



RESEARCH & ANALYSIS

# Economic Well-Being of U.S. Households in 2023: Appendixes

May 2024



BOARD OF GOVERNORS OF THE  
FEDERAL RESERVE SYSTEM



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## Appendix A: Survey Questionnaire

This appendix contains a reproduction of the survey instrument. The bracketed texts are programming instructions such as custom text that will appear differently based on previous responses. Questions designated with an [S] indicate that the respondent can only select a single response and those designated with an [M] allow multiple responses. Not all questions are shown to all respondents, and the skip patterns used to reach each question are listed as the "Asked of" line above each question. The respondents only see the questions and response option; they do not see the program code. Question numbers are not always sequential in order to preserve continuity with question numbers from earlier surveys where possible. Questions are listed below in the order in which they are presented to respondents.

## Introduction

### Base: All respondents

DISPLAY01 [Disp]

#### Welcome

We want to learn more about your financial well-being and views on the economy. **We appreciate your participation in this survey.**

This survey supports research on financial conditions in the United States. It has been reviewed and is consistent with requirements from the Office of Management and Budget. This survey may include personal questions, including such topics as your household finances. Your responses are used for research purposes only and will remain anonymous—results are reported only for groups, not for individuals. Participation is voluntary, and you can choose not to answer any question. Answering the questions means that you accept us collecting the data.

You may have answered similar questions like this in the past. We appreciate your patience in answering them now.

OMB Control Number: 7100-0374

Expiration Date: November 30, 2023

*[If “supports” clicked above, display this text in a new tab or window]*

A report with findings from this survey and a dataset—without including your name or any other identifying information—will be released publicly on the Federal Reserve Board’s website.

*[If “requirements” clicked above, display this text in a new tab or window]*

The Federal Reserve may not conduct or sponsor, and an organization is not required to respond to, a collection of information unless it displays a currently valid OMB control number. Public reporting burden for this information collection is estimated to average 0.35 hours, including the time to gather data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0374), Washington, DC 20503.

## Living Arrangements Section

### Base: All respondents

#### LO [BANKED GRID, S ACROSS]

First, do each of the following people currently live with you?

#### DOWN

- a. My spouse or partner
- b. My child(ren) *under age 18*
- c. My adult child(ren) *age 18 or older*
- d. My parent(s)
- e. Other individuals

#### ACROSS

1. Yes
0. No

### Base: If LO\_c=1 (Living with adult children)

#### LOA [S]

Are the **adult children** (who are age 18 or older) who live with you:

1. All currently enrolled in school
2. One or more *not* currently enrolled in school

**Base: If LO\_e=1 (Living with other individuals)**

**LOB [BANKED GRID, S ACROSS]**

[IF LO\_a=1 or LO\_b=1 or LO\_c=1 or LO\_d=1, INSERT: Other than your spouse or partner, children, or parents, are][ELSE, INSERT: Are] the people living with you:

**DOWN**

- a. Your brother(s) or sister(s)
- b. Other relatives
- c. Other people not related to you

**ACROSS**

1. Yes
0. No

**Base: If LO\_b=1 (Living with children under age 18)**

**LOC [S]**

How many children do you have who are under age 18 and currently live with you?

1. 1
2. 2
3. 3
4. 4
5. 5 or more

**Base: If LO\_b=1 (Living with children under age 18)**

**LOE [S]**

How old is your [If LOC>1, INSERT: youngest] child that lives with you?

1. 0 to 2 years old
2. 3 to 5
3. 6 to 12
4. 13 to 17



## General Well-Being Section

### Base: All respondents

#### B2 [S]

Overall, which one of the following best describes how well you are managing financially these days?

4. Living comfortably
3. Doing okay
2. Just getting by
1. Finding it difficult to get by

### Base: All respondents

#### B3 [S]

**Compared to 12 months ago**, would you say that you (and your family) are better off, the same, or worse off financially?

5. Much better off
4. Somewhat better off
3. About the same
2. Somewhat worse off
1. Much worse off

### Base: All respondents

#### B6 [S]

Think of your parents when they were your age. Would you say you (and your family) are better, the same, or worse off financially than they were?

5. Much better off
4. Somewhat better off
3. About the same
2. Somewhat worse off
1. Much worse off

**Base: All respondents**

**B7 [BANKED GRID, S ACROSS]**

How would you rate economic conditions today:

**DOWN**

- a. In your community
- b. In this country

**ACROSS**

- 4. Excellent
- 3. Good
- 2. Only fair
- 1. Poor

**Base: All respondents**

**X11 [TEXT BOX]**

In a couple of words please describe the main financial challenges or concerns facing you or your family. If none please click the "None" box.

**Text box [150 Characters]**

<INSERT SPACE>

999. None [S]

## Caregiving Section

**Base: If LOE<=3 (Living with children under age 13)**

**CG1 [S]**

Currently, how many hours **per week** do you use **paid** childcare?

0. None
1. 1 to 4 hours
2. 5 to 9 hours
3. 10 to 19 hours
4. 20 hours or more

**Base: If LOE<=3 and CG1 ne 0 (Living with children under age 13 and uses paid childcare)**

**CG2 [NUMBER BOX]**

How much do you pay **per week** for childcare [**If LOC>1, INSERT:** in total for all of your children]?

**Number Box \$[0-9,999] per week**

**Base: If LOE<=3 and LO\_a=1 (Living with children under age 13 and lives with spouse/partner)**

**CG3 [S]**

When it comes to taking care of your children when they are at home, which of the following statements best describes the caretaking responsibilities?

1. I am usually the primary caretaker
2. My spouse/partner is usually the primary caretaker
3. My spouse/partner and I equally share caretaking responsibilities

### **Base: All respondents**

#### **CG4 [S]**

Do you regularly provide unpaid help or take care of an adult relative or friend who needs assistance due to aging, disability, or illness?

1. Yes
0. No

### **Base: If CG4=1 (Cares for adult relative or friend)**

#### **CG5 [BANKED GRID, S ACROSS]**

Do you regularly provide unpaid help or care to each of the following people due to aging, disability, or illness?

#### **DOWN**

1. Your parent
2. Your spouse's or partner's parent **(Display if L0\_a=1)**
3. Your spouse or partner **(Display if L0\_a=1)**
4. An adult child (age 18 or older)
5. Another relative
6. A friend or neighbor

#### **ACROSS**

1. Yes
0. No

**Base: If CG4=1 (Cares for adult relative or friend)****CG6 [S]**

About how often do you provide unpaid help or care to an adult relative or friend who needs assistance due to aging, disability, or illness?

1. Daily
2. Several days per week
3. Several days per month
4. Once per month
5. Less than once per month

**Employment Section****Base: All respondents****D1A [S]**

This section will ask some questions about your recent work-related activities.

Last month, did you do **any** work for either pay or profit?

1. Yes
0. No

*Prompt twice.*

**Base: If D1A=1 (Working)****D4 [S]**

Last month, did you have more than one job, including part-time, evening, or weekend work?

1. Yes
0. No

**Base: If D1A=1 (Working)**

**D48 [S]**

[If **D4=1**, **INSERT:** Thinking about all your jobs, do] [ELSE, **INSERT:** Do] you usually work 35 hours or more per week?

- 1. Yes
- 0. No

**Base: If D4 ne 0 and D48=1 (Has more than one job and works 35 or more hours per week)**

**D3B [S]**

**Thinking about your main job (where you earn the most money)**, do you usually work 35 hours or more per week:

- 1. Yes
- 0. No

**Base: All respondents**

**D1E [S]**

At any time during the past month, did you want to work [if **D1A=1**, **INSERT:** more hours]?

- 1. Yes
- 0. No

**Base: If D1A=0 or D48=0 (Not working or working less than 35 hours per week)**

**D22 [BANKED GRID, S ACROSS]**

Did each of the following contribute to you [**if D1A=0, INSERT:** not working] [**ELSE, insert:** working less than 35 hours per week] in the last month?

**DOWN**

- a. Could not find [**IF D48=0, INSERT:** more] work
- b. Full-time workweek less than 35 hours (**Display if D48=0**)
- c. Childcare
- d. Caregiving for an elderly, disabled, or sick adult
- e. Other family or personal obligations
- f. Would lose access to unemployment benefits or other government programs
- g. Health limitations or disability
- h. In school or training
- i. Retired

**ACROSS**

1. Yes
0. No

**Base: If D1A=1 (Working)**

**D3A [S]**

[**If D4 ne 0, INSERT:** Think about your main job (the job from which you earned the most money in the past month). In this job, were you working][**ELSE, INSERT:** Did you work] for someone else, were you self-employed, or something else?

0. Working for someone else
1. Self-employed (working for myself)
2. Other work arrangement

**Base: If D3A=0 (Working for someone else)**

**D28 [BANKED GRID, S ACROSS]**

How often do each of these statements describe your work situation [IF D4 ne 0, INSERT: at your main job]?

**DOWN**

- a. I can choose what tasks I work on
- b. I can choose how I complete tasks at work

**ACROSS**

- 5. Always
- 4. Often
- 3. Sometimes
- 2. Rarely
- 1. Never

**Base: If D3A=0 (Working for someone else)**

**D30 [S]**

[IF D4 ne 0, INSERT: Still thinking about your main job, do] [ELSE, INSERT: Do] you normally start and end work around the same time each day that you work, or does it vary?

- 1. Normally work the same hours
- 2. Schedule varies, primarily at my request
- 3. Schedule varies, primarily based on my employer's needs



**Base: If D1A=1 (Working)****D47 [S]**

Some employers restrict what their employees can do if they leave their job. **[IF D4 ne 0, INSERT:**  
In your main job, did] **[ELSE, INSERT: Did]** you agree that if you leave your employer, you will not  
start or work for a competing business? This is often called a non-compete agreement.

- 1. Yes
- 0. No
- 2. Don't know

**Base: If D1A=1 (Working)****D34A [S]**

Thinking about the work you did last week, how much of it did you do by telecommuting or working  
from home?

- 0. None
- 1. Some
- 2. All

*CREATE [DOV\_D36\_ORDER]:*

*0 for ½ of sample*

*1 for ½ of sample*

**If DOV\_D36\_ORDER=0, ask D36A before D36\_B.**

**If DOV\_D36\_ORDER=1, ask D36B before D36\_A.**

*CREATE [DOV\_D36\_AMOUNT]:*

*“decreased your pay by 10 percent” for 1/4 of sample*

*“decreased your pay by 5 percent” for 1/4 of sample*

*“decreased your pay by 1 percent” for 1/4 of sample*

*“kept your pay the same for a year” for 1/4 of sample*

**Base: If D3A=0 and D34A=(1 or 2) (Working for someone else and works from home at least some of the time)**

**D36A [S]**

How likely would you be to actively look for another job or leave your job if you had to report to work in person each workday?

1. Very likely
2. Somewhat likely
3. Not that likely
4. Not at all likely

**Base: If D3A=0 (Working for someone else)**

**D36B [S]**

How likely would you be to actively look for another job or leave your job if your employer **[DOV\_36\_AMOUNT]**?

1. Very likely
2. Somewhat likely
3. Not that likely
4. Not at all likely

**Base: All respondents**

**D44\_f [S]**

**[If D1A=1, INSERT: Think about any job in the past 12 months.] In the past 12 months, have you gotten laid off or lost a job (including a temporary layoff)?**

1. Yes
0. No

**Base: All respondents****D44 [BANKED GRID, S ACROSS]**

[If **D1A=1**, INSERT: Think about any job in the past 12 months.] **In the past 12 months**, have you:

**DOWN**

- a. Asked for a raise or a promotion (**Display if D1A=1**)
- b. Received a raise or a promotion (**Display if D1A=1**)
- c. Applied for a new job
- d. Started a new job
- e. Voluntarily left a job

**ACROSS**

- 1. Yes
- 0. No

**Base: If D1A=1 and D44\_d=1 (Working and started a new job)****D37A [S]**

You indicated that you started a new job in the past 12 months. Is your main job (where you earn the most money) the same as it was a year ago?

- 1. Different main job—new employer
- 2. Different main job—same employer
- 3. Same main job—started a second job
- 4. Was not working a year ago
- 5. Other

**Base: If D37A=1 or 2 (Changed main job)**

**D38 [BANKED GRID, S ACROSS]**

Are each of the following better, the same, or worse at the main job you have now than the one you had a year ago?

**DOWN**

- a. Pay or benefits
- b. Opportunities for advancement
- c. Your interest in the work
- d. Physical demands of the job
- f. Work-life balance

**ACROSS**

- 1. Better
- 2. About the same
- 3. Worse

**Base: If D37A=1 or 2 (Changed main job)**

**D39 [S]**

Overall, is the main job you have now better, the same, or worse than the one you had a year ago?

- 1. Better
- 2. About the same
- 3. Worse

**Base: If D1A=1 and [D44\_d ne 1 or (D37A=3, 5, or refused)] (Working and did not change jobs or start a new main job in the past year)**

**D45 [S]**

How long have you been working continuously in your main job (where you earn the most money)?

1. Less than a year
2. 1 to 4 years
3. 5 to 9 years
4. 10 or more years

**Base: If L0\_a=1 (Married or living with partner)**

**D5 [S]**

Last month, did your spouse or partner do **any** work for either pay or profit?

1. Yes
0. No

**Base: If D5=1 (Spouse is working)**

**D49 [S]**

Does your spouse or partner usually work 35 hours or more per week?

1. Yes
0. No

**Base: If D5=0 or D49=0 (Spouse/partner not working or working less than 35 hours per week)**

**D41 [BANKED GRID, S ACROSS]**

Did each of the following contribute to your spouse or partner [if D5=0, INSERT: not working] [ELSE, insert: working less than 35 hours per week] in the last month?

**DOWN**

- a. Could not find [IF D49=0, INSERT: more] work
- b. Full-time workweek less than 35 hours (**Display if D49=0**)
- c. Childcare
- d. Caregiving for an elderly, disabled, or sick adult
- e. Other family or personal obligations
- f. Would lose access to unemployment benefits or other government programs
- g. Health limitations or disability
- h. In school or training
- i. Retired

**ACROSS**

1. Yes
0. No

## Housing Section

**Base: All respondents**

**GH1 [S]**

This section will ask some questions about your home.

Do you [IF LO\_a=1, INSERT: (and/or your spouse or partner)]:

1. Own your home with a mortgage or loan
2. Own your home free and clear (without a mortgage or loan)
3. Pay rent
4. Neither own nor pay rent

**Base: If GH1=2 (Own home free and clear)****GH12 [S]**

Do you have either a homeowner's insurance or a condo insurance policy for your primary residence?

1. Yes
0. No

**Base: If GH1=3 (Renters)****R1. [BANKED GRID, S ACROSS, RANDOMIZE a-g]**

Are each of the following a reason why you rent your home rather than own?

**DOWN**

1. Renting is cheaper
2. Renting is less financially risky
3. Renting is more convenient or flexible
4. Trying to buy
5. Can't qualify for home mortgage
6. Can't afford down payment to buy
7. Can't afford mortgage monthly payment
8. Prefer to rent

**ACROSS**

1. Yes
0. No

**Base: All respondents**

**GH2 [S]**

When did you move into your current home?

1. Before 2022
2. 2022
3. 2023

**Base: If (GH2=3) (Moved in 2023)**

**R4 [S]**

Before your most recent move, did you own your previous home?

0. No
1. Yes, and I still own that home
2. Yes, and I no longer own that home

**Base: If (GH2=3) and (R4=0 or refused) (Moved in 2023 and did not own previous home)**

**R5E [BANKED GRID, S ACROSS]**

Was the main reason that you moved in the past year because of rent increases at your previous home or apartment?

1. Yes
0. No



**Base: If (GH2=3) and (R4=0 or refused) (Moved in 2023 and did not own previous home)**

**R5B [BANKED GRID, S ACROSS]**

Did each of the following contribute to your moving in the past year?

**DOWN**

- a. Evicted or received an eviction notice
- b. Landlord told you, or a person you were staying with, to leave
- c. You missed a rent payment and thought you would be evicted
- d. City condemned the property and forced you to leave

**ACROSS**

- 1. Yes
- 0. No

**Base: If (GH2=3) and (R4=2) (Moved in 2023 and owned previous home)**

**R5C [BANKED GRID, S ACROSS]**

Did each of the following contribute to your moving in the past year?

**DOWN**

- a. Bank took possession of your home in foreclosure
- b. Received a notice from bank that they planned to foreclose
- c. Missed mortgage payments and thought bank would foreclose
- d. City condemned the property and forced you to leave

**ACROSS**

- 1. Yes
- 0. No

**Base: If GH1=3 (Renters)**

**R3 [NUMBER BOX]**

Approximately how much do you **[IF LO\_a=1, INSERT: and/or your spouse or partner]** pay for rent each month?

**Number Box \$[0-9,999]**

**Base: If GH1=3 (Renters)**

**R11 [S]**

Have you been behind on your rent at any time in the past year?

- 1. Yes
- 0. No

**Base: If GH1=1 (Homeowners with a mortgage)**

**M4 [NUMBER BOX]**

Approximately how much is your total monthly mortgage payment (i.e., the amount you send to the bank)?

**Number Box \$[0-9,999]**

**Base: All respondents****GH3 [BANKED GRID, S ACROSS]**

How satisfied are you with each of the following aspects of your neighborhood?

**DOWN**

- a. Overall quality
- b. Quality of your local schools
- c. Crime risk
- d. Natural disaster and severe weather risk
- e. Cost of housing

**ACROSS**

- 1. Very dissatisfied
- 2. Somewhat dissatisfied
- 3. Neither satisfied nor dissatisfied
- 4. Somewhat satisfied
- 5. Very satisfied

**Natural Disasters Section****Base: All respondents****NDO [S]**

In the past year, have you been financially affected by natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures?

- 3. Yes, substantially
- 2. Yes, moderately
- 1. Yes, slightly
- 0. No

**Base: If NDO ne 0 (Affected financially by natural disasters)**

**ND1 [BANKED GRID, S ACROSS]**

In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures affected you in each of the following ways?

**DOWN**

- a. Income loss or work disruption
- b. Property damage
- c. Needed to evacuate temporarily
- d. Longer-term displacement from home
- e. Other (please specify) [text box]

**ACROSS**

- 1. Yes
- 0. No

**Base: All respondents**

**ND2 [S]**

Five years from now, do you think that the chance that you will experience a natural disaster or severe weather event will be higher, lower, or about the same as it is now?

- 1. Much higher
- 2. Somewhat higher
- 3. About the same
- 4. Somewhat lower
- 5. Much lower

**Base: All respondents****ND4 [BANKED GRID, S ACROSS]**

In the past year, have you done each of the following at least partially because of the threat of natural disasters or severe weather events?

**DOWN**

- a. Investigated other places to live
- b. Improved your property to reduce risk
- c. Purchased additional insurance

**ACROSS**

- 1. Yes
- 0. No

**Banking Section****Base: All respondents****BK1 [S]**

This section will ask some questions about your experiences with banks and credit.

Do you **[IF LO\_a=1, INSERT: and/or your spouse or partner]** currently have a checking, savings, or money market account?

- 1. Yes
- 0. No

**Base: All respondents**

**BK2 [BANKED GRID, S ACROSS]**

In the past 12 months, did you **[IF L0\_a=1, INSERT: and/or your spouse or partner]:**

**DOWN**

- a. Purchase a money order from a place other than a bank
- b. Cash a check at a place other than a bank
- c. Take out a payday loan or payday advance
- d. Take out a pawn shop loan or an auto title loan
- e. Obtain a tax refund advance to receive your refund faster
- f. Pay an overdraft fee on a bank account **(Display if BK1=1)**

**ACROSS**

- 1. Yes
- 0. No

**Credit Application Section**

**Base: All respondents**

**A6 [S]**

If you were to apply for a credit card today, how confident are you that your application would be approved?

- 3. Not confident
- 2. Somewhat confident
- 1. Very confident
- 2. Don't know

**Base: All respondents****A0 [S]**

In the past 12 months, have you applied for any credit (such as a credit card, higher credit card limit, mortgage, refinance, student loan, personal loan, or other loan)?

1. Yes
0. No

**Base: If A0=1 (Those who applied for credit)****A7 [BANKED GRID, S ACROSS] [S]**

Have you applied for each of the following types of credit in the past 12 months?

**DOWN**

- a. Credit card
- b. Car/auto loan
- c. Student loan
- d. Mortgage (purchase or refinance)
- e. Home equity loan or line of credit
- f. Other credit or loan

**ACROSS**

1. Yes
0. No

**Base: If A0=0 (Did not apply for credit)****A0B [S]**

Was there a time in the past 12 months that you desired credit but chose not to submit a credit application?

1. Yes
0. No

**Base: If A0=1 or Refused (Applied for credit)**

**A1 [BANKED GRID, S ACROSS]**

In the past 12 months, has each of the following happened to you:

**DOWN**

- a. Turned down for credit
- b. Approved for credit, but were not given as much credit as you applied for
- c. Put off applying for credit because you thought you might be turned down

**ACROSS**

- 1. Yes
- 0. No



**Base: If (A1\_a=1 or A1\_b=1) and at least two of (A7\_a – A7\_f) selected**

**If only one of A7\_a – A7\_f selected, do not ask and auto-punch response**

**A8 [S]**

Were you turned down or offered less credit than requested for the following types of credit in the past 12 months?

**[ONLY SHOW OPTIONS SELECTED IN A7]**

**DOWN**

- a. Credit card
- b. Car/auto loan
- c. Student loan
- d. Mortgage (purchase or refinance)
- e. Home equity loan or line of credit
- f. Other credit or loan

**ACROSS**

- 1. Yes
- 0. No

**Base: If A0B=1 (Did not apply for credit but desired credit)**

**A2 [S]**

You indicated that you desired credit in the past 12 months but did not submit a credit application. Was this because you thought that you might be turned down or denied credit?

- 1. Yes
- 0. No

## Credit Condition Section

### Base: All respondents

#### C2A [S]

Do you currently have at least one credit card? Please do **not** include debit cards or prepaid cards.

1. Yes
0. No

### Base: If C2A=1 or refused (Has a credit card)

#### C3P [S]

Last month, how did you handle your credit card bills?

1. paid at least the minimum payment on all credit cards
2. did not pay or paid less than the minimum payment on at least one card  
<insert space>
- 9. did not use any of my credit cards so had no balances

### Base: If C2A=1 or refused (Has a credit card)

#### C4A [S]

In the past 12 months, how frequently have you carried an unpaid balance on one or more of your credit cards?

0. Never carried an unpaid balance (always pay in full)
1. Once
2. Some of the time
3. Most or all of the time

**Base: All respondents****BNPL1 [S]**

In the past year, have you used a “Buy Now Pay Later” service to buy something?

Buy Now Pay Later lets you pay part of the price upfront and pay the rest over time. It is sometimes called a “pay in four” service.

We are **not** asking about purchases made directly with credit cards, layaway, or rent-to-own services.

- 1. Yes
- 0. No

**Base: If BNPL1=1 (Has used a BNPL service in the past year)****BNPL3 [S]**

In the past year, have you ever been late making a payment for something you bought using a Buy Now Pay Later service?

- 1. Yes
- 0. No

**Base: If BNPL3=1 or refused (Has been late making BNPL payment in the past year)****BNPL3A [S]**

In the past year, have you **been charged extra because you were late** on a buy now pay later payment?

- 1. Yes
- 0. No

**Base: If BNPL1=1 (Has used a BNPL service in the past year)**

**BNPL4 [BANKED GRID, S ACROSS]**

Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase in this way?

**DOWN**

- a. Avoid interest charges
- b. Wanted to spread out payments
- c. Wanted a fixed number of payments
- d. Convenience
- e. Only way I could afford it
- f. Only accepted payment method I had
- g. Did not want to use a credit card

**ACROSS**

- 1. Yes
- 0. No

**Cryptocurrency Section**

**Base: All respondents**

**S16 [BANKED GRID, S ACROSS]**

In the past year, have you done the following with cryptocurrency, such as Bitcoin or Ethereum?

**DOWN**

- a. Bought cryptocurrency or held as an investment
- b. Used cryptocurrency to buy something or make a payment
- c. Used cryptocurrency to send money to friends or family

**ACROSS**

- 1. Yes
- 0. No

**Base: If S16\_c=1 (Used cryptocurrency to send money to friends or family)**

**S18 [S]**

Were any of the family or friends you sent cryptocurrency to living outside of the United States?

1. Yes
0. No

**Base: If S16\_b=1 or S16\_c=1 (used cryptocurrency for transactions)**

**S21 [S]**

What was the main reason you used cryptocurrency to buy something, make a payment, or send money?

1. Privacy
2. To send the money faster
3. Cheaper
4. Safer
5. Don't trust banks
6. Person or business receiving the money preferred cryptocurrency
7. Other (please specify) [**text box**]

## Education Section

### Base: All respondents

#### ED0 [S]

This section will ask about your education and experiences with student loans.

What is the highest level of school you have completed or the highest degree you have received?

1. Less than high school degree
2. High school degree or GED
3. Some college but no degree (including currently enrolled in college)
4. Certificate or technical degree
5. Associate degree
6. Bachelor's degree
7. Master's degree
8. Professional degree (e.g., MBA, MD, JD)
9. Doctoral degree

*CREATE [DOV\_ED]:*

*IF ED0<=4 DOV\_ED="most recent educational program"*

*IF ED0=5 DOV\_ED="Associate Degree"*

*IF ED0>=6 DOV\_ED="Bachelor's Degree"*

### Base: All respondents

#### D1G [S]

Are you currently **enrolled as a student**?

2. Yes, as a full-time student
1. Yes, as a part-time student
0. No

**Base: If D1G=1 or 2 (Current student)****ED0B [S]**

What type of program are you currently pursuing?

1. High school or GED program
2. Non-degree training program
3. Certificate or technical degree
4. Associate degree
5. Bachelor's degree
6. Master's degree
7. Professional degree (e.g., MBA, MD, JD)
8. Doctoral degree

**Base: If (ED0=2) and (D1G=0) (High school only and not enrolled in college)****ED0D [S]**

Have you ever enrolled in an educational degree program beyond high school?

1. Yes
0. No

*CREATE DOV\_EDRECODE:*

- *IF ED0=2 and (ED0B>=3 or ED0D=1) THEN DOV\_EDRECODE=3.*
- *Else DOV\_EDRECODE=response value from ED0.*

**Base: If DOV\_EDRECODE>=3 (Any education beyond high school)**

**ED1 [S]**

Which one of the following broad categories best describes your **[IF D1G=1 or D1G=2, INSERT: current / IF D1G=0 or D1G=REFUSED, INSERT: most recent]** educational program?

1. Humanities/arts
2. Social/behavioral sciences
3. Life sciences
4. Physical sciences/math
5. Computer/information sciences
6. Engineering
7. Education
8. Business/management
9. Health
10. Law
11. Vocational/technical training
12. Undeclared
13. Other

**Base: If DOV\_EDRECODE=3 or 4 (Some college or certificate)**

**ED2A [DROPDOWN]**

In what state is the school that you **[IF D1G=1 or D1G=2, INSERT: currently attend / IF D1G=0 or D1G=REFUSED, INSERT: attended for your most recent educational program]** located? If the school is not located in the United States, please select “International” from the bottom of the list.

*[DROPDOWN BOX with 50 states + DC + the term “International”]*



**Base: If ED2A is answered and not “international”****ED2B [DROPDOWN]**

What is the name of the school you [IF D1G=1 or D1G=2, INSERT: currently attend / IF D1G=0 or D1G=REFUSED, INSERT: attended for your most recent educational program]?

School name: [State-specific drop-down list]

*If you do not see the school you attended in the list above, please type it into the text box provided.*

Other school not listed: [text box]

**Base: If DOV\_EDRECODE=3 or 4 and D1G not equal 1 or 2 (Some college or certificate, not currently enrolled)****ED4 [NUMBER BOX]**

In what year did you **last** attend this educational program?

Number box [(2023-PPAGE) – 2023]

**Base: If (DOV\_EDRECODE=5, 6, 7, 8, or 9) (Associate degree or above)****ED7A [DROPDOWN]**

In what state is the school from which you received your [DOV\_ED] located? If the school is not located in the United States, please select “International” from the bottom of the list.

*DROPDOWN BOX with 50 states + DC + the term “International”*

**Base: If ED7A is answered and not “International”**

**ED7B [DROPDOWN]**

What is the name of the school from which you received your [DOV\_ED]?

School name: [**State-specific drop-down list**]

*If you do not see the school you attended in the list above, please type it into the text box provided.*

Other school not listed: [**text box**]

**Base: If (DOV\_EDRECODE=5, 6, 7, 8, or 9) (Associate degree or above)**

**ED9 [NUMBER BOX]**

In what year did you receive your [DOV\_ED]?

**Number box [(2023-PPAGE) – 2023]**

**Base: If (DOV\_EDRECODE=4, 5, 6, 7, 8, or 9) or (DOV\_EDRECODE=3 and D1G=0 or refused) (Certificate or technical degree or above, or some college and not enrolled)**

**ED10 [S]**

Overall, how would you say the lifetime financial benefits of your [DOV\_ED] compares to its costs?

1. Financial benefits are much larger
2. Financial benefits are somewhat larger
3. About the same
4. Financial costs are somewhat larger
5. Financial costs are much larger

**Base: If (DOV\_EDRECODE=4, 5, 6, 7, 8, or 9) or (DOV\_EDRECODE=3 and D1G=0 or refused) (Certificate or technical degree or above, or some college and not enrolled)**

**ED11 [BANKED GRID, S ACROSS]**

If you could go back and make decisions regarding your [DOV\_ED] again, would you have done each of these things:

**DOWN**

- a. Chosen a different field of study
- b. Attended a different school
- c. Not attended college or completed less education
- d. Completed more education

**ACROSS**

- 1. Yes
- 0. No

## **Student Loans Section**

**Base: All respondents**

**SL1 [S]**

Do you currently have any student loan debt from **your own education**?

- 1. Yes
- 0. No

**Base: If SL1=1 (Has a student loan for own education)**

**SL3 [S]**

How much do you currently owe on student loans for **your own education**?

1. Less than \$5,000
2. \$5,000 to \$9,999
3. \$10,000 to \$14,999
4. \$15,000 to \$19,999
5. \$20,000 to \$24,999
6. \$25,000 to \$29,999
7. \$30,000 to \$39,999
8. \$40,000 to \$49,999
9. \$50,000 to \$74,999
10. \$75,000 to \$99,999
11. \$100,000 or above
- 2. Don't know

**Base: If SL1=1 (Has a student loan for own education)**

**SL4A [S]**

Are you currently required to make monthly payments on any of your student loans from **your own education**?

1. Yes
0. No

**Base: If SL4A=1 (Currently making payments on loans for own education)**

**SL4 [S]**

Approximately how much is your current required monthly payment on the student loans from **your own education**?

*Suppress default instructions, instead show: Please only include the amount that you are paying, and not money that is paid by others on your behalf.*

2. \$1 to \$99
3. \$100 to \$199
4. \$200 to \$299
5. \$300 to \$399
6. \$400 to \$499
7. \$500 to \$999
8. \$1,000 or above
- 2. Don't know

**Base: If SL1=1 (Has a student loan for own education)**

**SL6 [S]**

Are you behind on payments or in collections for one or more of the student loans from **your own education**?

1. Yes
0. No

**Base: If SL1=0 or refused (Does not have student loan for own education)**

**SL7 [S]**

Did you take out any student loans to pay for **your own education** that you have since repaid?

1. Yes
0. No

**Base: If SL1=1 or SL7=1 (Has or had student loan own education)**

**SL8 [BANKED GRID, S ACROSS]**

Still thinking about **your own education**, did you take out any student loans for each of the following educational programs (including any repaid loans for education you did not complete)?

**DOWN**

- a. Certificate or technical training
- b. Associate degree
- c. Bachelor's degree
- d. Professional degree (e.g., MBA, MD, JD)
- e. Master's degree or doctoral degree

**ACROSS**

- 1. Yes
- 0. No

**Base: If LO\_a=1 (Married or living with a partner)**

**SL10A [S]**

Does **your spouse or partner** currently have any student loans used to pay for their education?

- 1. Yes
- 0. No

**Base: If PPAGE>=30**

**SL11 [S]**

Do you currently have any student loans used to pay for **your child's or grandchild's education**?

- 1. Yes
- 0. No
- 999. Do not have children or grandchildren

**Base: If SL11=1 (Has a student loan for child or grandchild's education)****SL13 [S]**

How much do you owe on student loans for **your child or grandchild's education**?

1. Less than \$5,000
2. \$5,000 to \$9,999
3. \$10,000 to \$14,999
4. \$15,000 to \$19,999
5. \$20,000 to \$24,999
6. \$25,000 to \$29,999
7. \$30,000 to \$39,999
8. \$40,000 to \$49,999
9. \$50,000 to \$74,999
10. \$75,000 to \$99,999
11. \$100,000 or above
- 2. Don't know

**Retirement and Investments Section****Base: All respondents****D11 [S]**

This section will ask some questions about your planning and savings for retirement.

Do you consider yourself to be retired?

1. Yes
0. No

**Base: If (D1I ne 1) (Not retired)**

**K0 [S]**

Do you think that your retirement savings plan is currently on track?

1. Yes
0. No
- 2. Don't know

**Base: If (D1I=1) (Retired)**

**K8B [S]**

When did you retire?

1. Within the past year
2. 1 or 2 years ago
3. 3 or 4 years ago
4. 5 years ago or more

**Base: If (D1I=1) (Retired)**

**K9 [BANKED GRID, S ACROSS]**

Were each of the following important to your decision to retire at the age that you did?

**DOWN**

- a. Health problem
- b. Wanted to do other things or spend time with family
- c. Didn't like the work
- d. Care for family members
- e. Reached normal retirement age
- f. Forced to retire or lack of available work

**ACROSS**

1. Yes
0. No



**Base: All respondents****K21 [BANKED GRID, S ACROSS]**

Do you currently have each of the following types of savings or assets?

**DOWN**

- a. Retirement savings account, such as a 401(k) plan through an employer, IRA, or Roth IRA
- b. Pension with a defined benefit through an employer that will pay a monthly amount in retirement
- c. Stocks, bonds, ETFs, or mutual funds held **outside** a retirement account
- d. Savings account, money market account, or certificate of deposit (CD)
- e. Cash value in a life insurance policy
- f. Business or real estate investment [**Display if GH1 = 1 or 2:** "(other than your primary residence)"]

**ACROSS**

- 1. Yes
- 0. No

**Base: All respondents****DC4 [S]**

How comfortable are you with choosing and managing your investments?

- 1. Very comfortable
- 2. Mostly comfortable
- 3. Slightly comfortable
- 4. Not comfortable

**Base: If D1I ne 1 (Not retired)**

**K5A [BANKED GRID, S ACROSS]**

In the past 12 months, have you done each of the following with money in your retirement accounts?

**DOWN**

- a. Borrowed money
- b. Cashed out (permanently withdrawn) money
- c. Reduced your regular contributions to accounts

**ACROSS**

- 1. Yes
- 0. No

## Income and Consumption Section

### Base: All respondents

#### IO [BANKED GRID, S ACROSS]

This section will ask some questions about your savings, expenses, and sources of income.

In the past 12 months, did you [IF L0\_a=1, INSERT: or your spouse/partner] receive any income from the following sources:

#### DOWN

- a. Wages, salaries, or self-employment income
- b. Interest, dividends, or rental income
- c. Social Security (including old age and DI)
- d. Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program
- e. Unemployment income
- f. Pension

#### ACROSS

- 1. Yes
- 0. No

## Base: All respondents

I40 [S]

Which category represents your **[IF LO\_a=1, INSERT: and your spouse/partner's]** total combined income in the past 12 months?

1. Less than \$5,000
2. \$5,000 to \$9,999
3. \$10,000 to \$14,999
4. \$15,000 to \$19,999
5. \$20,000 to \$24,999
6. \$25,000 to \$29,999
7. \$30,000 to \$34,999
8. \$35,000 to \$39,999
9. \$40,000 to \$49,999
10. \$50,000 to \$59,999
11. \$60,000 to \$74,999
12. \$75,000 to \$99,999
13. \$100,000 to \$149,999
14. \$150,000 to \$199,999
15. \$200,000 or more

*Prompt once. If prompted, suppress default instructions and instead show:*

*We ask for information about your income because it is extremely important for our understanding of household finances in the United States. Your answer will also remain completely anonymous.*

**Base: All respondents****I41 [BANKED GRID, S ACROSS]**

In the past 12 months, have you **[IF LO\_a=1, INSERT: and/or your spouse or partner]** received any of the following?

**DOWN**

- a. Earned Income Tax Credit (EITC)
- b. Supplemental Nutrition Assistance Program (SNAP or food stamps)
- c. Women, Infants, and Children (WIC) nutrition program benefits
- d. Housing assistance from government program
- e. Free or reduced price school lunches for your children **[Display if LO\_b=1]**

**ACROSS**

- 1. Yes
- 0. No

**Base: All respondents****I9 [S]**

In the past 12 months, which one of the following best describes your **[IF LO\_a=1, INSERT: and your spouse's or partner's]** income?

- 1. Roughly the same amount each month
- 2. Occasionally varies from month to month
- 3. Varies quite often from month to month

**Base: If (I9=2 or 3) (Income varies occasionally or quite often from month to month)**

**I12 [S]**

Because your income varies, have you [IF LO\_a=1, INSERT: and your spouse or partner] struggled to pay your bills in the past 12 months?

1. Yes
0. No

**Base: All respondents**

**I20 [S]**

In the past month, would you say that your [IF LO\_a=1, INSERT: and your spouse's or partner's] total spending was:

3. More than your income
2. The same as your income
1. Less than your income

**Base: All respondents**

**I21 [BANKED GRID, S ACROSS]**

Compared to a year ago, have each of the following [IF LO\_a=1, INSERT: for you and your spouse or partner] increased, decreased, or stayed about the same?

**DOWN**

- a. Total monthly income
- b. Total monthly spending

**ACROSS**

3. Increased
2. About the same
1. Decreased

## Inflation Section

### Base: All respondents

#### INF4 [S]

Overall, have changes in the prices you pay **compared to last year** made your financial situation worse, better, or had little or no effect?

1. Much worse
2. Somewhat worse
3. Little or no effect
4. Somewhat better
5. Much better

### Base: All respondents

#### INF3 [BANKED GRID, S ACROSS]

Did you take any of the following actions because of increases in prices **over the past 12 months**?

#### DOWN

- a. Switched to cheaper products
- b. Used less or stopped using products
- c. Reduced savings
- d. Increased borrowing
- e. Delayed a major purchase
- f. Worked more or got another job
- g. Asked for a raise [**Display if D44\_a=1**]

#### ACROSS

1. Yes
0. No

## Emergency Fund Section

### Base: All respondents

#### EF1 [S]

This section will ask some questions about your emergency savings, insurance, and economic hardships.

Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies?

- 1. Yes
- 0. No

### Base: If EF1=0 or refused (Does not have 3 months emergency fund)

#### EF2 [S]

If you were to lose your main source of income (for example, job or government benefits), could you cover your expenses for 3 months by borrowing money, using savings, or selling assets?

- 1. Yes
- 0. No



**Base: All respondents****EF3 [M]**

Suppose that you have an emergency expense that costs \$400. **Based on your current financial situation**, how would you pay for this expense?

*Suppress default instructions, instead show: If you would use more than one method to cover this expense, please select all that apply.*

- a. Put it on my credit card and pay it off in full at the next statement
- b. Put it on my credit card and pay it off over time
- c. With the money currently in my checking/savings account or with cash
- d. Using money from a bank loan or line of credit
- e. By borrowing from a friend or family member
- f. Using a payday loan, deposit advance, or overdraft
- g. By selling something
- h. I wouldn't be able to pay for the expense right now

**Base: All respondents****EF5C [S]**

Other than any credit card bills you may have, did you pay all your bills in full last month?

- 1. Yes
- 0. No

**Base: If EF5C=0 or refused (Did not pay all bills in full last month or refused)**

**EF6C [BANKED GRID, S ACROSS]**

How did you handle each of the following types of bills last month?

**DOWN**

- a. Rent or mortgage
- b. Water, gas, and electric bills
- c. Phone, internet, and cable bills
- d. Car payment

**ACROSS**

- 1. Paid in full
- 0. Made partial payment or did not pay
- 9. Does not apply (do not have bill)

**Base: All respondents**

**EF7 [S]**

**Based on your current financial situation**, what is the largest emergency expense that you could handle right now using only your savings?

- 1. Under \$100
- 2. \$100 to \$499
- 3. \$500 to \$999
- 4. \$1,000 to \$1,999
- 5. \$2,000 or more

## Food Security Section

### Base: All respondents

#### FD3 [S]

In the past month, which of these statements best describes the food eaten in your household?

1. Enough of the kinds of food we wanted to eat
2. Enough, but not always the kinds of food we wanted to eat
3. Sometimes not enough to eat
4. Often not enough to eat

### Base: If LO\_b=1 (Adults living with children under age 18)

#### FD4 [S]

Please indicate whether the next statement was often true, sometimes true, or never true in the past month for the children living in your household who are under 18 years old.

"The children were not eating enough because we just couldn't afford enough food."

1. Often true
2. Sometimes true
3. Never true

## **Criminal Justice Section**

**Base: All respondents**

**E8 [BANKED GRID, S ACROSS]**

Have you ever been:

### **DOWN**

1. Arrested or taken into custody by the police
2. Convicted of a criminal offense but never received a prison sentence
3. Convicted of a criminal offense and received a prison sentence

### **ACROSS**

1. Yes
0. No

## Health and Insurance Section

### Base: All respondents

#### E1 [BANKED GRID, S ACROSS]

During the past 12 months, was there a time when you needed each of the following, but went without because you couldn't afford it?

#### DOWN

- a. Prescription medicine
- b. Seeing a doctor or specialist
- c. Mental health care or counseling
- d. Dental care
- e. Follow-up care

#### ACROSS

- 1. Yes
- 0. No

### Base: All respondents

#### E2 [S]

During the past 12 months, have you had any **unexpected major medical expenses** that you had to pay out of pocket because they were not completely paid for by insurance?

- 1. Yes
- 0. No

**Base: If E2=1 (Had major medical expense)**

**E2A [S]**

Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months?

1. \$1 to \$499
2. \$500 to \$999
3. \$1,000 to \$1,999
4. \$2,000 to \$4,999
5. \$5,000 or higher
- 2. Don't know

**Base: All respondents**

**E2B [S]**

Do you currently have any debt from medical care you or your family members have received?

1. Yes
0. No

**Base: All respondents****E4 [BANKED GRID, S ACROSS]**

Are you **currently** covered by any of the following types of health insurance or health coverage plans?

**DOWN**

- a. Insurance through an employer or union
- b. Insurance purchased directly from an insurance company
- c. Medicare or Medicaid
- d. TRICARE, VA, or other military or veteran's health care
- e. Insurance purchased through a health insurance exchange
- f. Any other health insurance

**ACROSS**

- 1. Yes
- 0. No

## Childhood Background Section

**Base: If X2021=2 and X2022=2 (Did not participate in the survey in the past 2 years)**

### CH2A [S]

We are interested in a few characteristics of your parents.

Thinking about your family or primary caregivers growing up, what was the highest level of education achieved by any parent or guardian?

1. Less than high school degree
2. High school degree or GED
3. Some college but no degree
4. Certificate or technical degree
5. Associate degree
6. Bachelor's degree
7. Graduate degree

<Insert Space>

- 2. Don't know

**Show KP closing question QF1**



## Appendix B: Consumer Responses to Survey Questions

Questions are listed below in order in which they were presented to respondents. Questions with fewer than 11,400 respondents were not asked to the full sample, and the question-specific screening criteria are available in appendix A. All data are weighted to yield estimates for the U.S. adult population.

### Living Arrangements Section

<b>Question L0. First, do each of the following people currently live with you?</b>	
Response	Percent
My spouse or partner	65
My child(ren) under age 18	26
My adult child(ren) age 18 or older	17
My parent(s)	15
Other individuals	15
Note: Number of unweighted respondents = 11,400	

<b>Question L0A. Are the adult children (who are age 18 or older) who live with you:</b>	
Response	Percent
All currently enrolled in school	28
One or more not currently enrolled in school	72
Note: Number of unweighted respondents = 1,976	

<b>Question L0B. Other than your spouse or partner, children, or parents, are the people living with you:</b>	
Response	Percent
Your brother(s) or sister(s)	45
Other relatives	34
Other people not related to you	36
Note: Number of unweighted respondents = 1,432	

<b>Question L0C. How many children do you have who are under age 18 and currently live with you?</b>	
Response	Percent
1	42
2	37
3	14
4	5
5 or more	3
Note: Number of unweighted respondents = 2,656	

<b>Question L0E. How old is your youngest child that lives with you?</b>	
Response	Percent
0 to 2 years old	22
3 to 5	16
6 to 12	33
13 to 17	28
Note: Number of unweighted respondents = 2,656	

## General Well-Being Section

<b>Question B2. Overall, which one of the following best describes how well you are managing financially these days?</b>	
Response	Percent
Finding it difficult to get by	9
Just getting by	19
Doing okay	39
Living comfortably	33
Note: Number of unweighted respondents = 11,400	

<b>Question B3. Compared to 12 months ago, would you say that you (and your family) are better off, the same, or worse off financially?</b>	
Response	Percent
Much worse off	7
Somewhat worse off	24
About the same	48
Somewhat better off	16
Much better off	4
Note: Number of unweighted respondents = 11,400	

**Question B6. Think of your parents when they were your age. Would you say you (and your family) are better, the same, or worse off financially than they were?**

Response	Percent
Much worse off	8
Somewhat worse off	17
About the same	22
Somewhat better off	29
Much better off	24

Note: Number of unweighted respondents = 11,400

**Question B7. How would you rate economic conditions today:**

Response	Percent			
	Poor	Only fair	Good	Excellent
In your community	17	41	39	3
In this country	33	45	21	1

Note: Number of unweighted respondents = 11,400

## Caregiving Section

**Question CG1. Currently, how many hours per week do you use paid childcare?**

Response	Percent
None	71
1 to 4 hours	3
5 to 9 hours	4
10 to 19 hours	4
20 hours or more	18

Note: Number of unweighted respondents = 1,879

**Question CG2. How much do you pay per week for childcare in total for all of your children?**

Statistic	Dollar amount
Mean	280
Median	200

Note: Number of unweighted respondents = 543

**Question CG3. When it comes to taking care of your children when they are at home, which of the following statements best describes the caretaking responsibilities?**

Response	Percent
I am usually the primary caretaker	37
My spouse/partner is usually the primary caretaker	22
My spouse/partner and I equally share caretaking responsibilities	41
Note: Number of unweighted respondents = 1,624	

**Question CG4. Do you regularly provide unpaid help or take care of an adult relative or friend who needs assistance due to aging, disability, or illness?**

Response	Percent
No	84
Yes	16
Note: Number of unweighted respondents = 11,400	

**Question CG5. Do you regularly provide unpaid help or care to each of the following people due to aging, disability, or illness?**

Response	Percent
Your parent	51
Your spouse's or partner's parent	26
Your spouse or partner	22
An adult child (age 18 or older)	14
Another relative	25
A friend or neighbor	17
Note: Number of unweighted respondents = 1,904 maximum (differs by response)	

**Question CG6. About how often do you provide unpaid help or care to an adult relative or friend who needs assistance due to aging, disability, or illness?**

Response	Percent
Daily	35
Several days per week	26
Several days per month	28
Once per month	7
Less than once per month	5
Note: Number of unweighted respondents = 1,904	

## Employment Section

### Question D1A. Last month, did you do any work for either pay or profit?

Response	Percent
No	40
Yes	60

Note: Number of unweighted respondents = 11,400

### Question D4. Last month, did you have more than one job, including part time, evening, or weekend work?

Response	Percent
No	82
Yes	18

Note: Number of unweighted respondents = 6,587

### Question D48. Thinking about all your jobs, do you usually work 35 hours or more per week?

Response	Percent
No	21
Yes	79

Note: Number of unweighted respondents = 6,587

### Question D3B. Thinking about your main job (where you earn the most money), do you usually work 35 hours or more per week?

Response	Percent
No	10
Yes	90

Note: Number of unweighted respondents = 979

### Question D1E. At any time during the past month, did you want to work more hours?

Response	Percent
No	68
Yes	32

Note: Number of unweighted respondents = 11,400

**Question D22. Did each of the following contribute to you not working or working less than 35 hours per week in the last month?**

Response	Percent
Could not find (more) work	16
Full-time workweek less than 35 hours	22
Childcare	7
Caregiving for an elderly, disabled, or sick adult	7
Other family or personal obligations	17
Would lose access to unemployment benefits or other government programs	6
Health limitations or disability	24
In school or training	10
Retired	45
Note: Number of unweighted respondents = 6,208 maximum (differs by response)	

**Question D3A. Think about your main job (the job from which you earned the most money in the past month). In this job, were you working for someone else, self-employed, or something else?**

Response	Percent
Working for someone else	86
Self-employed (working for myself)	11
Other work arrangement	4
Note: Number of unweighted respondents = 6,587	

**Question D28. How often do each of these statements describe your work situation?**

Response	Percent				
	Never	Rarely	Sometimes	Often	Always
I can choose what tasks I work on	13	19	34	25	9
I can choose how I complete tasks at work	7	9	27	36	20
Note: Number of unweighted respondents = 5,624					

**Question D30. Still thinking about your main job, do you normally start and end work around the same time each day that you work, or does it vary?**

Response	Percent
Normally work the same hours	73
Schedule varies, primarily at my request	11
Schedule varies, primarily based on my employer's needs	16
Note: Number of unweighted respondents = 5,624	

**Question D47. Some employers restrict what their employees can do if they leave their job. In your main job, did you agree that if you leave your employer, you will not start or work for a competing business? This is often called a non-compete agreement.**

Response	Percent
Don't know	12
No	77
Yes	11
Note: Number of unweighted respondents = 6,587	

**Question D34A. Thinking about the work you did last week, how much of it did you do by telecommuting or working from home?**

Response	Percent
None	59
Some	22
All	18
Note: Number of unweighted respondents = 6,587	

**Question D36A. How likely would you be to actively look for another job or leave your job if you had to report to work in person each workday?**

Response	Percent
Very likely	31
Somewhat likely	25
Not that likely	25
Not at all likely	19
Note: Number of unweighted respondents = 2,263	

**Question D36B. How likely would you be to actively look for another job or leave your job if your employer (kept your pay the same for a year/decreased your pay by 1 percent/5 percent/10 percent)?**

Response	Percent			
	Kept your pay the same for a year	Decreased your pay by 1 percent	Decreased your pay by 5 percent	Decreased your pay by 10 percent
Very likely	16	28	42	50
Somewhat likely	29	25	29	26
Not that likely	36	30	20	16
Not at all likely	19	18	9	8
Note: Number of unweighted respondents = 5,624				

**Question D44\_f. (Think about any job in the past 12 months, not just your main job.) In the past 12 months, have you gotten laid off or lost a job (including a temporary layoff)?**

Response	Percent
No	94
Yes	6

Note: Number of unweighted respondents = 11,400

**Question D44. (Think about any job in the past 12 months). In the past 12 months, have you:**

Response	Percent
Asked for a raise or a promotion	21
Received a raise or a promotion	55
Applied for a new job	22
Started a new job	14
Voluntarily left a job	9

Note: Number of unweighted respondents = 11,400 maximum (differs by response)

**Question D37A. You indicated that you started a new job in the past 12 months. Is your main job (where you earn the most money) the same as it was a year ago?**

Response	Percent
Different main job - new employer	57
Different main job - same employer	15
Same main job - started a second job	11
Was not working a year ago	13
Other	4

Note: Number of unweighted respondents = 1,258

**Question D38. Are each of the following better, the same, or worse at the main job you have now than the one you had a year ago?**

Response	Percent		
	Better	About the same	Worse
Pay or benefits	57	26	17
Opportunities for advancement	46	44	10
Your interest in the work	53	39	9
Physical demands of the job	32	56	11
Work-life balance	43	41	16

Note: Number of unweighted respondents = 900



**Question D39. Overall, is the main job you have now better, the same, or worse than the one you had a year ago?**

Response	Percent
Better	67
About the same	25
Worse	8
Note: Number of unweighted respondents = 900	

**Question D45. How long have you been working continuously in your main job (where you earn the most money)?**

Response	Percent
Less than a year	5
1 to 4 years	37
5 to 9 years	21
10 or more years	37
Note: Number of unweighted respondents = 5,533	

**Question D5. Last month, did your spouse or partner do any work for either pay or profit?**

Response	Percent
No	36
Yes	64
Note: Number of unweighted respondents = 7,531	

**Question D49. Does your spouse or partner usually work 35 hours or more per week?**

Response	Percent
No	16
Yes	84
Note: Number of unweighted respondents = 4,506	

**Question D41. Did each of the following contribute to your spouse or partner not working or working less than 35 hours per week in the last month?**

Response	Percent
Could not find (more) work	9
Full-time workweek less than 35 hours	24
Childcare	9
Caregiving for an elderly, disabled, or sick adult	5
Other family or personal obligations	11
Would lose access to unemployment benefits or other government programs	4
Health limitations or disability	18
In school or training	3
Retired	50
Note: Number of unweighted respondents = 3,845	

**Housing Section****Question GH1. Do you (and/or your spouse or partner):**

Response	Percent
Own your home with a mortgage or loan	42
Own your home free and clear (without a mortgage or loan)	22
Pay rent	27
Neither own nor pay rent	9
Note: Number of unweighted respondents = 11,400	

**Question GH12. Do you have either a homeowner's insurance or a condo insurance policy for your primary residence?**

Response	Percent
No	13
Yes	87
Note: Number of unweighted respondents = 2,905	

<b>Question R1. Are each of the following a reason why you rent your home rather than own?</b>	
Response	Percent
Renting is cheaper	42
Renting is less financially risky	44
Renting is more convenient or flexible	57
Trying to buy	30
Can't qualify for home mortgage	40
Can't afford down payment to buy	65
Can't afford mortgage monthly payment	48
Prefer to rent	36
Note: Number of unweighted respondents = 2,896	

<b>Question GH2. When did you move into your current home?</b>	
Response	Percent
Before 2022	85
2022	8
2023	8
Note: Number of unweighted respondents = 11,400	

<b>Question R4. Before your most recent move, did you own your previous home?</b>	
Response	Percent
No	74
Yes, and I still own that home	6
Yes, and I no longer own that home	20
Note: Number of unweighted respondents = 801	

<b>Question R5E. Was the main reason that you moved in the past year because of rent increases at your previous home or apartment?</b>	
Response	Percent
No	73
Yes	27
Note: Number of unweighted respondents = 572	

<b>Question R5B. Did each of the following contribute to your moving in the past year?</b>	
Response	Percent
Evicted or received an eviction notice	6
Landlord told you, or a person you were staying with, to leave	10
You missed a rent payment and thought you would be evicted	5
City condemned the property and forced you to leave	1
Note: Number of unweighted respondents = 572	

<b>Question R5C. Did each of the following contribute to your moving in the past year?</b>	
Response	Percent
Bank took possession of your home in foreclosure	4
Received a notice from bank that they planned to foreclose	3
Missed mortgage payments and thought bank would foreclose	5
City condemned the property and forced you to leave	3
Note: Number of unweighted respondents = 181	

<b>Question R3. Approximately how much do you and/or your spouse or partner pay for rent each month?</b>	
Statistic	Dollar amount
Mean	1,307
Median	1,100
Note: Number of unweighted respondents = 2,896	

<b>Question R11. Have you been behind on your rent at any time in the past year?</b>	
Response	Percent
No	81
Yes	19
Note: Number of unweighted respondents = 2,896	

<b>Question M4. Approximately how much is your total monthly mortgage payment (i.e., the amount you send to the bank)?</b>	
Statistic	Dollar amount
Mean	1,668
Median	1,498
Note: Number of unweighted respondents = 4,814	

<b>Question GH3. How satisfied are you with each of the following aspects of your neighborhood?</b>					
Response	Percent				
	Very dissatisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Very satisfied
Overall quality	4	7	13	37	39
Quality of your local schools	5	9	32	29	25
Crime risk	7	14	18	34	27
Natural disaster and severe weather risk	2	7	26	35	30
Cost of housing	17	21	25	25	11
Note: Number of unweighted respondents = 11,400					

## Natural Disasters Section

<b>Question ND0. In the past year, have you been financially affected by natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures?</b>	
Response	Percent
No	81
Yes, slightly	12
Yes, moderately	5
Yes, substantially	2
Note: Number of unweighted respondents = 11,400	

<b>Question ND1. In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures affected you in each of the following ways?</b>	
Response	Percent
Income loss or work disruption	22
Property damage	46
Needed to evacuate temporarily	11
Longer-term displacement from home	4
Other (please specify)	16
Note: Number of unweighted respondents = 2,137 maximum (differs by response)	

**Question ND2. Five years from now, do you think that the chance that you will experience a natural disaster or severe weather event will be higher, lower, or about the same as it is now?**

Response	Percent
Much higher	10
Somewhat higher	27
About the same	58
Somewhat lower	2
Much lower	3
Note: Number of unweighted respondents = 11,400	

**Question ND4. In the past year, have you done each of the following at least partially because of the threat of natural disasters or severe weather events?**

Response	Percent
Investigated other places to live	13
Improved your property to reduce risk	18
Purchased additional insurance	5
Note: Number of unweighted respondents = 11,400	

**Banking Section****Question BK1. Do you and/or your spouse or partner currently have a checking, savings, or money market account?**

Response	Percent
No	6
Yes	94
Note: Number of unweighted respondents = 11,400	

**Question BK2. In the past 12 months, did you and/or your spouse or partner:**

Response	Percent
Purchase a money order from a place other than a bank	9
Cash a check at a place other than a bank	7
Take out a payday loan or payday advance	3
Take out a pawn shop loan or an auto title loan	3
Obtain a tax refund advance to receive your refund faster	1
Pay an overdraft fee on a bank account	12
Note: Number of unweighted respondents = 11,400 maximum (differs by response)	

## Credit Application Section

**Question A6. If you were to apply for a credit card today, how confident are you that your application would be approved?**

Response	Percent
Don't know	5
Very confident	63
Somewhat confident	18
Not confident	14
Note: Number of unweighted respondents = 11,400	

**Question A0. In the past 12 months have you applied for any credit (such as a credit card, higher credit card limit, mortgage, refinance, student loan, personal loan, or other loan)?**

Response	Percent
No	64
Yes	36
Note: Number of unweighted respondents = 11,400	

**Question A7. Have you applied for each of the following types of credit in the past 12 months?**

Response	Percent
Credit card	70
Car/auto loan	24
Student loan	7
Mortgage (purchase or refinance)	10
Home equity loan or line of credit	6
Other credit or loan	22
Note: Number of unweighted respondents = 4,007	

**Question A0B. Was there a time in the past 12 months that you desired credit but chose not to submit a credit application?**

Response	Percent
No	89
Yes	11
Note: Number of unweighted respondents = 7,393	

**Question A1. In the past 12 months, has each of the following happened to you:**

Response	Percent
Turned down for credit	25
Approved for credit, but were not given as much credit as you applied for	17
Put off applying for credit because you thought you might be turned down	20
Note: Number of unweighted respondents = 4,007	

**Question A8. Were you turned down or offered less credit than requested for the following types of credit in the past 12 months?**

Response	Percent
Credit card	87
Car/auto loan	52
Student loan	34
Mortgage (purchase or refinance)	58
Home equity loan or line of credit	62
Other credit or loan	72
Note: Number of unweighted respondents = 992 maximum (differs by response)	

**Question A2. You indicated that you desired credit in the past 12 months but did not submit a credit application. Was this because you thought that you might be turned down or denied credit?**

Response	Percent
No	41
Yes	59
Note: Number of unweighted respondents = 744	

**Credit Condition Section****Question C2A. Do you currently have at least one credit card? Please do not include debit cards or prepaid cards.**

Response	Percent
No	18
Yes	82
Note: Number of unweighted respondents = 11,400	



<b>Question C3P. Last month, how did you handle your credit card bills?</b>	
Response	Percent
Did not use any of my credit cards so had no balances	7
Paid at least the minimum payment on all credit cards	90
Did not pay or paid less than the minimum payment on at least one card	3
Note: Number of unweighted respondents = 9,633	

<b>Question C4A. In the past 12 months, how frequently have you carried an unpaid balance on one or more of your credit cards?</b>	
Response	Percent
Never carried an unpaid balance (always pay in full)	53
Once	6
Some of the time	18
Most or all of the time	23
Note: Number of unweighted respondents = 9,633	

<b>Question BNPL1. In the past year, have you used a “Buy Now Pay Later” service to buy something?</b>	
Response	Percent
No	86
Yes	14
Note: Number of unweighted respondents = 11,400	

<b>Question BNPL3. In the past year, have you ever been late making a payment for something you bought using a Buy Now Pay Later service?</b>	
Response	Percent
No	82
Yes	18
Note: Number of unweighted respondents = 1,455	

<b>Question BNPL3A. In the past year, have you been charged extra because you were late on a buy now pay later payment?</b>	
Response	Percent
No	41
Yes	59
Note: Number of unweighted respondents = 244	

**Question BNPL4. Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase in this way?**

Response	Percent
Avoid interest charges	60
Wanted to spread out payments	87
Wanted a fixed number of payments	46
Convenience	82
Only way I could afford it	55
Only accepted payment method I had	21
Did not want to use a credit card	54
Note: Number of unweighted respondents = 1,455	

**Cryptocurrency Section****Question S16. In the past year, have you done the following with cryptocurrency, such as Bitcoin or Ethereum?**

Response	Percent
Bought cryptocurrency or held as an investment	7
Used cryptocurrency to buy something or make a payment	1
Used cryptocurrency to send money to friends or family	1
Note: Number of unweighted respondents = 11,400	

**Question S18. Were any of the family or friends you sent cryptocurrency to living outside of the United States?**

Response	Percent
No	67
Yes	33
Note: Number of unweighted respondents = 77	

**Question S21. What was the main reason you used cryptocurrency to buy something, make a payment, or send money?**

Response	Percent
Privacy	16
To send the money faster	18
Cheaper	13
Safer	7
Don't trust banks	4
Person or business receiving the money preferred cryptocurrency	29
Other (please specify)	13
Note: Number of unweighted respondents = 159	

**Education Section****Question ED0. What is the highest level of school you have completed or the highest degree you have received?**

Response	Percent
Less than high school degree	7
High school degree or GED	23
Some college but no degree (including currently enrolled in college)	20
Certificate or technical degree	5
Associate degree	9
Bachelor's degree	21
Master's degree	10
Professional degree (e.g., MBA, MD, JD)	4
Doctoral degree	2
Note: Number of unweighted respondents = 11,400	

**Question D1G. Are you currently enrolled as a student?**

Response	Percent
No	92
Yes, as a part-time student	2
Yes, as a full-time student	5
Note: Number of unweighted respondents = 11,400	

<b>Question ED0B. What type of program are you currently pursuing?</b>	
Response	Percent
High school or GED program	7
Non-degree training program	3
Certificate or technical degree	8
Associate degree	15
Bachelor's degree	45
Master's degree	12
Professional degree (e.g., MBA, MD, JD)	5
Doctoral degree	6
Note: Number of unweighted respondents = 698	

<b>Question ED0D. Have you ever enrolled in an educational degree program beyond high school?</b>	
Response	Percent
No	87
Yes	13
Note: Number of unweighted respondents = 2,509	

<b>Question ED1. Which one of the following broad categories best describes your current or most recent educational program?</b>	
Response	Percent
Humanities/arts	7
Social/behavioral sciences	7
Life sciences	3
Physical sciences/math	3
Computer/information sciences	9
Engineering	7
Education	8
Business/management	21
Health	12
Law	4
Vocational/technical training	7
Undeclared	4
Other	9
Note: Number of unweighted respondents = 8,655	

<b>Question ED4. What year did you last attend this educational program?</b>	
Response	Percent
1969 or before	4
1970-79	9
1980-89	15
1990-99	17
2000-09	18
2010-19	25
2020-22	10
2023	3
Note: Number of unweighted respondents = 2,407	

<b>Question ED9. In what year did you receive your (associate degree/bachelor's degree)?</b>	
Response	Percent
1969 or before	4
1970-79	10
1980-89	13
1990-99	16
2000-09	20
2010-19	27
2020 or after	10
Note: Number of unweighted respondents = 5,912	

<b>Question ED10. Overall, how would you say the lifetime financial benefits of your (most recent educational program/associate degree/bachelor's degree) compares to its costs?</b>	
Response	Percent
Financial benefits are much larger	32
Financial benefits are somewhat larger	20
About the same	28
Financial costs are somewhat larger	9
Financial costs are much larger	11
Note: Number of unweighted respondents = 8,341	

**Question ED11. If you could go back and make decisions regarding your (most recent educational program/associate degree/bachelor's degree) again, would you have done each of these things:**

Response	Percent
Chosen a different field of study	35
Attended a different school	25
Not attended college or completed less education	10
Completed more education	45
Note: Number of unweighted respondents = 8,341	

**Student Loans Section****Question SL1. Do you currently have any student loan debt from your own education?**

Response	Percent
No	87
Yes	13
Note: Number of unweighted respondents = 11,400	

**Question SL3. How much do you currently owe on student loans for your own education?**

Response	Percent
Don't know	4
Less than \$5,000	12
\$5,000 to \$9,999	15
\$10,000 to \$14,999	12
\$15,000 to \$19,999	8
\$20,000 to \$24,999	8
\$25,000 to \$29,999	5
\$30,000 to \$39,999	8
\$40,000 to \$49,999	6
\$50,000 to \$74,999	9
\$75,000 to \$99,999	4
\$100,000 or above	9
Note: Number of unweighted respondents = 1,461	

**Question SL4A. Are you currently required to make monthly payments on any of your student loans from your own education?**

Response	Percent
No	35
Yes	65
Note: Number of unweighted respondents = 1,461	

**Question SL4. Approximately how much is your current required monthly payment on the student loans from your own education?**

Response	Percent
Don't know	6
\$1 to \$99	20
\$100 to \$199	26
\$200 to \$299	17
\$300 to \$399	10
\$400 to \$499	6
\$500 to \$999	11
\$1,000 or above	5
Note: Number of unweighted respondents = 971	

**Question SL6. Are you behind on payments or in collections for one or more of the student loans from your own education?**

Response	Percent
No	84
Yes	16
Note: Number of unweighted respondents = 1,461	

**Question SL7. Did you take out any student loans to pay for your own education that you have since repaid?**

Response	Percent
No	80
Yes	20
Note: Number of unweighted respondents = 9,939	

**Question SL8. Still thinking about your own education, did you take out any student loans for each of the following educational programs (including any repaid loans for education you did not complete)?**

Response	Percent
Certificate or technical training	14
Associate degree	21
Bachelor's degree	65
Professional degree (e.g., MBA, MD, JD)	9
Master's degree or doctoral degree	17
Note: Number of unweighted respondents = 3,671	

**Question SL10A. Does your spouse or partner currently have any student loans used to pay for their education?**

Response	Percent
No	89
Yes	11
Note: Number of unweighted respondents = 7,531	

**Question SL11. Do you currently have any student loans used to pay for your child's or grandchild's education?**

Response	Percent
No	77
Yes	6
Do not have children or grandchildren	17
Note: Number of unweighted respondents = 9,661	

**Question SL13. How much do you owe on student loans for your child or grandchild's education?**

Response	Percent
Don't know	5
Less than \$5,000	12
\$5,000 to \$9,999	16
\$10,000 to \$14,999	12
\$15,000 to \$19,999	8
\$20,000 to \$24,999	9
\$25,000 to \$29,999	6
\$30,000 to \$39,999	5
\$40,000 to \$49,999	5
\$50,000 to \$74,999	9
\$75,000 to \$99,999	3
\$100,000 or above	10
Note: Number of unweighted respondents = 553	



## Retirement and Investments Section

<b>Question D1I. Do you consider yourself to be retired?</b>	
Response	Percent
No	73
Yes	27
Note: Number of unweighted respondents = 11,400	

<b>Question K0. Do you think that your retirement savings plan is currently on track?</b>	
Response	Percent
Don't know	19
No	47
Yes	34
Note: Number of unweighted respondents = 7,615	

<b>Question K8B. When did you retire?</b>	
Response	Percent
Within the past year	7
1 or 2 years ago	11
3 or 4 years ago	13
5 years ago or more	69
Note: Number of unweighted respondents = 3,785	

<b>Question K9. Were each of the following important to your decision to retire at the age that you did?</b>	
Response	Percent
Health problem	29
Wanted to do other things or spend time with family	51
Didn't like the work	14
Care for family members	16
Reached normal retirement age	47
Forced to retire or lack of available work	10
Note: Number of unweighted respondents = 3,785	

**Question K21. Do you currently have each of the following types of savings or assets?**

Response	Percent
Retirement savings account, such as a 401(k) plan through an employer, IRA, or Roth IRA	60
Pension with a defined benefit through an employer that will pay a monthly amount in retirement	29
Stocks, bonds, ETFs, or mutual funds held outside a retirement account	35
Savings account, money market account, or certificate of deposit (CD)	58
Cash value in a life insurance policy	25
Business or real estate investment (other than your primary residence)	11
Note: Number of unweighted respondents = 11,400	

**Question DC4. How comfortable are you with choosing and managing your investments?**

Response	Percent
Very comfortable	16
Mostly comfortable	29
Slightly comfortable	29
Not comfortable	26
Note: Number of unweighted respondents = 11,400	

**Question K5A. In the past 12 months, have you done each of the following with money in your retirement accounts?**

Response	Percent
Borrowed money	7
Cashed out (permanently withdrawn) money	6
Reduced your regular contributions to accounts	9
Note: Number of unweighted respondents = 7,615	

## Income and Consumption Section

### Question I0. In the past 12 months, did you or your spouse/partner receive any income from the following sources?

Response	Percent
Wages, salaries, or self-employment income	67
Interest, dividends, or rental income	34
Social Security (including old age and DI)	26
Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program	5
Unemployment income	2
Pension	18
Note: Number of unweighted respondents = 11,400	

### Question I40. Which category represents your and your spouse/partner's total combined income in the past 12 months?

Response	Percent
Less than \$5,000	7
\$5,000 to \$9,999	3
\$10,000 to \$14,999	4
\$15,000 to \$19,999	3
\$20,000 to \$24,999	3
\$25,000 to \$29,999	3
\$30,000 to \$34,999	4
\$35,000 to \$39,999	4
\$40,000 to \$49,999	5
\$50,000 to \$59,999	7
\$60,000 to \$74,999	9
\$75,000 to \$99,999	11
\$100,000 to \$149,999	17
\$150,000 to \$199,999	10
\$200,000 or more	10
Note: Number of unweighted respondents = 11,400	

**Question I41. In the past 12 months, have you and/or your spouse or partner received any of the following?**

Response	Percent
Earned Income Tax Credit (EITC)	8
Supplemental Nutrition Assistance Program (SNAP or food stamps)	12
Women, Infants, and Children (WIC) nutrition program benefits	3
Housing assistance from government program	3
Free or reduced price school lunches for your children	26
Note: Number of unweighted respondents = 11,400 maximum (differs by response)	

**Question I9. In the past 12 months, which one of the following best describes your and your spouse's or partner's income?**

Response	Percent
Roughly the same amount each month	72
Occasionally varies from month to month	20
Varies quite often from month to month	9
Note: Number of unweighted respondents = 11,400	

**Question I12. Because your income varies, have you and your spouse or partner struggled to pay your bills in the past 12 months?**

Response	Percent
No	65
Yes	35
Note: Number of unweighted respondents = 3,031	

**Question I20. In the past month, would you say that your and your spouse's or partner's total spending was:**

Response	Percent
Less than your income	48
The same as your income	32
More than your income	19
Note: Number of unweighted respondents = 11,400	

**Question I21. Compared to a year ago, have each of the following for you and your spouse or partner increased, decreased, or stayed about the same?**

Response	Percent		
	Decreased	About the same	Increased
Total monthly income	13	53	34
Total monthly spending	9	53	38

Note: Number of unweighted respondents = 11,400

**Inflation Section****Question INF4. Overall, have changes in the prices you pay compared to last year made your financial situation worse, better, or had little or no effect?**

Response	Percent
Much worse	19
Somewhat worse	45
Little or no effect	31
Somewhat better	3
Much better	1

Note: Number of unweighted respondents = 11,400

**Question INF3. Did you take any of the following actions because of increases in prices over the past 12 months?**

Response	Percent
Switched to cheaper products	62
Used less or stopped using products	61
Reduced savings	45
Increased borrowing	15
Delayed a major purchase	48
Worked more or got another job	18
Asked for a raise	71

Note: Number of unweighted respondents = 11,400 maximum (differs by response)

## Emergency Fund Section

**Question EF1. Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies?**

Response	Percent
No	46
Yes	54
Note: Number of unweighted respondents = 11,400	

**Question EF2. If you were to lose your main source of income (for example job or government benefits), could you cover your expenses for 3 months by borrowing money, using savings, or selling assets?**

Response	Percent
No	67
Yes	33
Note: Number of unweighted respondents = 4,918	

**Question EF3. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?**

Response	Percent
Put it on my credit card and pay it off in full at the next statement	37
Put it on my credit card and pay it off over time	16
With the money currently in my checking/savings account or with cash	45
Using money from a bank loan or line of credit	3
By borrowing from a friend or family member	10
Using a payday loan, deposit advance, or overdraft	2
By selling something	7
I wouldn't be able to pay for the expense right now	13
Note: Number of unweighted respondents = 11,400	

**Question EF5C. Other than any credit card bills you may have, did you pay all your bills in full last month?**

Response	Percent
No	16
Yes	84
Note: Number of unweighted respondents = 11,400	

**Question EF6C. How did you handle each of the following types of bills last month?**

Response	Percent		
	Does not apply (do not have bill)	Made partial payment or did not pay	Paid in full
Rent or mortgage	28	17	54
Water, gas, and electric bills	22	35	43
Phone, internet, and cable bills	19	26	55
Car payment	50	16	33
Note: Number of unweighted respondents = 1,566			

**Question EF7. Based on your current financial situation, what is the largest emergency expense that you could handle right now using only your savings?**

Response	Percent
Under \$100	18
\$100 to \$499	14
\$500 to \$999	10
\$1,000 to \$1,999	10
\$2,000 or more	48
Note: Number of unweighted respondents = 11,400	

**Food Security Section****Question FD3. In the past month, which of these statements best describes the food eaten in your household?**

Response	Percent
Enough of the kinds of food we wanted to eat	66
Enough, but not always the kinds of food we wanted to eat	26
Sometimes not enough to eat	6
Often not enough to eat	2
Note: Number of unweighted respondents = 11,400	

**Question FD4. Please indicate whether the next statement was often true, sometimes true, or never true in the past month for the children living in your household who are under 18 years old. "The children were not eating enough because we just couldn't afford enough food."**

Response	Percent
Often true	3
Sometimes true	10
Never true	87
Note: Number of unweighted respondents = 2,656	

## Criminal Justice Section

Question E8. Have you ever been:	
Response	Percent
Arrested or taken into custody by the police	13
Convicted of a criminal offense but never received a prison sentence	6
Convicted of a criminal offense and received a prison sentence	2
Note: Number of unweighted respondents = 11,400	

## Health and Insurance Section

Question E1. During the past 12 months, was there a time when you needed each of the following, but went without because you couldn't afford it?	
Response	Percent
Prescription medicine	10
Seeing a doctor or specialist	15
Mental health care or counseling	9
Dental care	19
Follow-up care	9
Note: Number of unweighted respondents = 11,400	

Question E2. During the past 12 months, have you had any unexpected major medical expenses that you had to pay out of pocket because they were not completely paid for by insurance?	
Response	Percent
No	77
Yes	23
Note: Number of unweighted respondents = 11,400	

Question E2A. Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months?	
Response	Percent
Don't know	4
\$1 to \$499	19
\$500 to \$999	20
\$1,000 to \$1,999	22
\$2,000 to \$4,999	22
\$5,000 or higher	13
Note: Number of unweighted respondents = 2,724	



**Question E2B. Do you currently have any debt from medical care you or your family members have received?**

Response	Percent
No	83
Yes	17
Note: Number of unweighted respondents = 11,400	

**Question E4. Are you currently covered by any of the following types of health insurance or health coverage plans?**

Response	Percent
Insurance through an employer or union	56
Insurance purchased directly from an insurance company	10
Medicare or Medicaid	34
TRICARE, VA, or other military or veteran's health care	6
Insurance purchased through a health insurance exchange	4
Any other health insurance	6
Note: Number of unweighted respondents = 11,400	

**Childhood Background Section****Question CH2A. Thinking about your family or primary caregivers growing up, what was the highest level of education achieved by any parent or guardian?**

Response	Percent
Don't know	4
Refused	0
Less than High School degree	13
High school degree or GED	31
Some college but no degree	10
Certificate or technical degree	6
Associate degree	6
Bachelor's degree	17
Graduate degree	13
Note: Number of unweighted respondents = 11,400	

## Demographics

Summary statistics for demographics		
Demographic characteristic	Weighted percent	Unweighted percent
<b>Gender</b>		
Male	49	50
Female	51	50
<b>Age</b>		
18-29	20	15
30-44	26	23
45-59	23	24
60+	31	38
<b>Education</b>		
Less than high school	7	5
High school degree	23	19
Some college, no associate degree	25	24
Associate degree	9	10
Bachelor's degree or more	37	42
<b>Race and ethnicity</b>		
White	61	68
Black	12	11
Hispanic	17	13
Asian	6	4
Other	3	4
<b>Family income</b>		
Less than \$25,000	19	17
\$25,000-\$49,999	17	17
\$50,000-\$99,999	27	29
\$100,000 or more	37	36
<b>Household income</b>		
Less than \$25,000	11	12
\$25,000-\$49,999	15	16
\$50,000-\$99,999	28	30
\$100,000 or more	45	42
<b>Marital status</b>		
Married	54	56
Not married	46	44
<b>Region</b>		
Northeast	17	17
Midwest	20	22
South	39	37
West	24	23

(continued)

Summary statistics for demographics— <i>continued</i>		
Demographic characteristic	Weighted percent	Unweighted percent
<b>Disability status</b>		
Unknown or refused	8	7
No disability	80	79
Disability	13	14



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