



RESEARCH & ANALYSIS

# Economic Well-Being of U.S. Households in 2022: Appendixes

May 2023



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 in its entirety. 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 wellbeing 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.

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
6. 6
7. 7 or more



**Base: If LO\_b=1 (Living with children under age 18)****LOD [Grid with number boxes with range 0-17]**

How old are your **[If LOC=7, INSERT: 6 youngest]** children under age 18 who currently live with you?

**DOWN**

- a. 1st child
- b. 2nd child **(display if LOC>=2)**
- c. 3rd child **(display if LOC>=3)**
- d. 4th child **(display if LOC>=4)**
- e. 5th child **(display if LOC>=5)**
- f. 6th child **(display if LOC>=6)**

**ACROSS**

[Number field, 0-17]

**Base: If LO\_d=1 or LOA=2 (Live with parents or adult children who are not in school)****L1 [BANKED GRID, S ACROSS]**

You indicated that you live with **[IF LO\_d=1, INSERT: your parent(s)] [IF LO\_D=1 and LOA=2, INSERT: and] [IF LOA=2, INSERT: your adult children who are not in school]**.

Are each of the following reasons why you live with them?

**DOWN**

- a. To save money
- b. To help them financially
- c. To provide help with childcare or medical care
- d. To receive help with childcare or medical care
- e. Prefer living with others

**ACROSS**

- 1. Yes
- 0. No

## 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****B10 [S]**

Overall, on a scale from zero to ten, where zero is not at all satisfied and ten is completely satisfied, how satisfied are you with life as a whole these days?

- 0. Not at all satisfied
- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10. Completely satisfied

### 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]

999. None [S]

### 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: 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 (Not working)****D22 [BANKED GRID, S ACROSS]**

Did each of the following contribute to you not working last month?

**DOWN**

- a. Could not find work
- b. Childcare
- c. Other family or personal obligations
- d. Would lose access to unemployment benefits or other government programs
- e. Concerned about getting COVID-19
- f. Health limitations or disability
- g. In school or training
- h. Retired

**ACROSS**

1. Yes
0. No

**Base: If D1A=1 (Working)****D3A [S]**

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?

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

**Base: If D1A=1 (Working)****D3B [S]**

Still thinking about your main job, do you usually work:

1. Full time (35 or more hours per week)
2. Part time (less than 35 hours per week)

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

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

At your main job, how often do each of these statements describe your work situation?

**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]**

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?

- 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 D30=3 (Schedule varies based on employer needs)**

**D31 [S]**

Approximately how far in advance does your employer usually tell you the hours that you will need to work on any given day?

- 1. One day in advance or less (including on call)
- 2. 2 to 3 days in advance
- 3. 4 to 6 days in advance
- 4. 1 to 2 weeks in advance
- 5. 3 weeks in advance or longer

**Base: If D1A=1 (Working)****D33 [S]**

A temporary job lasts for a limited time or until the end of a project. Is your main job a temporary job?

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

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

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.

- 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

**Base: If D3A=0 and D34A=0 (Works for someone else and not working from home)**

**D34B [S]**

Could your work be done by telecommuting or working from home at least some of the time if your employer would let you?

- 1. Yes
- 0. No

**Base: If D3A=0 and either (D34A=(1 or 2) or D34B=1) (Working for someone else and either could or does work from home)**

**D34C [S]**

Given a choice, how much of the time would you like to telecommute or work from home each week?

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



**Base: If D34C=1 or 2 (Wants to work from home at least some of the time)**

**D35 [BANKED GRID, S ACROSS]**

Are each of the following a reason that you want to telecommute or work from home, at least some of the time?

**DOWN**

- a. Less time commuting
- b. More productive working at home
- c. Concerns about COVID-19
- d. Work-life balance
- e. Able to live in a different area

**ACROSS**

- 1. Yes
- 0. No

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

**D4 [S]**

In addition to your main job, did you have any other jobs last month?

1. Yes
0. No

**Base: All respondents****D44\_f [S]**

[If **D1A=1**, **INSERT**: 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)?

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, not just your main job.] **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 changed jobs)****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
- e. COVID-19 policies and exposure
- 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 LO\_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

## Gig Economy Section

### Base: All respondents

#### GE2A [BANKED GRID, S ACROSS]

This section will ask some questions about working in the gig and freelance economy.

Some people earn money by selling items at places like flea markets and garage sales or through online marketplaces like eBay or Etsy.

In the past month, have you made money by selling items in any of these ways?

*Suppress default instructions, instead show:*

*Please do **not** include selling items on behalf of others as a job.*

- 1. Yes
- 0. No

### Base: If GE2A=1 (Sold items)

#### GE12 [BANKED GRID, S ACROSS]

Are the items you sold ones that you:

#### **DOWN**

- a. Made or repurposed, such as handmade crafts
- b. Purchased to resell for a profit
- c. Previously owned for personal use, such as old clothing

#### **ACROSS**

- 1. Yes
- 0. No

## Base: All respondents

### GE2B [BANKED GRID, S ACROSS]

Some people earn money by offering short-term rentals of items or property they own through platforms such as Turo or Airbnb.

In the past month, have you made money from short-term rentals of items or property that you own?

*Suppress default instructions, instead show:*

*Please do **not** include renting items on behalf of others.*

- 1. Yes
- 0. No

## Base: All respondents

### GE1A [S]

Some people earn money by doing freelance or gig work, where they are paid for specific tasks and have flexibility about when and how to work. Payments are either received directly from customers or through a company that coordinates the service and payments such as Uber, Lyft, or Upwork.

In the past month, have you done any freelance or gig work, either to supplement your income or as your main job?

*Suppress default instructions, instead show:*

*Please do **not** include taking KnowledgePanel surveys.*

- 1. Yes
- 0. No

*CREATE [DOV\_GIG]:*

*If GE1A=1 then DOV\_Gig="doing freelance or gig work"*

*If GE1A not equal 1 and (GE2A=1 or GE2B=1) then DOV\_Gig="selling or renting items you own"*

**Base: If GE1A=1 or GE2A=1 or GE2B=1 (Performed gig work or gig sales/rentals)**

**GE20A [S]**

Did you spend at least 20 hours in the **past month [DOV\_Gig]**?

1. Yes
0. No

**Base: If GE1A=1 or GE2A=1 or GE2B=1 (Performed gig work or gig sales/rentals)**

**GE22 [S]**

Do you spend more, about the same, or less time **[DOV\_Gig]** than you did a year ago?

1. More
2. About the same
3. Less

**Base: If GE1A=1 (Performed gig work)**

**GE24 [S]**

Do you think that you generally make more, about the same, or less per hour doing freelance or gig work as you could make at a traditional job?

1. More per hour doing freelance or gig work
2. About the same
3. Less per hour doing freelance or gig work

**Base: If GE1A=1 or GE2A=1 or GE2B=1 (Performed gig work or gig sales/rentals)**

**GE40A [S]**

In the past month, how much of your income was from [DOV\_Gig]?

1. Under 10%
2. 10% to 50%
3. 50% to 90%
4. Over 90%
- 2. Don't know

**Housing Section**

**Base: All respondents**

**GH1 [S]**

This section will ask some questions about your home and your car.

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: 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**

- a. Renting is cheaper
- b. Renting is less financially risky
- c. Renting is more convenient or flexible
- d. Trying to buy
- e. Can't qualify for home mortgage
- f. Can't afford down payment to buy
- g. Can't afford mortgage monthly payment
- h. Prefer to rent

**ACROSS**

1. Yes
0. No

**Base: All respondents****GH2 [S]**

When did you move into your current home?

1. Before 2021
2. 2021
3. 2022

**Base: If GH2=2 or 3 (Moved in 2021 or 2022)****GH7 [S]**

Do you live in the same state that you lived in before your move?

1. Yes
0. No

**Base: If GH2=3 (Moved in 2022)**

**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 2022 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 no or refused to all of R5B (Moved in past year, did not previously own, and not forced to move)**

**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=2 (Moved in 2022 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 R11=1 (Behind on rent in past year)**

**R12 [S]**

Do you still owe money for any back rent or fees?

- 1. Yes
- 0. No

**Base: If R12=1 (Currently behind on rent)**

**R13 [text number, 0-99999]**

Approximately how much do you owe in back rent and fees?

**Number Box \$[0-99,999]**

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

**M4 [N]**

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

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

## Natural Disasters Section

### Base: All respondents

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

In the past year, have natural disasters or severe weather events like flooding, hurricanes, wild-fires, 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. Injury or death of family member or close friend

#### 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**

**ND3 [S]**

Have natural disasters or the threat of natural disasters affected your choice of where to live?

- 1. Yes
- 0. No

**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

**Automobile Section**

**Base: All respondents**

**ALOA [S]**

Do you own, lease, or have regular access to a car, truck, van, or sport utility vehicle (SUV)?

- 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 LO\_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 [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
- 2. No



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

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?

- 1. Yes
- 0. No

**Base: If C2A=1 or refused (Has a credit card)****C3 [S]**

Do you currently have any credit card debt that you do not expect to pay in full with your next payment?

- 1. Yes
- 0. No

**Base: If C3=1 or refused (Has outstanding credit card debt)**

**C3A [S]**

Do you currently have more, less, or about the same amount of credit card debt than you had 12 months ago?

3. More debt now
2. About the same
1. Less debt now

**Base: If C3=0 (Does not have outstanding credit card debt)**

**C3B [S]**

12 months ago, did you have any credit card debt that you have since paid off?

1. Yes
0. No

**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 may be offered as a payment option when you are checking out and lets you make payments over time. Some examples include Affirm, Klarna, and Afterpay.

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)****BNPL2 [S]**

Currently, how many different purchases using a Buy Now Pay Later service are you making payments on?

- 0. None
- 1. 1
- 2. 2
- 3. 3 or more

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

#### ACROSS

- 1. Yes
- 0. No

### Base: 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: S16\_b=1 (Used cryptocurrency to buy something or make a payment)**

**S19 [BANKED GRID, S ACROSS]**

Have you used cryptocurrency to do each of the following?

**DOWN**

- a. Buy something in person
- b. Buy something online
- c. Pay a bill online

**ACROSS**

- 1. Yes
- 0. No

**Base: S16\_a=1 or S16\_b=1 or S16\_c=1 (used cryptocurrency)**

**S20 [BANKED GRID, S ACROSS]**

Have you used a cryptocurrency ATM/kiosk to do each of the following?

**DOWN**

- a. Convert cash into cryptocurrency
- b. Withdraw cash
- c. Make a payment [**Display if S16\_b=1**]
- d. Send money to family or friends [**Display if S16\_c=1**]

**ACROSS**

- 1. Yes
- 0. No



**Base: 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=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 [(2022-PPAGE) – 2022]

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

**ED5 [S]**

Overall, how would you say the lifetime financial benefits of your [IF D1G=1 or D1G=2, INSERT: current / IF D1G=0 or D1G=REFUSED, INSERT: most recent] educational program compare 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=3 or 4) and (D1G=0 or D1G=refused) (Some college or certificate, not enrolled)**

**ED6 [BANKED GRID, S ACROSS]**

If you could go back and make your education decisions 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

**Base: If ED0=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 ED0=5, 6, 7, 8, or 9 (Associate degree or above)**

**ED9 [NUMBER BOX]**

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

**Number box [(2022-PPAGE) – 2022]**

**Base: If ED0=5, 6, 7, 8, or 9 (Associate degree or above)**

**ED10 [S]**

Overall, how would you say the lifetime financial benefits of your [DOV\_ED] program compare 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 ED0=5, 6, 7, 8, or 9 (Associate degree or above)**

**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]

As of July 2022, before any student loan forgiveness was announced, did you 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]

As of July 2022, before any student loan forgiveness was announced, how much did you 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 or 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]**

As of July 2022, before any student loan forgiveness was announced, did **your spouse or partner** have any student loans used to pay for their education?

1. Yes
0. No

**Base: If PPAGE>=30**

**SL11 [S]**

As of July 2022, before any student loan forgiveness was announced, did you 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]**

As of July 2022, before any student loan forgiveness was announced, how much did 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

**Base: SL1=1 or SL10A=1 or SL11=1 (student loans for self, spouse/partner, or child/grandchild)**

**SL20 [S]**

A policy was recently announced to forgive federal student loan debt for most borrowers. This policy will generally forgive up to \$10,000 or \$20,000 of federal student loans.

Do you **[IF SL10A=1, INSERT: and/or your spouse or partner]** have any student loan debt that you expect to be forgiven or reduced under this policy?

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

**Base: SL1=1 or SL10A=1 or SL11=1 (student loans for self, spouse/partner, or child/grandchild)**

**SL20A [S]**

**[IF SL20=1 INSERT: How do you / ELSE INSERT: If you have student loans forgiven, how would you]** expect to use **the largest portion** of any money you save each month from student loan forgiveness?

1. Pay off debt
2. Save for home purchase
3. Save for other things
4. Spend it on other things

**Base: All respondents**

**SL14 [BANKED GRID, S ACROSS]**

In addition to any student loans that you may have, do you currently have each of the following that were **used to pay for college or higher education expenses for you or someone else**:

Suppress default instructions, instead show: If you have multiple loans for your education, please select all that apply.

**DOWN**

- b. Home equity loan
- c. Credit card debt
- d. Other loan

**ACROSS**

- 1. Yes
- 0. No

**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 ne 1 (Not Retired)****K2 [BANKED GRID, S ACROSS]**

Do you currently have each of the following types of retirement savings?

**DOWN**

- a. 401(k), 403(b), Keogh, or other defined contribution plan through an employer
- b. Pension with a defined benefit through an employer that will pay a fixed monthly amount in retirement
- c. IRA or Roth IRA
- d. Savings outside a retirement account
- e. Own a business or real estate that will provide income in retirement
- f. Other retirement savings

**ACROSS**

1. Yes
0. No

**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: If D1I=1 or (K2\_a, K2\_c, K2\_d, or K2\_f=1) (Retired or (Not retired and has self-directed retirement savings))**

**K20 [S]**

Approximately how much money do you currently have saved for retirement?

- 1. Less than \$10,000
- 2. \$10,000 to \$24,999
- 3. \$25,000 to \$49,999
- 4. \$50,000 to \$99,999
- 5. \$100,000 to \$249,999
- 6. \$250,000 to \$499,999
- 7. \$500,000 to \$999,999
- 8. Over \$1,000,000
- 2. Don't know

**Base: If (K2\_a, K2\_c, K2\_d, or K2\_f=1) (Not retired, Has self-directed retirement savings)**

**DC4 [S]**

How comfortable are you with making your own investment decisions in your retirement accounts?

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

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

**K5A [S]**

In the past 12 months, have you borrowed money from or cashed out (permanently withdrawn) money from any of your retirement savings accounts?

1. Yes, borrowed money
2. Yes, cashed out
3. Yes, both
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: and/or your spouse or 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: If ALL IO\_a through IO\_f=0 or refused (No income sources listed)

#### IOA [S]

Did you [IF L0\_a=1, INSERT: and/or your spouse or partner] receive any income from any source in the past 12 months?

- 1. Yes
- 0. No



**Base: If I0=1 for any response or I0A=1 or refused (Report having any income)**

**I39 [NUMBER BOX]**

Approximately how much was the total income that you [IF LO\_a=1, INSERT: and/or your spouse or partner] received from all sources, before taxes and deductions, in the past 12 months?

**Number Box \$[0-1,999,999]**

**Base: If I39= refused (Did not answer specific dollar income question)**

**I40 [S]**

Which of the following categories best describes the total income that you [IF LO\_a=1, INSERT: and/or your spouse or partner] received from all sources, before taxes and deductions, in the past 12 months?

Suppress default instructions, 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.

1. \$0 to \$4,999
2. \$5,000 to \$14,999
3. \$15,000 to \$24,999
4. \$25,000 to \$39,999
5. \$40,000 to \$49,999
6. \$50,000 to \$74,999
7. \$75,000 to \$99,999
8. \$100,000 to \$149,999
9. \$150,000 to \$199,999
10. \$200,000 or higher

*Prompt once.*

**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 **[Display if LO\_b=1]**
- 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

**Base: If IO\_e=1 (Received unemployment insurance benefits)****I23 [BANKED GRID, S ACROSS]**

You indicated that you [**IF LO\_a=1, INSERT:** or your spouse or partner] received income from unemployment insurance in the past year. Did you learn about your eligibility for these benefits from each of the following sources?

**DOWN**

- a. Employer
- b. Union
- c. Friends or family
- d. Internet research
- e. News stories
- f. Government agency

**ACROSS**

- 1. Yes
- 0. No

**Financial Support From Outside The Home Section****Base: All respondents****FS11 [BANKED GRID, S ACROSS]**

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

**DOWN**

- a. Free groceries or meals through a food pantry, religious, or community organization
- b. Financial assistance from a religious or community organization
- c. Financial assistance from friends or family members not living with you

**ACROSS**

- 1. Yes
- 0. No

## Inflation Section

### Base: All respondents

#### INF1 [BANKED GRID, S ACROSS]

In general, have prices you paid for each of the following increased in the past 12 months?

#### DOWN

- a. Food
- b. Gasoline and other motor fuels
- c. Utilities (electricity, heating fuel, etc.)
- d. Rent or mortgage
- e. Medical care, medication, or health insurance
- f. Home or auto insurance

#### ACROSS

- 2. Yes, increased a lot
- 1. Yes, increased somewhat
- 0. No

**Base: If any of INF1\_a-INF1\_f = 1 or 2 (Prices paid increased in the past 12 months)**

**INF2 [BANKED GRID, S ACROSS]**

Have price increases for each of the following affected your family's budget in the past 12 months?

**[ONLY SHOW OPTIONS SELECTED IN INF1]**

**DOWN**

- a. Food
- b. Gasoline and other motor fuels
- c. Utilities (electricity, heating fuel, etc.)
- d. Rent or mortgage
- e. Medical care, medication, or health insurance
- f. Home or auto insurance

**ACROSS**

- 2. Yes, a lot
- 1. Yes, somewhat
- 0. No

**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
- 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

**Base: All respondents****OL3. [BANKED GRID, S ACROSS]**

**In the past** 12 months, have you purchased each of the following goods or services online:

**DOWN**

- a. Groceries
- b. Personal care items
- c. Clothing

**ACROSS**

- 1. Yes
- 0. No

**Base: OL3\_a=1 or OL3\_b=1 or OL3\_c=1 (Made any of these types of online purchases)**

**OL4. [BANKED GRID, S ACROSS]**

What was the primary reason that you made these purchases online rather than at a local store?

**[ONLY SHOW OPTIONS SELECTED IN OL3]**

**DOWN**

- a. Groceries
- b. Personal care items
- c. Clothing

**ACROSS**

- 1. Convenience
- 2. Better price
- 3. Better quality
- 4. Not available in local stores
- 5. COVID safety concerns
- 6. Other reason

## **Emergency Fund Section**

*CREATE [DOV\_EF\_amount]:*

*“\$400” for 4/5 of sample*

*“\$500” for 1/5 of sample*

**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 [DOV\_EF\_amount]. **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****EF5A [S]**

Which best describes your ability to pay all of your bills **in full** this month?

1. Able to pay all bills
0. Can't pay some bills

**Base: If EF5A=1 (Able to pay all bills this month)**

**EF5B [S]**

How would a [**DOV\_EF\_amount**] emergency expense that you had to pay impact your ability to pay your other bills this month?

1. Would still be able to pay all bills
0. Could not pay some bills

**Base: If EF5A=0 or refused (Unable to pay all bills this month)**

**EF6A [BANKED GRID, S ACROSS]**

Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?

**DOWN**

- a. Rent or mortgage
- b. Credit card
- c. Water, gas, or electric bill
- d. Phone or cable bill
- e. Car payment
- f. Student loan
- g. Other bills

**ACROSS**

1. Yes
0. No

**Base: If EF5B=0 (Unable to pay all bills this month if faced with a \$400 or \$500 expense)**

**EF6B [BANKED GRID, S ACROSS]**

Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a **[DOV\_EF\_amount]** emergency expense that you had to pay?

**DOWN**

- a. Rent or mortgage
- b. Credit card
- c. Water, gas, or electric bill
- d. Phone or cable bill
- e. Car payment
- f. Student loan
- g. Other bills

**ACROSS**

1. Yes
0. No

**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

## 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 X2020=2 and X2021=2 (Did not participate in the survey in the past 2 years)**

### CH2 [S]

We are interested in a few characteristics of your parents.

What is the highest level of education that **your mother** completed?

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
- 2. Don't know

**Base: If X2020=2 and X2021=2 (Did not participate in the survey in the past 2 years)**

**CH3 [S]**

What is the highest level of education that **your father** completed?

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

-2. Don't know

## **Financial Literacy Section**

*CREATE [DOV\_FL]:*

*0 for ½ of sample*

*1 for ½ of sample*

## Base: All respondents

### FLO [S]

Finally, we have a few questions about your views on finances and the economy.

Some people are fully prepared to take financial risks when they save or make investments, while others try to avoid taking financial risks.

On a scale from zero to ten, where zero is not at all willing to take risks and ten is very willing to take risks, what number would you be on the scale?

0. Not at all willing to take financial risks

1.

2.

3.

4.

5.

6.

7.

8.

9.

10. Very willing to take financial risks

## Base: All respondents

### FL2 [S]

Do you think the following statement is true or false?

“Buying a single company’s stock usually provides a safer return than a stock mutual fund.”

1. True

2. False

-2. Don’t know **[Display if DOV\_FL=1]**



**Base: All respondents****FL4 [S]**

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

1. More than today
2. Exactly the same
3. Less than today
- 2. Don't know **[Display if DOV\_FL=1]**

**Base: All respondents****FL5 [S]**

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

1. More than \$102
2. Exactly \$102
3. Less than \$102
- 2. Don't know **[Display if DOV\_FL=1]**



## Appendix B: Consumer Responses to Survey Questions

Questions are listed below in order in which they were presented to respondents. Questions with fewer than 11,667 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)	14
Other individuals	14
Note: Number of unweighted respondents = 11,667.	

<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	29
One or more not currently enrolled in school	71
Note: Number of unweighted respondents = 1,925.	

<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)	47
Other relatives	34
Other people not related to you	34
Note: Number of unweighted respondents = 1,356.	

<b>Question L0C. How many children do you have who are under age 18 and currently live with you?</b>	
Response	Percent
1	43
2	38
3	13
4	4
5	2
6	1
7 or more	1
Note: Number of unweighted respondents = 2,717.	

<b>Question L0D. How old are your (6 youngest) children under age 18 who currently live with you?</b>	
Age of youngest child	Percent
0 - 5	39
6 - 12	34
13 - 17	27
Note: Number of unweighted respondents = 2,717. The question asked the ages of all children (up to the 6 youngest for those with 7 or more children). Only the age of the youngest child is included here.	

<b>Question L1. You indicated that you live with (your parents/your adult children who are not in school). Are each of the following reasons why you live with them?</b>	
Response	Percent
To save money	65
To help them financially	53
To provide help with childcare or medical care	19
To receive help with childcare or medical care	12
Prefer living with others	30
Note: Number of unweighted respondents = 2,454.	

## General Well-Being Section

### Question B2. Overall, which one of the following best describes how well you are managing financially these days?

Response	Percent
Finding it difficult to get by	8
Just getting by	19
Doing okay	39
Living comfortably	34
Note: Number of unweighted respondents = 11,667.	

### Question B3. Compared to 12 months ago, would you say that you (and your family) are better off, the same, or worse off financially?

Response	Percent
Much worse off	8
Somewhat worse off	26
About the same	46
Somewhat better off	14
Much better off	5
Note: Number of unweighted respondents = 11,667.	

### 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	16
About the same	22
Somewhat better off	30
Much better off	24
Note: Number of unweighted respondents = 11,667.	

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

Response	Percent			
	Poor	Only fair	Good	Excellent
Subquestion				
In your community	19	43	36	3
In this country	36	47	17	1
Note: Number of unweighted respondents = 11,667.				

**Question B10. Overall, on a scale from zero to ten, where zero is not at all satisfied and ten is completely satisfied, how satisfied are you with life as a whole these days?**

Response	Percent
0 - Not at all satisfied	3
1	1
2	3
3	6
4	6
5	14
6	11
7	20
8	21
9	9
10 - Completely satisfied	6

Note: Number of unweighted respondents = 11,667.

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

Response	Percent
No	39
Yes	61

Note: Number of unweighted respondents = 11,667.

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

Response	Percent
No	69
Yes	31

Note: Number of unweighted respondents = 11,667.

<b>Question D22. Did each of the following contribute to you not working last month?</b>	
Response	Percent
Could not find work	13
Childcare	7
Other family or personal obligations	17
Would lose access to unemployment benefits or other government programs	8
Concerned about getting COVID-19	12
Health limitations or disability	29
In school or training	7
Retired	54
Note: Number of unweighted respondents = 4,876.	

<b>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?</b>	
Response	Percent
Working for someone else	87
Self-employed (working for myself)	11
Other work arrangement	2
Note: Number of unweighted respondents = 6,791.	

<b>Question D3B. Still thinking about your main job, do you usually work:</b>	
Response	Percent
Full-time (35 or more hours per week)	76
Part-time (less than 35 hours per week)	24
Note: Number of unweighted respondents = 6,791.	

<b>Question D28. At your main job, how often do each of these statements describe your work situation?</b>					
Subquestion	Percent				
	Never	Rarely	Sometimes	Often	Always
I can choose what tasks I work on	12	18	32	27	10
I can choose how I complete tasks at work	7	10	25	37	21
Note: Number of unweighted respondents = 5,879.					

**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 = 5,879.	

**Question D31. Approximately how far in advance does your employer usually tell you the hours that you will need to work on any given day?**

Response	Percent
One day in advance or less (including on call)	35
2 to 3 days in advance	15
4 to 6 days in advance	15
1 to 2 weeks in advance	20
3 weeks in advance or longer	14
Note: Number of unweighted respondents = 909.	

**Question D33. A temporary job lasts for a limited time or until the end of a project. Is your main job a temporary job?**

Response	Percent
Don't know	3
No	90
Yes	7
Note: Number of unweighted respondents = 6,791.	

**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	9
No	81
Yes	10
Note: Number of unweighted respondents = 6,791.	



**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	60
Some	20
All	21

Note: Number of unweighted respondents = 6,791.

**Question D34B. Could your work be done by telecommuting or working from home at least some of the time if your employer would let you?**

Response	Percent
No	78
Yes	22

Note: Number of unweighted respondents = 3,515.

**Question D34C. Given a choice, how much of the time would you like to telecommute or work from home each week?**

Response	Percent
None	8
Some	49
All	42

Note: Number of unweighted respondents = 3,225.

**Question D35. Are each of the following a reason that you want to telecommute or work from home, at least some of the time?**

Response	Percent
Less time commuting	89
More productive working at home	72
Concerns about COVID-19	40
Work-life balance	91
Able to live in a different area	47

Note: Number of unweighted respondents = 2,934.

**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	28
Somewhat likely	27
Not that likely	27
Not at all likely	18

Note: Number of unweighted respondents = 2,364.

**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)?**

Subquestion	Percent			
	Very likely	Somewhat likely	Not that likely	Not at all likely
Kept your pay the same for a year	16	31	34	19
Decreased your pay by 1 percent	22	30	31	17
Decreased your pay by 5 percent	39	31	22	8
Decreased your pay by 10 percent	48	29	14	8

Note: Number of unweighted respondents = 5,879.

**Question D4. In addition to your main job, did you have any other jobs last month?**

Response	Percent
No	88
Yes	12

Note: Number of unweighted respondents = 6,791.

**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	95
Yes	5

Note: Number of unweighted respondents = 11,667.

**Question D44. Think about any job in the past 12 months, not just your main job. In the past 12 months, have you:**

Response	Percent
Asked for a raise or a promotion	21
Received a raise or a promotion	54
Applied for a new job	23
Started a new job	15
Voluntarily left a job	11

Note: Number of unweighted respondents = 11,667 (differs by response, because not all responses apply to all respondents).

**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	13
Same main job - started a second job	13
Was not working a year ago	12
Other	4

Note: Number of unweighted respondents = 1,364.

**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	63	24	12
Opportunities for advancement	51	39	10
Your interest in the work	55	37	8
Physical demands of the job	34	57	9
COVID-19 policies and exposure	26	66	8
Work-life balance	43	43	14

Note: Number of unweighted respondents = 971.

**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	72
About the same	21
Worse	6

Note: Number of unweighted respondents = 971.

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

Response	Percent
No	37
Yes	63

Note: Number of unweighted respondents = 7,758.

**Gig Economy Section****Question GE2A. Some people earn money by selling items at places like flea markets and garage sales or through online marketplaces like eBay or Etsy. In the past month, have you made money by selling items in any of these ways?**

Response	Percent
No	89
Yes	11

Note: Number of unweighted respondents = 11,667.

**Question GE12. Are the items you sold ones that you:**

Response	Percent
Made or repurposed, such as handmade crafts	20
Purchased to resell for a profit	32
Previously owned for personal use, such as old clothing	76

Note: Number of unweighted respondents = 1,201.

**Question GE2B. Some people earn money by offering short-term rentals of items or property they own through platforms such as Turo or Airbnb. In the past month, have you made money from short-term rentals of items or property that you own?**

Response	Percent
No	98
Yes	2

Note: Number of unweighted respondents = 11,667.

**Question GE1A. Some people earn money by doing freelance or gig work, where they are paid for specific tasks and have flexibility about when and how to work. Payments are either received directly from customers or through a company that coordinates the service and payments such as Uber, Lyft, or Upwork. In the past month, have you done any freelance or gig work, either to supplement your income or as your main job? Please do not include taking KnowledgePanel surveys.**

Response	Percent
No	94
Yes	6

Note: Number of unweighted respondents = 11,667.

**Question GE20A. Did you spend at least 20 hours in the past month (doing freelance or gig work/selling or renting items you own)?**

Response	Percent
No	71
Yes	29

Note: Number of unweighted respondents = 1,784.

**Question GE22. Do you spend more, about the same, or less time (doing freelance or gig work/selling or renting items you own) than you did a year ago?**

Response	Percent
More	26
About the same	50
Less	23

Note: Number of unweighted respondents = 1,784.

**Question GE24. Do you think that you generally make more, about the same, or less per hour doing freelance or gig work as you could make at a traditional job?**

Response	Percent
More per hour doing freelance or gig work	33
About the same	27
Less per hour doing freelance or gig work	41

Note: Number of unweighted respondents = 652.

**Question GE40A. In the past month, how much of your income was from (doing freelance or gig work/selling or renting items you own)?**

Response	Percent
Don't know	10
Under 10%	64
10% to 50%	14
50% to 90%	5
Over 90%	6
Note: Number of unweighted respondents = 1,784.	

**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)	21
Pay rent	27
Neither own nor pay rent	10
Note: Number of unweighted respondents = 11,667.	

**Question R1. Are each of the following a reason why you rent your home rather than own?**

Response	Percent
Renting is cheaper	42
Renting is less financially risky	42
Renting is more convenient or flexible	56
Trying to buy	32
Can't qualify for home mortgage	40
Can't afford down payment to buy	65
Can't afford mortgage monthly payment	44
Prefer to rent	36
Note: Number of unweighted respondents = 2,931.	

**Question GH2. When did you move into your current home?**

Response	Percent
Before 2021	84
2021	8
2022	8

Note: Number of unweighted respondents = 11,667.

**Question GH7. Do you live in the same state that you lived in before your move?**

Response	Percent
No	26
Yes	74

Note: Number of unweighted respondents = 1,760.

**Question R4. Before your most recent move, did you own your previous home?**

Response	Percent
No	70
Yes, and I still own that home	8
Yes, and I no longer own that home	22

Note: Number of unweighted respondents = 903.

**Question R5B. Did each of the following contribute to your moving in the past year?**

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	4
City condemned the property and forced you to leave	1

Note: Number of unweighted respondents = 620.

**Question R5E. Was the main reason that you moved in the past year because of rent increases at your previous home or apartment?**

Response	Percent
No	80
Yes	20

Note: Number of unweighted respondents = 539.

**Question R5C. Did each of the following contribute to your moving in the past year?**

Response	Percent
Bank took possession of your home in foreclosure	1
Received a notice from bank that they planned to foreclose	2
Missed mortgage payments and thought bank would foreclose	2
City condemned the property and forced you to leave	1
Note: Number of unweighted respondents = 213.	

**Question R3. Approximately how much do you (and/or your spouse or partner) pay for rent each month?**

	Dollar amount
Mean	1,176
Median	1,000
Note: Number of unweighted respondents = 2,917 (excluding respondents who entered a value of 0).	

**Question R11. Have you been behind on your rent at any time in the past year?**

Response	Percent
No	83
Yes	17
Note: Number of unweighted respondents = 2,931.	

**Question R12. Do you still owe money for any back rent or fees?**

Response	Percent
No	55
Yes	45
Note: Number of unweighted respondents = 456.	

**Question R13. Approximately how much do you owe in back rent and fees?**

	Dollar amount
Mean	1,874
Median	1,200
Note: Number of unweighted respondents = 198 (excluding respondents who entered a value of 0).	



**Question M4. Approximately how much is your total monthly mortgage payment (i.e. the amount you send to the bank)?**

	Dollar amount
Mean	1,611
Median	1,400
Note: Number of unweighted respondents = 4,918 (excluding respondents who entered a value of 0).	

**Natural Disasters Section****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?**

Response	Percent
Income loss or work disruption	5
Property damage	7
Needed to evacuate temporarily	2
Longer-term displacement from home	1
Injury or death of family member or close friend	3
Note: Number of unweighted respondents = 11,667.	

**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	9
Somewhat higher	24
About the same	62
Somewhat lower	2
Much lower	3
Note: Number of unweighted respondents = 11,667.	

**Question ND3. Have natural disasters or the threat of natural disasters affected your choice of where to live?**

Response	Percent
No	78
Yes	22
Note: Number of unweighted respondents = 11,667.	

**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	12
Improved property to reduce risk	14
Purchased additional insurance	5
Note: Number of unweighted respondents = 11,667.	

**Automobile Section****Question AL0A. Do you own, lease, or have regular access to a car, truck, van or sport utility vehicle (SUV)?**

Response	Percent
No	14
Yes	86
Note: Number of unweighted respondents = 11,667.	

**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 = 11,667.	

**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	2
Obtain a tax refund advance to receive your refund faster	1
Pay an overdraft fee on a bank account	11
Note: Number of unweighted respondents = 11,667 (differs by response, because not all responses apply to all respondents).	

## 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	19
Not confident	14
Note: Number of unweighted respondents = 11,667.	

**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	65
Yes	35
Note: Number of unweighted respondents = 11,667.	

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

Response	Percent
Credit card	69
Car/auto loan	24
Student loan	7
Mortgage (purchase or refinance)	16
Home equity loan or line of credit	6
Other credit or loan	20
Note: Number of unweighted respondents = 4,016.	

**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	90
Yes	10
Note: Number of unweighted respondents = 7,651.	

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

Response	Percent
Turned down for credit	24
Approved for credit, but were not given as much credit as you applied for	16
Put off applying for credit because you thought you might be turned down	18
Note: Number of unweighted respondents = 4,016.	

**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	48
Student loan	33
Mortgage (purchase or refinance)	46
Home equity loan or line of credit	54
Other credit or loan	72
Note: Number of unweighted respondents = 944 (differs by response, because not all responses apply to all respondents).	

**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	40
Yes	60
Note: Number of unweighted respondents = 688.	

**Credit Condition Section****Question C2A. Do you currently have at least one credit card?**

Response	Percent
No	18
Yes	82
Note: Number of unweighted respondents = 11,667.	

**Question C3. Do you currently have any credit card debt that you do not expect to pay in full with your next payment?**

Response	Percent
No	63
Yes	37
Note: Number of unweighted respondents = 10,004.	

**Question C3A. Do you currently have more, less, or about the same amount of credit card debt than you had 12 months ago?**

Response	Percent
Less debt now	22
About the same	34
More debt now	44
Note: Number of unweighted respondents = 3,574.	

**Question C3B. 12 months ago, did you have any credit card debt that you have since paid off?**

Response	Percent
No	78
Yes	22
Note: Number of unweighted respondents = 6,434.	

**Question C4A. In the past 12 months, how frequently have you carried an unpaid balance on one or more of your credit cards?**

Response	Percent
Never carried an unpaid balance (always pay in full)	52
Once	6
Some of the time	19
Most or all of the time	24
Note: Number of unweighted respondents = 10,004.	

**Question BNPL1. In the past year, have you used a “Buy Now Pay Later” service to buy something? Buy Now Pay Later may be offered as a payment option when you are checking out and lets you make payments over time. Some examples include Affirm, Klarna, and Afterpay.**

Response	Percent
No	88
Yes	12
Note: Number of unweighted respondents = 11,667.	

**Question BNPL2. Currently, how many different purchases using a Buy Now Pay Later service are you making payments on?**

Response	Percent
None	25
1	35
2	22
3 or more	18

Note: Number of unweighted respondents = 1,279.

**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?**

Response	Percent
No	83
Yes	17

Note: Number of unweighted respondents = 1,279.

**Question BNPL3A. In the past year, have you been charged extra because you were late on a buy now pay later payment?**

Response	Percent
No	45
Yes	55

Note: Number of unweighted respondents = 206.

**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	59
Wanted to spread out payments	87
Wanted a fixed number of payments	46
Convenience	83
Only way I could afford it	56
Only accepted payment method I had	21
Did not want to use a credit card	54

Note: Number of unweighted respondents = 1,279.

## Cryptocurrency Section

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

Response	Percent
Bought or held as an investment	8
Used to buy something or make a payment	2
Used to send money to friends or family	2

Note: Number of unweighted respondents = 11,667.

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

Response	Percent
No	79
Yes	21

Note: Number of unweighted respondents = 163.

### Question S19. Have you used cryptocurrency to do each of the following?

Response	Percent
Buy something in-person	21
Buy something online	61
Pay a bill online	23

Note: Number of unweighted respondents = 169.

### Question S20. Have you used a cryptocurrency ATM/kiosk to do each of the following?

Response	Percent
Convert cash into cryptocurrency	6
Withdraw cash	12
Make a payment	25
Send money to family or friends	41

Note: Number of unweighted respondents = 1,107 (differs by response, because not all responses apply to all respondents).

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

Response	Percent
Privacy	20
To send the money faster	21
Cheaper	13
Safer	9
Don't trust banks	5
Person or business receiving the money preferred cryptocurrency	21
Other (please specify)	10
Note: Number of unweighted respondents = 265.	

**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)	21
Certificate or technical degree	5
Associate degree	9
Bachelor's degree	20
Master's degree	10
Professional degree (e.g., MBA, MD, JD)	4
Doctoral degree	2
Note: Note: Number of unweighted respondents = 11,667.	

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

Response	Percent
No	92
Yes, as a part-time student	3
Yes, as a full-time student	5
Note: Note: Number of unweighted respondents = 11,667.	



<b>Question ED0B. What type of program are you currently pursuing?</b>	
Response	Percent
High school or GED program	5
Non-degree training program	3
Certificate or technical degree	10
Associate degree	14
Bachelor's degree	43
Master's degree	12
Professional degree (e.g., MBA, MD, JD)	6
Doctoral degree	7
Note: Number of unweighted respondents = 709.	

<b>Question ED0D. Have you ever enrolled in an educational degree program beyond high school?</b>	
Response	Percent
No	88
Yes	12
Note: Number of unweighted respondents = 2,586.	

<b>Question ED1. Which one of the following broad categories best describes your (current/most recent) educational program?</b>	
Response	Percent
Humanities/arts	7
Social/behavioral sciences	7
Life sciences	3
Physical sciences/math	4
Computer/information sciences	9
Engineering	7
Education	8
Business/management	20
Health	11
Law	4
Vocational/technical training	7
Undeclared	4
Other	9
Note: Number of unweighted respondents = 8,846.	

<b>Question ED4. In what year did you last attend this educational program?</b>	
Response	Percent
1969 or before	5
1970-79	10
1980-89	16
1990-99	16
2000-09	19
2010-19	26
2020 or after	9
Note: Number of unweighted respondents = 2,471.	

<b>Question ED5. Overall, how would you say the lifetime financial benefits of your (current/most recent) educational program compare to its costs?</b>	
Response	Percent
Financial benefits are much larger	16
Financial benefits are somewhat larger	14
About the same	41
Financial costs are somewhat larger	13
Financial costs are much larger	17
Note: Number of unweighted respondents = 2,794.	

<b>Question ED6. If you could go back and make your education decisions again, would you have done each of these things:</b>	
Response	Percent
Chosen a different field of study	40
Attended a different school	34
Not attended college or completed less education	15
Completed more education	66
Note: Number of unweighted respondents = 2,471.	

<b>Question ED9. In what year did you receive your (associate degree/bachelor's degree)?</b>	
Response	Percent
1969 or before	5
1970-79	11
1980-89	13
1990-99	17
2000-09	19
2010-19	27
2020 or after	8
Note: Number of unweighted respondents = 6,052.	

<b>Question ED10. Overall, how would you say the lifetime financial benefits of your (associate degree/bachelor's degree) program compare to its costs?</b>	
Response	Percent
Financial benefits are much larger	39
Financial benefits are somewhat larger	24
About the same	22
Financial costs are somewhat larger	8
Financial costs are much larger	8
Note: Number of unweighted respondents = 6,052.	

<b>Question ED11. If you could go back and make decisions regarding your (associate degree/bachelor's degree) again, would you have done each of these things:</b>	
Response	Percent
Chosen a different field of study	35
Attended a different school	23
Not attended college or completed less education	7
Completed more education	37
Note: Number of unweighted respondents = 6,052.	

## Student Loans Section

<b>Question SL1. As of July 2022, before any student loan forgiveness was announced, did you have any student loan debt from your own education?</b>	
Response	Percent
No	85
Yes	15
Note: Number of unweighted respondents = 11,667.	

**Question SL3. As of July 2022, before any student loan forgiveness was announced, how much did you owe on student loans for your own education?**

Response	Percent
Don't know	4
Less than \$5,000	13
\$5,000 to \$9,999	11
\$10,000 to \$14,999	12
\$15,000 to \$19,999	7
\$20,000 to \$24,999	8
\$25,000 to \$29,999	6
\$30,000 to \$39,999	9
\$40,000 to \$49,999	6
\$50,000 to \$74,999	10
\$75,000 to \$99,999	5
\$100,000 or above	9
Note: Number of unweighted respondents = 1,732.	

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

Response	Percent
No	63
Yes	37
Note: Number of unweighted respondents = 1,732.	

**Question SL3. As of July 2022, before any student loan forgiveness was announced, how much did you owe on student loans for your own education?**

Response	Percent
Don't know	4
Less than \$5,000	13
\$5,000 to \$9,999	11
\$10,000 to \$14,999	12
\$15,000 to \$19,999	7
\$20,000 to \$24,999	8
\$25,000 to \$29,999	6
\$30,000 to \$39,999	9
\$40,000 to \$49,999	6
\$50,000 to \$74,999	10
\$75,000 to \$99,999	5
\$100,000 or above	9
Note: Number of unweighted respondents = 1,732.	

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

Response	Percent
Don't know	9
\$1 to \$99	15
\$100 to \$199	19
\$200 to \$299	19
\$300 to \$399	12
\$400 to \$499	7
\$500 to \$999	13
\$1,000 or above	6
Note: Number of unweighted respondents = 660.	

**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	85
Yes	15
Note: Number of unweighted respondents = 1,732.	

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

Response	Percent
No	83
Yes	17
Note: Number of unweighted respondents = 9,935.	

**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 or 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)	10
Master's degree or doctoral degree	19
Note: Number of unweighted respondents = 3,775.	

**Question SL10A. As of July 2022, before any student loan forgiveness was announced, did your spouse or partner have any student loans used to pay for their education?**

Response	Percent
No	84
Yes	16
Note: Number of unweighted respondents = 7,758.	

**Question SL11. As of July 2022, before any student loan forgiveness was announced, did you have any student loans used to pay for your child's or grandchild's education?**

Response	Percent
No	74
Yes	7
Do not have children or grandchildren	18
Note: Number of unweighted respondents = 9,995.	

**Question SL13. As of July 2022, before any student loan forgiveness was announced, how much did you owe on student loans for your child or grandchild's education?**

Response	Percent
Don't know	9
Less than \$5,000	17
\$5,000 to \$9,999	12
\$10,000 to \$14,999	12
\$15,000 to \$19,999	7
\$20,000 to \$24,999	7
\$25,000 to \$29,999	5
\$30,000 to \$39,999	7
\$40,000 to \$49,999	7
\$50,000 to \$74,999	6
\$75,000 to \$99,999	4
\$100,000 or above	7
Note: Number of unweighted respondents = 739.	

**Question SL20. A policy was recently announced to forgive federal student loan debt for most borrowers. This policy will generally forgive up to \$10,000 or \$20,000 of federal student loans. Do you (and/or your spouse or partner) have any student loan debt that you expect to be forgiven or reduced under this policy?**

Response	Percent
Don't know	15
No	30
Yes	55
Note: Number of unweighted respondents = 3,019.	

**Question SL20A. (How do you/If you have student loans forgiven, how would you) expect to use the largest portion of any money you save each month from student loan forgiveness?**

Response	Percent
Pay off debt	57
Save for home purchase	10
Save for other things	26
Spend it on other things	7
Note: Number of unweighted respondents = 3,019.	

**Question SL14. In addition to any student loans that you may have, do you currently have each of the following that were used to pay for college or higher education expenses for you or someone else:**

Response	Percent
Home equity loan	3
Credit card debt	10
Other loan	6
Note: Number of unweighted respondents = 11,667.	

## Retirement Section

**Question D11. Do you consider yourself to be retired?**

Response	Percent
No	73
Yes	27
Note: Number of unweighted respondents = 11,667.	

<b>Question K0. Do you think that your retirement savings plan is currently on track?</b>	
Response	Percent
Don't know	21
No	48
Yes	31
Note: Number of unweighted respondents = 7,721.	

<b>Question K2. Do you currently have each of the following types of retirement savings?</b>	
Response	Percent
401(k), 403(b), Keogh, or other defined contribution plan through an employer	54
Pension with a defined benefit through an employer that will pay a fixed monthly amount in retirement	20
IRA or Roth IRA	34
Savings outside a retirement account	47
Own a business or real estate that will provide income in retirement	8
Other retirement savings	11
Note: Number of unweighted respondents = 7,721.	

<b>Question K8B. When did you retire?</b>	
Response	Percent
Within the past year	9
1 or 2 years ago	11
3 or 4 years ago	12
5 years ago or more	68
Note: Number of unweighted respondents = 3,946.	

<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	30
Wanted to do other things or spend time with family	51
Didn't like the work	14
Care for family members	17
Reached normal retirement age	47
Forced to retire or lack of available work	10
Note: Number of unweighted respondents = 3,946.	



<b>Question K20. Approximately how much money do you currently have saved for retirement?</b>	
Response	Percent
Don't know	14
Less than \$10,000	20
\$10,000 to \$24,999	8
\$25,000 to \$49,999	7
\$50,000 to \$99,999	9
\$100,000 to \$249,999	13
\$250,000 to \$499,999	10
\$500,000 to \$999,999	9
Over \$1,000,000	10
Note: Number of unweighted respondents = 9,682.	

<b>Question DC4. How comfortable are you with making your own investment decisions in your retirement accounts?</b>	
Response	Percent
Very comfortable	13
Mostly comfortable	26
Slightly comfortable	33
Not comfortable	28
Note: Number of unweighted respondents = 5,742.	

<b>Question K5A. In the past 12 months, have you borrowed money from or cashed out (permanently withdrawn) money from any of your retirement savings accounts?</b>	
Response	Percent
No	92
Yes, borrowed money	4
Yes, cashed out	4
Yes, both	1
Note: Number of unweighted respondents = 7,721.	

## Income and Consumption Section

**Question I0. In the past 12 months, did you (and/or your spouse or partner) receive any income from the following sources:**

Response	Percent
Wages, salaries, or self-employment income	66
Interest, dividends, or rental income	31
Social Security (including old age and DI)	27
Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program	6
Unemployment income	2
Pension	18
Note: Number of unweighted respondents = 11,667.	

**Question I0A. Did you (and/or your spouse or partner) receive any income from any source in the past 12 months?**

Response	Percent
No	67
Yes	33
Note: Number of unweighted respondents = 1,092	

**Question I39. Approximately how much was the total income that you (and your spouse or partner) received from all sources, before taxes and deductions, in the past 12 months?**

	Dollar amount
Mean	82,860
Median	58,000
Note: Number of unweighted respondents = 11,667 (including imputed values for respondents who refused or did not receive question I39).	

**Question I40. Which of the following categories best describes the total income that you (and your spouse or partner) received from all sources, before taxes and deductions, in the past 12 months?**

Response	Percent
\$0	9
\$1 to \$4,999	8
\$5,000 to \$14,999	7
\$15,000 to \$24,999	6
\$25,000 to \$39,999	9
\$40,000 to \$49,999	6
\$50,000 to \$74,999	13
\$75,000 to \$99,999	10
\$100,000 to \$149,999	13
\$150,000 to \$199,999	9
\$200,000 or higher	10

Note: Number of unweighted respondents = 11,667 (including values for respondents who answered question I39 or IOA and did not receive question I40).

**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)	10
Supplemental Nutrition Assistance Program (SNAP or food stamps)	12
Women, Infants, and Children (WIC) nutrition program benefits	9
Housing assistance from government program	3
Free or reduced price school lunches	27

Note: Number of unweighted respondents = 11,667 (differs by response, because not all responses apply to all respondents).

**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	71
Occasionally varies from month to month	20
Varies quite often from month to month	9

Note: Number of unweighted respondents = 11,667.

**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	64
Yes	36

Note: Number of unweighted respondents = 3,128.

**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	49
The same as your income	32
More than your income	19

Note: Number of unweighted respondents = 11,667.

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

Subquestion	Percent		
	Decreased	About the same	Increased
Total monthly income	13	55	33
Total monthly spending	10	51	40

Note: Number of unweighted respondents = 11,667.

**Question I23. You indicated that you (and/or your spouse or partner) received income from unemployment insurance in the past year. Did you learn about your eligibility for these benefits from each of the following sources?**

Response	Percent
Employer	47
Union	10
Friends or family	28
Internet research	27
News stories	10
Government agency	25

Note: Number of unweighted respondents = 255.

## Financial Support from Outside the Home Section

**Question FS11. In the past year, have you (and/or your spouse or partner) received each of the following?**

Response	Percent
Free groceries or meals through a food pantry, religious, or community organization	9
Financial assistance from a religious or community organization	2
Financial assistance from friends or family members not living with you	8
Note: Number of unweighted respondents = 11,667.	

## Inflation Section

**Question INF1. In general, have prices you paid for each of the following increased in the past 12 months?**

Response	Percent		
	No	Yes, increased somewhat	Yes, increased a lot
Food	3	25	71
Gasoline and other motor fuels	6	19	75
Utilities (electricity, heating fuel, etc.)	15	44	41
Rent or mortgage	66	20	14
Medical care, medication, or health insurance	50	34	16
Home or auto insurance	42	40	18
Note: Number of unweighted respondents = 11,667.			

**Question INF2. Have price increases for each of the following affected your family's budget in the past 12 months?**

Response	Percent		
	No	Yes, somewhat	Yes, a lot
Food	17	37	45
Gasoline and other motor fuels	19	35	46
Utilities (electricity, heating fuel, etc.)	23	43	33
Rent or mortgage	21	43	36
Medical care, medication, or health insurance	26	48	26
Home or auto insurance	27	50	23
Note: Number of unweighted respondents = 11,368 (differs by response, because not all responses apply to all respondents).			

**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	64
Used less or stopped using	66
Reduced savings	51
Increased borrowing	15
Delayed a major purchase	49
Worked more or got another job	18
Asked for a raise	64

Note: Number of unweighted respondents = 11,667 (differs by response, because not all responses apply to all respondents).

**Question OL3. In the past 12 months, have you purchased each of the following goods or services online:**

Response	Percent
Groceries	39
Personal care items	57
Clothing	61

Note: Number of unweighted respondents = 11,667.

**Question OL4. What was the primary reason that you made these purchases online rather than at a local store?**

Subquestion	Percent					
	Convenience	Better price	Better quality	Not available in local stores	COVID safety concerns	Other reason
Groceries	63	13	1	9	7	7
Personal care items	58	23	1	11	4	3
Clothing	51	22	2	19	2	4

Note: Number of unweighted respondents = 7,186 (differs by subquestion).

**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 = 11,667.

**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	65
Yes	35

Note: Number of unweighted respondents = 4,910.

**Question EF3. Suppose that you have an emergency expense that costs (\$400/\$500). Based on your current financial situation, how would you pay for this expense?**

Response	Percent	
	\$400	\$500
Put it on my credit card and pay it off in full at the next statement	36	38
Put it on my credit card and pay it off over time	16	17
With the money currently in my checking/savings account or with cash	44	42
Using money from a bank loan or line of credit	2	3
By borrowing from a friend or family member	9	9
Using a payday loan, deposit advance, or overdraft	2	1
By selling something	6	5
I wouldn't be able to pay for the expense right now	13	13

Note: Number of unweighted respondents = 11,667.

**Question EF5A. Which best describes your ability to pay all of your bills in full this month?**

Response	Percent
Can't pay some bills	18
Able to pay all bills	82

Note: Number of unweighted respondents = 11,667.

**Question EF5B. How would a (\$400/\$500) emergency expense that you had to pay impact your ability to pay your other bills this month?**

Response	Percent	
	\$400	\$500
Could not pay some bills	13	14
Would still be able to pay all bills	87	86

Note: Number of unweighted respondents = 9,715.

**Question EF6A. Are you expecting to be unable to pay or only make a partial payment on each of the following bills this month?**

Response	Percent
Rent or mortgage	25
Credit card	49
Water, gas, or electric bill	35
Phone or cable bill	32
Car payment	18
Student loan	11
Other bills	38

Note: Number of unweighted respondents = 1,952.

**Question EF6B. Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a (\$400/\$500) emergency expense that you had to pay?**

Response	Percent	
	\$400	\$500
Rent or mortgage	10	9
Credit card	50	53
Water, gas, or electric bill	22	21
Phone or cable bill	38	41
Car payment	14	18
Student loan	29	39
Other bills	54	52

Note: Number of unweighted respondents = 1,154.

**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	11
\$1,000 to \$1,999	11
\$2,000 or more	46

Note: Number of unweighted respondents = 11,667.



## 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	16
Mental health care or counseling	10
Dental care	21
Follow-up care	10
Note: Number of unweighted respondents = 11,667.	

**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 = 11,667.	

**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	21
\$500 to \$999	19
\$1,000 to \$1,999	21
\$2,000 to \$4,999	22
\$5,000 or higher	13
Note: Number of unweighted respondents = 2,804.	

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

Response	Percent
No	84
Yes	16
Note: Number of unweighted respondents = 11,667.	

**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	35
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 = 11,667.	

**Childhood Background Section****Question CH2. What is the highest level of education that your mother completed?**

Response	Percent
Don't know	6
Refused	0
Less than High School degree	18
High school degree or GED	35
Some college but no degree	9
Certificate or technical degree	5
Associate degree	6
Bachelor's degree	14
Graduate degree	7
Note: Number of unweighted respondents = 11,667.	

**Question CH3. What is the highest level of education that your father completed?**

Response	Percent
Don't know	11
Refused	0
Less than High School degree	19
High school degree or GED	31
Some college but no degree	8
Certificate or technical degree	5
Associate degree	4
Bachelor's degree	13
Graduate degree	9
Note: Number of unweighted respondents = 11,667.	

## Financial Literacy Section

**Question FL0. Some people are fully prepared to take financial risks when they save or make investments, while others try to avoid taking financial risks. On a scale from zero to ten, where zero is not at all willing to take risks and ten is very willing to take risks, what number would you be on the scale?**

Response	Percent
0 - Not at all willing to take financial risks	19
1	6
2	9
3	11
4	9
5	19
6	10
7	10
8	5
9	1
10 - Very willing to take financial risks	2

Note: Number of unweighted respondents = 11,667.

**Question FL2. Do you think the following statement is true or false? Buying a single company's stock usually provides a safer return than a stock mutual fund.**

Response	Percent	
	Including don't know	Excluding don't know
Don't know	51	n/a
True	4	12
False	45	88

Note: Number of unweighted respondents = 11,667.  
n/a Not applicable.

**Question FL4. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?**

Response	Percent	
	Including don't know	Excluding don't know
Don't know	24	n/a
More than today	2	5
Exactly the same	7	17
Less than today	67	78

Note: Number of unweighted respondents = 11,667.  
n/a Not applicable.

**Question FL5. Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?**

Response	Percent	
	Including don't know	Excluding don't know
Don't know	19	n/a
More than \$102	69	78
Exactly \$102	6	13
Less than \$102	6	9

Note: Number of unweighted respondents = 11,667.  
n/a Not applicable.

## Respondent Demographics

Summary statistics for demographics		
Demographic characteristic	Weighted Percent	Unweighted percent
<b>Gender</b>		
Male	49	51
Female	51	49
<b>Age<sup>1</sup></b>		
18-29	20	14
30-44	26	23
45-59	24	24
60+	30	39
<b>Education</b>		
Less than high school	7	5
High school degree	23	20
Some college, no associate degree	25	24
Associate degree	9	9
Bachelor's degree or more	36	43
<b>Race and Ethnicity</b>		
White	62	69
Black	12	10
Hispanic	17	13
Asian	6	4
Other	3	4
<b>Family Income</b>		
Less than \$25,000	30	27
\$25,000-\$49,000	15	15
\$50,000-\$99,999	23	25
\$100,000 or more	32	33

(continued)

<b>Summary statistics for demographics—continued</b>		
<b>Demographic characteristic</b>	<b>Weighted Percent</b>	<b>Unweighted percent</b>
<b>Household Income</b>		
Less than \$25,000	12	13
\$25,000-\$49,999	16	17
\$50,000-\$99,999	29	30
\$100,000 or more	43	41
<b>Marital Status</b>		
Married	55	58
Not married	45	42
<b>Region</b>		
Northeast	17	18
Midwest	21	22
South	38	37
West	24	23
<b>Disability Status</b>		
Unknown or Refused	11	10
No disability	76	75
Disability	13	14
Note: Number of unweighted respondents = 11,667. <sup>1</sup> Mean weighted age = 48. Mean unweighted age = 52.		

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