%

## Q12.2\_2\_6

		Value	Count	Percent
Standard Attributes	Position		149	
	Label	Q 12.2.6 Norms: Your consideration of the person's opinion: Best friend		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		227
	Missing		88	
Central Tendency and Dispersion	Mean		2.66	
	Standard Deviation		0.849	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		3.00	
Labeled Values	1	Do not value	21	6.7%
	2	Somewhat value	70	22.2%
	3	Value	101	32.1%
	4	Highly value	35	11.1%

## Q12.2\_2\_7

		Value	Count	Percent
Standard Attributes	Position		150	
	Label	Q 12.2.7 Norms: Your consideration of the person's opinion: Social peers (colleagues / fellow students / friends)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		225
	Missing		90	
Central Tendency and Dispersion	Mean		2.24	
	Standard Deviation		0.718	
	Percentile 25		2.00	
	Percentile 50		2.00	
	Percentile 75		3.00	
Labeled Values	1	Do not value	29	9.2%
	2	Somewhat value	120	38.1%
	3	Value	68	21.6%
	4	Highly value	8	2.5%



## Q12.2\_2\_8

		Value	Count	Percent
Standard Attributes	Position		151	
	Label	Q 12.2.2.8 Norms: Your consideration of the person's opinion: Financial services professional (e.g. bank advisor)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		221
	Missing		94	
Central Tendency and Dispersion	Mean		2.35	
	Standard Deviation		0.915	
	Percentile 25		2.00	
	Percentile 50		2.00	
	Percentile 75		3.00	
Labeled Values	1	Do not value	41	13.0%
	2	Somewhat value	88	27.9%
	3	Value	66	21.0%
	4	Highly value	26	8.3%

## Q12.2\_2\_9

		Value	Count	Percent
Standard Attributes	Position		152	
	Label	Q 12.2.2.9 Norms: Your consideration of the person's opinion: Public opinion (e.g. Politicians, Mainstream Media)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		220
	Missing		95	
Central Tendency and Dispersion	Mean		1.72	
	Standard Deviation		0.800	
	Percentile 25		1.00	
	Percentile 50		2.00	
	Percentile 75		2.00	
Labeled Values	1	Do not value	102	32.4%
	2	Somewhat value	84	26.7%
	3	Value	27	8.6%
	4	Highly value	7	2.2%

## Q12.2\_3\_1

		Value	Count	Percent
Standard Attributes	Position		153	
	Label	Q 12.2.3.1 Norms: Applicability of Person - Father (male guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		22
	Missing		293	
Central Tendency and Dispersion	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
	Percentile 75		0.00	
Labeled Values	0	NOT Applicable	22	7.0%

## Q12.2\_3\_2

		Value	Count	Percent
Standard Attributes	Position		154	
	Label	Q 12.2.3.2 Norms: Applicability of Person - Mother (female guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		20
	Missing		295	
Central Tendency and Dispersion	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
	Percentile 75		0.00	
Labeled Values	0	NOT Applicable	20	6.3%

## Q12.2\_3\_3

		Value	Count	Percent
Standard Attributes	Position		155	
	Label	Q 12.2.3.3 Norms: - Applicability of Person - Siblings (e.g. brothers or sisters)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		48
	Missing		267	
Central Tendency and Dispersion	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
	Percentile 75		0.00	
Labeled Values	0	NOT Applicable	48	15.2%

## Q12.2\_3\_4

		Value	Count	Percent
Standard Attributes	Position		156	
	Label	Q 12.2.3.4 Norms: - Applicability of Person - Partner (e.g. spouse, boy or girlfriend)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		106
	Missing		209	
Central Tendency and Dispersion	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
	Percentile 75		0.00	
Labeled Values	0	NOT Applicable	106	33.7%

## Q12.2\_3\_5

		Value	Count	Percent
Standard Attributes	Position		157	
	Label	Q 12.2.3.5 Norms: Applicability of Person - Educators (e.g. teachers or professors)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		75
	Missing		240	
Central Tendency and Dispersion	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
	Percentile 75		0.00	
Labeled Values	0	NOT Applicable	75	23.8%

**Q12.2\_3\_6**

		Value	Count	Percent
Standard Attributes	Position		158	
	Label	Q 12.2.3.6 Norms - Applicability of Person - Best friend		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		35
Central Tendency and Dispersion	Missing		280	
	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
Labeled Values	0	NOT Applicable	35	11.1%

**Q12.2\_3\_7**

		Value	Count	Percent
Standard Attributes	Position		159	
	Label	Q 12.2.3.7 Norms - Applicability of Person - Social peers (colleagues / fellow students / friends)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		35
Central Tendency and Dispersion	Missing		280	
	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
Labeled Values	0	NOT Applicable	35	11.1%

**Q12.2\_3\_8**

		Value	Count	Percent
Standard Attributes	Position		160	
	Label	Q 12.2.3.8 Norms - Applicability of Person - Financial services professional (e.g. bank advisor)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		43
Central Tendency and Dispersion	Missing		272	
	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
Labeled Values	0	NOT Applicable	43	13.7%

**Q12.2\_3\_9**

		Value	Count	Percent
Standard Attributes	Position		161	
	Label	Q 12.2.3.9 Norms - Applicability of Person - Public opinion (e.g. Politicians, Mainstream Media)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		45
Central Tendency and Dispersion	Missing		270	
	Mean		0.00	
	Standard Deviation		0.000	
	Percentile 25		0.00	
	Percentile 50		0.00	
Labeled Values	0	NOT Applicable	45	14.3%

**Q12.3\_1**

		Value	Count	Percent
Standard Attributes	Position		192	
	Label	Q 12.3.1 Norms: Person investing themself: Parents (Legal Guardians)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		3.21	
	Standard Deviation		1.676	
	Percentile 25		1.00	
	Percentile 50		4.00	
Labeled Values	0	NOT Applicable	5.00	
	1	Definitely not	10	3.2%
	2	Probably not	69	21.9%
	3	Might or might not	37	11.7%
	4	Probably yes	39	12.4%
	5	Definitely yes	49	15.6%
			111	35.2%

**Q12.3\_2**

		Value	Count	Percent
Standard Attributes	Position		163	
	Label	Q 12.3.2 Norms: Person investing themself: Siblings (e.g. brothers or sisters)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		2.38	
	Standard Deviation		1.613	
	Percentile 25		1.00	
	Percentile 50		2.00	
Labeled Values	0	NOT Applicable	4.00	
	1	Definitely not	46	14.6%
	2	Probably not	94	29.3%
	3	Might or might not	57	18.1%
	4	Probably yes	59	18.7%
	5	Definitely yes	49	15.6%
			40	12.7%

## Q12.3\_3

		Value	Count	Percent
Standard Attributes	Position		164	
	Label	Q 12.3.3 Norms: Person investing themself: Partner (e.g. spouse, boy- or girlfriend)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		1.77	
	Standard Deviation		1.742	
	Percentile 25		0.00	
	Percentile 50		1.00	
	Percentile 75		3.00	
Labeled Values	0	NOT Applicable	122	38.7%
	1	Definitely not	36	11.4%
	2	Probably not	42	13.3%
	3	Might or might not	53	16.8%
	4	Probably yes	33	10.5%
	5	Definitely yes	29	9.2%

## Q12.3\_4

		Value	Count	Percent
Standard Attributes	Position		165	
	Label	Q 12.3.4 Norms: Person investing themself: Educators (e.g. teachers or professors)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.06	
	Standard Deviation		1.490	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	40	12.7%
	1	Definitely not	8	2.5%
	2	Probably not	33	10.5%
	3	Might or might not	98	30.8%
	4	Probably yes	101	32.1%
	5	Definitely yes	43	13.7%

## Q12.3\_5

		Value	Count	Percent
Standard Attributes	Position		166	
	Label	Q 12.3.5 Norms: Person investing themself: Best friend		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		2.74	
	Standard Deviation		1.366	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	19	6.0%
	1	Definitely not	41	13.0%
	2	Probably not	74	23.5%
	3	Might or might not	81	25.7%
	4	Probably yes	70	22.2%
	5	Definitely yes	30	9.5%

## Q12.3\_6

		Value	Count	Percent
Standard Attributes	Position		167	
	Label	Q 12.3.6 Norms: Person investing themself: Social peers (colleagues / fellow students / friends)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.13	
	Standard Deviation		1.106	
	Percentile 25		3.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	12	3.8%
	1	Definitely not	9	2.9%
	2	Probably not	49	15.6%
	3	Might or might not	126	40.0%
	4	Probably yes	93	29.5%
	5	Definitely yes	26	8.3%

## Q12.3\_7

		Value	Count	Percent
Standard Attributes	Position		168	
	Label	Q 12.3.7 Norms: Person investing themself: Financial services professional (e.g. bank adviser)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.91	
	Standard Deviation		1.388	
	Percentile 25		4.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	NOT Applicable	25	7.9%
	1	Definitely not	1	0.3%
	2	Probably not	12	3.8%
	3	Might or might not	25	7.9%
	4	Probably yes	127	40.3%
	5	Definitely yes	125	39.7%

## Q12.4\_1

		Value	Count	Percent
Standard Attributes	Position		169	
	Label	Q 12.4.1 Socialisation: Frequency of financial topics discussion: Father (male guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.42	
	Standard Deviation		1.762	
	Percentile 25		2.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	0	NOT Applicable	15	4.8%
	1	Never	43	13.7%
	2	Once a year or less	41	13.0%
	3	Several times a year	56	17.8%
	4	Once a month	53	16.8%
	5	Several times a month	75	23.8%
	6	Several times a week	26	8.3%
	7	Almost daily	6	1.9%

## Q12.4\_2

		Value	Count	Percent
Standard Attributes	Position		170	
	Label	Q 12.4.2 Socialisation: Frequency of financial topics discussion: Mother (female guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.07	
	Standard Deviation		1.676	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	8	2.5%
	1	Never	66	21.0%
	2	Once a year or less	48	15.2%
	3	Several times a year	71	22.5%
	4	Once a month	48	15.2%
	5	Several times a month	50	15.9%
	6	Several times a week	19	6.0%
	7	Almost daily	5	1.6%

## Q12.4\_3

		Value	Count	Percent
Standard Attributes	Position		171	
	Label	Q 12.4.3 Socialisation: Frequency of financial topics discussion: Siblings (e.g. brothers or sisters)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		2.43	
	Standard Deviation		1.817	
	Percentile 25		1.00	
	Percentile 50		2.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	42	13.3%
	1	Never	84	26.7%
	2	Once a year or less	52	16.5%
	3	Several times a year	46	14.6%
	4	Once a month	39	12.4%
	5	Several times a month	35	11.1%
	6	Several times a week	11	3.5%
	7	Almost daily	6	1.9%

## Q12.4\_4

		Value	Count	Percent
Standard Attributes	Position		172	
	Label	Q 12.4.4 Socialisation: Frequency of financial topics discussion: Partner (e.g. spouse, boy- or girlfriend)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		2.19	
	Standard Deviation		2.209	
	Percentile 25		0.00	
	Percentile 50		1.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	119	37.8%
	1	Never	39	12.4%
	2	Once a year or less	22	7.0%
	3	Several times a year	35	11.1%
	4	Once a month	31	9.8%
	5	Several times a month	45	14.3%
	6	Several times a week	15	4.8%
	7	Almost daily	9	2.9%

## Q12.4\_5

		Value	Count	Percent
Standard Attributes	Position		173	
	Label	Q 12.4.5 Socialisation: Frequency of financial topics discussion: Best friend		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		2.92	
	Standard Deviation		1.693	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	16	5.1%
	1	Never	60	19.0%
	2	Once a year or less	61	19.4%
	3	Several times a year	66	21.0%
	4	Once a month	47	14.9%
	5	Several times a month	42	13.3%
	6	Several times a week	18	5.7%
	7	Almost daily	5	1.6%

**Q12.4\_6**

		Value	Count	Percent
Standard Attributes	Position		174	
	Label	Q 12.4.6 Socialisation: Frequency of financial topics discussion: Social peers (colleagues / fellow students / friends)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		2.91	
	Standard Deviation		1.674	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	17	5.4%
	1	Never	58	18.4%
	2	Once a year or less	60	19.0%
	3	Several times a year	74	23.5%
	4	Once a month	39	12.4%
	5	Several times a month	45	14.3%
	6	Several times a week	19	6.0%
	7	Almost daily	3	1.0%

**Q12.4\_7**

		Value	Count	Percent
Standard Attributes	Position		175	
	Label	Q 12.4.7 Socialisation: Frequency of financial topics discussion: Financial services professional (e.g. bank advisor)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		1.92	
	Standard Deviation		1.544	
	Percentile 25		1.00	
	Percentile 50		2.00	
	Percentile 75		3.00	
Labeled Values	0	NOT Applicable	53	16.8%
	1	Never	86	28.3%
	2	Once a year or less	86	27.3%
	3	Several times a year	38	12.1%
	4	Once a month	29	9.2%
	5	Several times a month	10	3.2%
	6	Several times a week	5	1.6%
	7	Almost daily	5	1.6%

**Q12.5\_1**

		Value	Count	Percent
Standard Attributes	Position		176	
	Label	Q 12.5.1 Socialisation: Frequency of specific SMP discussion: Father (male guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		2.44	
	Standard Deviation		1.711	
	Percentile 25		1.00	
	Percentile 50		2.00	
	Percentile 75		4.00	
Labeled Values	0	NOT Applicable	17	5.4%
	1	Never	114	36.2%
	2	Once a year or less	58	18.4%
	3	Several times a year	38	12.1%
	4	Once a month	33	10.5%
	5	Several times a month	37	11.7%
	6	Several times a week	17	5.4%
	7	Almost daily	1	0.3%

**Q12.5\_2**

		Value	Count	Percent
Standard Attributes	Position		177	
	Label	Q 12.5.2 Socialisation: Frequency of specific SMP discussion: Mother (female guardian)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		2.06	
	Standard Deviation		1.518	
	Percentile 25		1.00	
	Percentile 50		1.00	
	Percentile 75		3.00	
Labeled Values	0	NOT Applicable	13	4.1%
	1	Never	149	47.3%
	2	Once a year or less	61	19.4%
	3	Several times a year	35	11.1%
	4	Once a month	28	8.9%
	5	Several times a month	15	4.8%
	6	Several times a week	12	3.8%
	7	Almost daily	2	0.6%

**Q12.5\_3**

		Value	Count	Percent
Standard Attributes	Position		178	
	Label	Q 12.5.3 Socialisation: Frequency of specific SMP discussion: Siblings (e.g. brothers or sisters)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Mean		1.77	
	Standard Deviation		1.542	
	Percentile 25		1.00	
	Percentile 50		1.00	
	Percentile 75		2.00	
Labeled Values	0	NOT Applicable	42	13.3%
	1	Never	150	47.6%
	2	Once a year or less	48	15.2%
	3	Several times a year	30	9.5%
	4	Once a month	20	6.3%
	5	Several times a month	13	4.1%
	6	Several times a week	9	2.9%
	7	Almost daily	3	1.0%

## Q12.5\_4

		Value	Count	Percent
Standard Attributes	Position		179	
	Label	Q 12.5.4 Socialisation: Frequency of specific SMP discussion: Partner (e.g. spouse, boy or girlfriend)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		1.56	
	Standard Deviation		1.761	
	Percentile 25		0.00	
	Percentile 50		1.00	
	Percentile 75		3.00	
Labeled Values	0	NOT Applicable	116	36.8%
	1	Never	84	26.7%
	2	Once a year or less	36	11.4%
	3	Several times a year	23	7.3%
	4	Once a month	23	7.3%
	5	Several times a month	25	7.9%
	6	Several times a week	6	1.9%
7	Almost daily	2	0.6%	

## Q12.5\_5

		Value	Count	Percent
Standard Attributes	Position		180	
	Label	Q 12.5.5 Socialisation: Frequency of specific SMP discussion: Best friend		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		2.08	
	Standard Deviation		1.576	
	Percentile 25		1.00	
	Percentile 50		1.00	
	Percentile 75		3.00	
Labeled Values	0	NOT Applicable	22	7.0%
	1	Never	140	44.4%
	2	Once a year or less	57	18.1%
	3	Several times a year	34	10.8%
	4	Once a month	22	7.0%
	5	Several times a month	31	9.8%
	6	Several times a week	8	2.5%
7	Almost daily	1	0.3%	

## Q12.5\_6

		Value	Count	Percent
Standard Attributes	Position		181	
	Label	Q 12.5.6 Socialisation: Frequency of specific SMP discussion: Social peers (colleagues / fellow students / friends)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		2.25	
	Standard Deviation		1.611	
	Percentile 25		1.00	
	Percentile 50		2.00	
	Percentile 75		3.00	
Labeled Values	0	NOT Applicable	20	6.3%
	1	Never	123	39.0%
	2	Once a year or less	59	18.7%
	3	Several times a year	38	11.4%
	4	Once a month	36	11.4%
	5	Several times a month	33	10.5%
	6	Several times a week	5	1.6%
7	Almost daily	3	1.0%	

## Q12.5\_7

		Value	Count	Percent
Standard Attributes	Position		182	
	Label	Q 12.5.7 Socialisation: Frequency of specific SMP discussion: Financial services professional (e.g. bank advisor)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		1.57	
	Standard Deviation		1.431	
	Percentile 25		1.00	
	Percentile 50		1.00	
	Percentile 75		2.00	
Labeled Values	0	NOT Applicable	57	18.1%
	1	Never	141	44.8%
	2	Once a year or less	63	20.0%
	3	Several times a year	17	5.4%
	4	Once a month	20	6.3%
	5	Several times a month	9	2.9%
	6	Several times a week	5	1.6%
7	Almost daily	3	1.0%	

## Q13.2

		Value	Count	Percent
Standard Attributes	Position		183	
	Label	Q 13.2 Basic OK: Numeracy (Big Three)		
	Type	Numeric		
	Format	F40,1		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		1.370	
	Standard Deviation		1.7764	
	Percentile 25		1.000	
	Percentile 50		1.000	
	Percentile 75		1.000	
Labeled Values	.1	Exactly EUR 102	10	3.2%
	.2	Less than EUR 102	3	1.0%
	1.0	More than EUR 102	286	90.8%
	9.0	Do not know / Do not want to answer	16	5.1%

## Q13.3

		Value	Count	Percent
Standard Attributes	Position		184	
	Label	Q 13.3 Basic OK: Interest Compounding		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
	Mean		1.450	
Central Tendency and Dispersion	Standard Deviation		2.1976	
	Percentile 25		1.000	
	Percentile 50		1.000	
	Percentile 75		1.000	
Labeled Values	.1	Exactly EUR 200	46	14.6%
	.2	Less than EUR 200	11	3.5%
	1.0	More than EUR 200	234	74.3%
	9.0	Do not know / Do not want to answer	24	7.6%

## Q13.4

		Value	Count	Percent
Standard Attributes	Position		185	
	Label	Q 13.4 Basic OK: Inflation (Big Three)		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
	Mean		2.560	
Central Tendency and Dispersion	Standard Deviation		3.2706	
	Percentile 25		1.000	
	Percentile 50		1.000	
	Percentile 75		1.000	
Labeled Values	.1	More than today	12	3.8%
	.2	Exactly the same	16	5.1%
	1.0	Less than today	223	70.8%
	9.0	Do not know / Do not want to answer	64	20.3%

## Q13.5

		Value	Count	Percent
Standard Attributes	Position		186	
	Label	Q 13.5 Basic OK: Time Value of Money		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
	Mean		1.800	
Central Tendency and Dispersion	Standard Deviation		2.8547	
	Percentile 25		0.200	
	Percentile 50		1.000	
	Percentile 75		1.000	
Labeled Values	.1	His sibling	57	18.1%
	.2	They are equally rich	41	13.0%
	1.0	My friend	175	55.6%
	9.0	Do not know / Do not want to answer	42	13.3%

## Q13.6

		Value	Count	Percent
Standard Attributes	Position		187	
	Label	Q 13.6 Basic OK: Money Illusion		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
	Mean		1.660	
Central Tendency and Dispersion	Standard Deviation		2.4469	
	Percentile 25		1.000	
	Percentile 50		1.000	
	Percentile 75		1.000	
Labeled Values	.1	More than today	16	5.1%
	.2	Less than today	32	10.2%
	1.0	The same	236	74.9%
	9.0	Do not know / Do not want to answer	31	9.8%

## Q13.7

		Value	Count	Percent
Standard Attributes	Position		188	
	Label	Q 13.7 Advanced OK: Stock Market Function		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
	Mean		2.276	
Central Tendency and Dispersion	Standard Deviation		3.1805	
	Percentile 25		1.000	
	Percentile 50		1.000	
	Percentile 75		1.000	
Labeled Values	.1	The stock market helps to predict stock earnings	24	7.6%
	.2	The stock market results in an increase in the price of stocks	11	3.5%
	.3	None of the above	33	10.5%
	1.0	The stock market brings people who want to buy stocks together with those who want to sell stocks	190	60.3%
	9.0	Do not know / Do not want to answer	57	18.1%

## Q13.8

		Value	Count	Percent
Standard Attributes	Position		189	
	Label	Q 13.8 Advanced OK: Stock of a company		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
	Mean		1.557	
Central Tendency and Dispersion	Standard Deviation		2.2024	
	Percentile 25		1.000	
	Percentile 50		1.000	
	Percentile 75		1.000	
Labeled Values	.1	He has lent money to firm B	19	6.0%
	.2	He is liable for firm B's debts	4	1.3%
	.3	None of the above	6	1.9%
	1.0	He owns a part of firm B	261	82.9%
	9.0	Do not know / Do not want to answer	25	7.9%

**Q13.9**

		Value	Count	Percent
Standard Attributes	Position		190	
	Label	Q 13.9 Advanced OK: Mutual Funds I		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.167	
	Standard Deviation		4.0118	
	Percentile 25		1.000	
	Percentile 50		1.000	
Labeled Values	Percentile 75		9.000	
	.1	Once one invests in a mutual fund, one cannot withdraw the money in the first year	12	3.6%
	.2	Mutual funds pay a guaranteed rate of return which depends on their past performance	15	4.8%
	.3	None of the above	5	1.6%
	1.0	Mutual funds can invest in several assets, for example invest in both stocks and bonds	155	49.2%
	9.0	Do not know / Do not want to answer	128	40.6%

**Q13.10**

		Value	Count	Percent
Standard Attributes	Position		191	
	Label	Q 13.10 Advanced OK: Bonds of a company		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		3.165	
	Standard Deviation		3.7377	
	Percentile 25		1.000	
	Percentile 50		1.000	
Labeled Values	Percentile 75		9.000	
	.1	He owns a part of firm B	30	9.5%
	.2	He is liable for firm B's debts	16	5.1%
	.3	None of the above	9	2.9%
	1.0	He has lent money to firm B	169	53.7%
	9.0	Do not know / Do not want to answer	91	28.9%

**Q13.11**

		Value	Count	Percent
Standard Attributes	Position		192	
	Label	Q 13.11 Advanced OK: Asset Return Expectations		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		2.674	
	Standard Deviation		3.6869	
	Percentile 25		0.200	
	Percentile 50		1.000	
Labeled Values	Percentile 75		9.000	
	.1	Savings account	34	10.8%
	.2	Bonds	54	17.1%
	1.0	Stocks	144	45.7%
	9.0	Do not know / Do not want to answer	83	26.3%

**Q13.12**

		Value	Count	Percent
Standard Attributes	Position		193	
	Label	Q 13.12 Advanced OK: Asset Risk Expectations		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		1.898	
	Standard Deviation		2.6446	
	Percentile 25		1.000	
	Percentile 50		1.000	
Labeled Values	Percentile 75		1.000	
	.1	Savings account	12	3.8%
	.2	Bonds	13	4.1%
	1.0	Stocks	252	80.0%
	9.0	Do not know / Do not want to answer	38	12.1%

**Q13.13**

		Value	Count	Percent
Standard Attributes	Position		194	
	Label	Q 13.13 Advanced OK: Diversification		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		1.771	
	Standard Deviation		2.4416	
	Percentile 25		1.000	
	Percentile 50		1.000	
Labeled Values	Percentile 75		1.000	
	.1	Increase	10	3.2%
	.2	Stay the same	5	1.6%
	1.0	Decrease	268	85.1%
	9.0	Do not know / Do not want to answer	32	10.2%

**Q13.14**

		Value	Count	Percent
Standard Attributes	Position		195	
	Label	Q 13.14 Advanced OK: Sale of long-term bond		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.23	
	Standard Deviation		4.261	
	Percentile 25		0.00	
	Percentile 50		1.00	
Labeled Values	Percentile 75		9.00	
	0	True	94	29.8%
	1	False	82	26.0%
	9	Do not know / Do not want to answer	139	44.1%



**Q13.15**

		Value	Count	Percent
Standard Attributes	Position		196	
	Label	Q 13.15 Advanced OK: Risk of stocks vs. bonds		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		3.54	
	Standard Deviation		3.912	
	Percentile 25		1.00	
	Percentile 50		1.00	
Labeled Values	0	False	49	15.6%
	1	True	160	50.8%
	9	Do not know / Do not want to answer	106	33.7%

**Q13.16**

		Value	Count	Percent
Standard Attributes	Position		197	
	Label	Q 13.16 Advanced OK: Stocks vs. Mutual funds (Big Three)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		3.88	
	Standard Deviation		3.953	
	Percentile 25		1.00	
	Percentile 50		1.00	
Labeled Values	0	True	29	9.2%
	1	False	169	53.7%
	9	Do not know / Do not want to answer	117	37.1%

**Q13.17**

		Value	Count	Percent
Standard Attributes	Position		198	
	Label	Q 13.17 Advanced OK: Bond prices		
	Type	Numeric		
	Format	F40.1		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		4.158	
	Standard Deviation		4.2665	
	Percentile 25		0.100	
	Percentile 50		1.000	
Labeled Values	.1	Fall	93	29.5%
	.2	Stay the same	15	4.8%
	.3	None of the above	8	2.5%
	1.0	Rise	62	19.7%
	9.0	Do not know / Do not want to answer	137	43.5%

**Q13.18**

		Value	Count	Percent
Standard Attributes	Position		199	
	Label	Q 13.18 Advanced OK: Mutual Funds II		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		3.04	
	Standard Deviation		3.581	
	Percentile 25		1.00	
	Percentile 50		1.00	
Labeled Values	0	False	22	7.0%
	1	True	210	66.7%
	9	Do not know / Do not want to answer	83	26.3%

**Q13.19**

		Value	Count	Percent
Standard Attributes	Position		200	
	Label	Q 13.19 Advanced OK: Mutual Funds III		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
Central Tendency and Dispersion	Missing		0	
	Mean		2.80	
	Standard Deviation		3.454	
	Percentile 25		1.00	
	Percentile 50		1.00	
Labeled Values	0	False	26	8.3%
	1	True	215	68.3%
	9	Do not know / Do not want to answer	74	23.5%

**Q14.1\_1**

		Value	Count	Percent
Standard Attributes	Position		201	
	Label	Q 14.1 Intention to Behaviour: I intend to invest in stocks and/or equity mutual funds as soon as my personal financial circumstances allow it.		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
	N	Valid		219
Central Tendency and Dispersion	Missing		96	
	Mean		4.64	
	Standard Deviation		1.753	
	Percentile 25		3.00	
	Percentile 50		5.00	
Labeled Values	1	Strongly disagree	15	4.8%
	2	Disagree	19	6.0%
	3	Somewhat disagree	26	8.3%
	4	Neither agree nor disagree	17	5.4%
	5	Somewhat agree	63	20.0%
	6	Agree	50	15.9%
	7	Strongly agree	29	9.2%

**Q14.2\_1**

		Value	Count	Percent
Standard Attributes	Position		202	
	Label	Q 14.2 Intention to Behaviour: I intend continue investing in stocks and/or equity mutual funds to the extent that my personal financial circumstances allow it.		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		96	
	Missing		219	
Central Tendency and Dispersion	Mean		6.26	
	Standard Deviation		0.954	
	Percentile 25		6.00	
	Percentile 50		7.00	
	Percentile 75		7.00	
Labeled Values	1	Strongly disagree	0	0.0%
	2	Disagree	1	0.3%
	3	Somewhat disagree	0	0.0%
	4	Neither agree nor disagree	2	0.6%
	5	Somewhat agree	18	5.7%
	6	Agree	24	7.6%
	7	Strongly agree	51	16.2%

**Q14.3\_1**

		Value	Count	Percent
Standard Attributes	Position		203	
	Label	Q 14.3 Motivation for investing in the stock market? - Acquiring a higher expected return than on a savings account		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		4.08	
	Standard Deviation		0.903	
	Percentile 25		4.00	
	Percentile 50		4.00	
	Percentile 75		5.00	
Labeled Values	1	Definitely not	6	1.9%
	2	Probably not	17	5.4%
	3	Might or might not	47	14.9%
	4	Probably yes	121	38.4%
	5	Definitely yes	124	39.4%

**Q14.3\_2**

		Value	Count	Percent
Standard Attributes	Position		204	
	Label	Q 14.4 Motivation for investing in the stock market? - Fascination with the stock market		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.08	
	Standard Deviation		1.208	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	1	Definitely not	31	9.8%
	2	Probably not	87	27.6%
	3	Might or might not	62	19.7%
	4	Probably yes	97	30.8%
	5	Definitely yes	38	12.1%

**Q14.3\_3**

		Value	Count	Percent
Standard Attributes	Position		205	
	Label	Q 14.5 Motivation for investing in the stock market? - Achieving financial independence (e.g. being able to stop or reduce working at an earlier age)		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.46	
	Standard Deviation		1.221	
	Percentile 25		3.00	
	Percentile 50		4.00	
	Percentile 75		4.00	
Labeled Values	1	Definitely not	22	7.0%
	2	Probably not	55	17.5%
	3	Might or might not	67	21.3%
	4	Probably yes	97	30.8%
	5	Definitely yes	74	23.5%

**Q14.3\_4**

		Value	Count	Percent
Standard Attributes	Position		206	
	Label	Q 14.6 Motivation for investing in the stock market? - Trying to profit from short-term developments in the stock market		
	Type	Numeric		
	Format	F40		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		3.12	
	Standard Deviation		1.182	
	Percentile 25		2.00	
	Percentile 50		3.00	
	Percentile 75		4.00	
Labeled Values	1	Definitely not	32	10.2%
	2	Probably not	73	23.2%
	3	Might or might not	70	22.2%
	4	Probably yes	106	33.7%
	5	Definitely yes	34	10.8%

**B\_RiskAversion**

		Value	Count	Percent
Standard Attributes	Position		419	
	Label	Risk Aversion_Grouping		
	Type	Numeric		
	Format	F40.2		
	Measurement	Ordinal		
	Role	Input		
Valid Values	.00	Group 5 - Do not know	34	10.8%
	1.00	Group 4 - Most Risk Averse	75	23.8%
	2.00	Group 3 - Risk Averse	68	21.6%
	3.00	Group 2 - Medium Risk Averse	89	28.3%
	4.00	Group 1 - Least Risk Averse	49	15.6%

**B\_TrustDisposition**

		Value	Count	Percent
Standard Attributes	Position		421	
	Label	Background - Disposition of Trust Score / Above or below Mean		
	Type	Numeric		
	Format	F8.2		
	Measurement	Ordinal		
	Role	Input		
	Valid Values	.00	167	53.0%
	1.00	148	47.0%	

**B\_Sociability**

		Value	Count	Percent
Standard Attributes	Position		422	
	Label	Background - Sociability Score / Above or below Mean		
	Type	Numeric		
	Format	F8.2		
	Measurement	Ordinal		
	Role	Input		
	Valid Values	.00	150	47.6%
	1.00	165	52.4%	

**B\_Optimism**

		Value	Count	Percent
Standard Attributes	Position		423	
	Label	Background - Level of Optimism Score / Above or below Mean		
	Type	Numeric		
	Format	F8.2		
	Measurement	Ordinal		
	Role	Input		
	Valid Values	.00	176	55.9%
	1.00	139	44.1%	

**B\_MoneyPreferences**

		Value	Count	Percent
Standard Attributes	Position		424	
	Label	Background - Money preferences Score / Above or below Mean		
	Type	Numeric		
	Format	F8.2		
	Measurement	Ordinal		
	Role	Input		
	Valid Values	.00	169	53.7%
	1.00	146	46.3%	

**AC\_TOK\_SCO**

		Value	Count	Percent
Standard Attributes	Position		425	
	Label	Total Objective Financial Knowledge - SCORE		
	Type	Numeric		
	Format	F40.2		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		11.0825	
	Standard Deviation		4.15536	
	Percentile 25		8.0000	
	Percentile 50		12.0000	
	Percentile 75		14.0000	

**AC\_TOK\_GRADE**

		Value	Count	Percent
Standard Attributes	Position		426	
	Label	Total Objective Financial Knowledge - GRADES		
	Type	Numeric		
	Format	F8.2		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		2.5714	
	Standard Deviation		1.34868	
	Percentile 25		1.0000	
	Percentile 50		3.0000	
	Percentile 75		4.0000	
Labeled Values	1.00	Inadequate	104	33.0%
	2.00	Sufficient	49	15.6%
	3.00	Adequate	61	19.4%
	4.00	Good	80	25.4%
	5.00	Excellent	21	6.7%

**AC\_TOK\_ADEQUACY**

		Value	Count	Percent
Standard Attributes	Position		427	
	Label	Total Objective Financial Knowledge - ADEQUACY		
	Type	Numeric		
	Format	F8.2		
	Measurement	Ordinal		
	Role	Input		
	Valid Values	.00	153	48.6%
	1.00	162	51.4%	

**AC\_OK3\_SCO**

		Value	Count	Percent
Standard Attributes	Position		428	
	Label	Basic Objective Financial Knowledge - SCORE - Big Three		
	Type	Numeric		
	Format	F40.2		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		2.1524	
	Standard Deviation		0.92903	
	Percentile 25		1.0000	
	Percentile 50		2.0000	
	Percentile 75		3.0000	

**AC\_BOK\_SCO**

		Value	Count	Percent
Standard Attributes	Position		429	
	Label	Basic Objective Financial Knowledge - SCORE		
	Type	Numeric		
	Format	F8.2		
	Measurement	Scale		
	Role	Input		
	N	Valid		315
	Missing		0	
Central Tendency and Dispersion	Mean		3.6635	
	Standard Deviation		1.37809	
	Percentile 25		3.0000	
	Percentile 50		4.0000	
	Percentile 75		5.0000	

**AC\_AOK\_SCO**

		Value	
Standard Attributes	Position		430
	Label	Advanced Objective Financial Knowledge - SCORE	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
N	Valid		315
	Missing		0
Central Tendency and Dispersion	Mean		7.4190
	Standard Deviation		3.21456
	Percentile 25		5.0000
	Percentile 50		8.0000
	Percentile 75		10.0000

**AC\_AOK\_GRADE**

		Value	Count	Percent
Standard Attributes	Position		431	
	Label	Advanced Objective Financial Knowledge - GRADES		
	Type	Numeric		
	Format	F8.2		
	Measurement	Scale		
	Role	Input		
N	Valid		315	
	Missing		0	
Central Tendency and Dispersion	Mean		2.3302	
	Standard Deviation		1.30123	
	Percentile 25		1.0000	
	Percentile 50		2.0000	
	Percentile 75		3.0000	
Labeled Values	1.00	Inadequate	115	36.5%
	2.00	Sufficient	71	22.5%
	3.00	Adequate	65	20.6%
	4.00	Good	38	12.1%
	5.00	Excellent	26	8.3%

**AC\_AOK\_ADEQUACY**

		Value	Count	Percent
Standard Attributes	Position		432	
	Label	Advanced Objective Financial Knowledge - ADEQUACY		
	Type	Numeric		
	Format	F8.2		
	Measurement	Ordinal		
	Role	Input		
Valid Values	.00	OK inadequate	186	59.0%
	1.00	OK adequate	129	41.0%

**AC\_BOK\_ADEQUACY**

		Value	Count	Percent
Standard Attributes	Position		433	
	Label	Basic Objective Financial Knowledge - ADEQUACY		
	Type	Numeric		
	Format	F8.2		
	Measurement	Ordinal		
	Role	Input		
Valid Values	.00	OK inadequate	60	19.0%
	1.00	OK adequate	255	81.0%

**Q.7.3.2\_FK\_PersFin\_Dichotomous**

		Value	Count	Percent
Standard Attributes	Position		457	
	Label	Q.7.3.2 PBC / Self Assessment of "required knowledge to manage your personal finances" / re-coded to nominal variable (above average, average, below average)		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	.00	Below Average	41	13.0%
	1.00	Average	97	30.8%
	2.00	Above Average	117	56.2%

**Q.7.3.3\_FK\_SMP\_Dichotomous**

		Value	Count	Percent
Standard Attributes	Position		458	
	Label	Q.7.3.3 PBC / Self Assessment of "required knowledge to invest in the stock market" / re-coded to nominal variable (above average, average, below average)		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	.00	Below Average	184	58.4%
	1.00	Average	59	18.7%
	2.00	Above Average	72	22.9%

**Q.7.4.1\_Comfort\_PersFin\_Dichotomous**

		Value	Count	Percent
Standard Attributes	Position		459	
	Label	Q.7.4.1 PBC / Comfort level to "manage your personal finances" / re-coded to nominal variable (comfortable, uncomfortable, neither)		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	.00	Uncomfortable	39	12.4%
	1.00	Neither Comfortable nor Uncomfortable	40	12.7%
	2.00	Comfortable	236	74.9%

**Q.7.4.1\_Comfort\_SMP\_Dichotomous**

		Value	Count	Percent
Standard Attributes	Position		460	
	Label	Q.7.4.2 PBC / Comfort level to "invest in the stock market" / re-coded to nominal variable (comfortable, uncomfortable, neither)		
	Type	Numeric		
	Format	F8.2		
	Measurement	Nominal		
	Role	Input		
Valid Values	.00	Uncomfortable	192	61.0%
	1.00	Neither Comfortable nor Uncomfortable	38	12.1%
	2.00	Comfortable	85	27.0%

**SCO\_PBC\_ControlBeliefs\_MEAN**

		Value	
Standard Attributes	Position		461
	Label	Composite PBC Control Belief Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
N	Valid		315
	Missing		0
Central Tendency and Dispersion	Mean		3.8127
	Standard Deviation		1.31376
	Percentile 25		2.6667
	Percentile 50		4.0000
	Percentile 75		4.6667

## SCO\_PBC\_SelfAssess\_MEAN

		Value	
Standard Attributes	Position		462
	Label	Composite PBC Self-Assessment Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		3.8817
	Standard Deviation		1.10771
	Percentile 25		3.0000
	Percentile 50		3.7500
	Percentile 75		4.7500

## SCO\_PBC\_Comfort\_MEAN

		Value	
Standard Attributes	Position		463
	Label	Composite PBC Comfort Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		3.9397
	Standard Deviation		1.25382
	Percentile 25		3.0000
	Percentile 50		3.6667
	Percentile 75		5.0000

## SCO\_PBC\_Certainty\_MEAN

		Value	
Standard Attributes	Position		464
	Label	Composite PBC Certainty Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		2.6841
	Standard Deviation		0.90173
	Percentile 25		2.0000
	Percentile 50		2.5000
	Percentile 75		3.5000

## SCO\_PBC\_Sum\_of\_MEAN

		Value	
Standard Attributes	Position		465
	Label	Composite Perceived Behavioural Control Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		14.3183
	Standard Deviation		4.06892
	Percentile 25		11.3333
	Percentile 50		14.0000
	Percentile 75		17.1667

## SCO\_InjunctiveNorm\_SUM

		Value	
Standard Attributes	Position		466
	Label	Composite Injunctive Norm Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		31
	Mean		8.9718
	Standard Deviation		12.64042
	Percentile 25		0.0000
	Percentile 50		8.0000
	Percentile 75		17.0000

## SCO\_DescriptiveNorm\_SUM

		Value	
Standard Attributes	Position		467
	Label	Composite Descriptive Norm Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		1
	Mean		1.8153
	Standard Deviation		4.20303
	Percentile 25		-1.0000
	Percentile 50		2.0000
	Percentile 75		5.0000

## SCO\_PerceivedNorm\_SUM

		Value	
Standard Attributes	Position		468
	Label	Composite Perceived Norm Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		9.8984
	Standard Deviation		14.32435
	Percentile 25		1.0000
	Percentile 50		8.0000
	Percentile 75		19.0000

## SCO\_ATTITUDE\_DIRECT\_Sum

		Value	
Standard Attributes	Position		469
	Label	Composite Direct Attitude Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		2.3164
	Standard Deviation		5.39203
	Percentile 25		-1.5000
	Percentile 50		2.5000
	Percentile 75		6.0000

**SCO\_ATTITUDE\_INDIRECT\_Sum**

		Value	
Standard Attributes	Position		470
	Label	Composite Indirect Attitude Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		1.2529
	Standard Deviation		6.59196
	Percentile 25		-2.3917
	Percentile 50		0.7000
	Percentile 75		4.4583

**SCO\_ATTITUDE\_Sum**

		Value	
Standard Attributes	Position		471
	Label	Composite Attitude Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		3.5693
	Standard Deviation		10.79680
	Percentile 25		-2.7667
	Percentile 50		2.5000
	Percentile 75		9.1250

**SCO\_Intention\_1\_Q.4\_BIPOLAR**

		Value	
Standard Attributes	Position		403
	Label	Score - Intention to Behaviour - Intermittent I (Q.4) BIPOLAR	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		1.1556
	Standard Deviation		1.78045
	Percentile 25		0.0000
	Percentile 50		2.0000
	Percentile 75		3.0000

**SCO\_Intention\_2\_Q.8\_BIPOLAR**

		Value	
Standard Attributes	Position		404
	Label	Score - Intention to Behaviour - Intermittent II (Q.8) BIPOLAR	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		1.0254
	Standard Deviation		1.75591
	Percentile 25		0.0000
	Percentile 50		1.0000
	Percentile 75		2.0000

**SCO\_Intention\_3\_Q.14\_BIPOLAR**

		Value	
Standard Attributes	Position		405
	Label	Score - Intention to Behaviour - Intermittent III (Q.14) BIPOLAR	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		1.1365
	Standard Deviation		1.72203
	Percentile 25		0.0000
	Percentile 50		1.0000
	Percentile 75		3.0000

**SCO\_Intention\_Composite**

		Value	
Standard Attributes	Position		406
	Label	Intention to Behaviour - Composite Score	
	Type	Numeric	
	Format	F8.2	
	Measurement	Scale	
	Role	Input	
	N	Valid	
Central Tendency and Dispersion	Missing		0
	Mean		1.1556
	Standard Deviation		1.61644
	Percentile 25		0.3333
	Percentile 50		1.3333
	Percentile 75		2.3333