

Economic Experiences

We want to understand your (family's) recent economic experiences. Your answers will help provide important context to the topics and questions that come later. The following questions ask you to consider things that happened over the past year.

X25005

Relative to this time last year, would you say that you (and your family living here) are financially much better off, somewhat better off, about the same, somewhat worse off, or much worse off?

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

X25006

Would you characterize your family's average monthly *income* relative to one year ago as: a substantial increase in income, a small increase in income, about the same income, a small decrease in income, or a substantial decrease in income?

1. *Substantial increase in income
2. *Small increase in income
3. *About the same income
4. *Small decrease in income
5. *Substantial decrease in income

X25007

Would you characterize your family's average monthly *spending* relative to one year ago as: a substantial increase in income, a small increase in income, about the same income, a small decrease in income, or a substantial decrease in income?

1. *Substantial increase in spending
2. *Small increase in spending

3. *About the same spending
4. *Small decrease in spending
5. *Substantial decrease in spending

X25008 X25009 X25010 X25011 X25012 X25013 X25014

IN PERSON:

(SHOW CARD 1)

Please look at this list.

Did you (and your family living here) face any of the following challenges meeting your usual expenses over the past year?

OVER THE PHONE:

Did you (and your family living here) face any of the following challenges meeting your usual expenses over the past year? (Did you (or your family living here) miss a regular payment on rent or a mortgage, miss a regular payment on an auto loan, a student loan, or other debt, miss a minimum payment on a credit card, miss a regular payment on utilities, delay a payment on, or were unable to pay, a medical bill, struggle to afford food, or face no challenges?)

CODE ALL THAT APPLY

1. *Missed a regular payment on rent or a mortgage
2. *Missed a regular payment on an auto loan, a student loan, or other debt
3. *Missed a minimum payment on a credit card
4. *Missed a regular payment on utilities
5. *Delayed a payment on, or were unable to pay, a medical bill
6. *Struggled to afford food
- 1. *No challenges
- 7. *Other challenge (specify)

X25004

Many individuals and families give caregiving help to friends and family members or receive it from them. Such help is an important component of overall economic well-being. The next questions ask about this type of help.

Over the past year, did you (or your family living here) regularly *provide* help or caregiving (including childcare, eldercare, and other support) to individuals outside of your immediate family that (you/your family) did not get paid for?

1. *YES
5. *NO

X25016

About how many weeks did you (or your family living here) spend any time doing this?

INTERVIEWER: IF MULTIPLE MEMBERS OF PEU PROVIDED CAREGIVING, MAKE A COMMENT.

NUMBER OF WEEKS:

0. Inap. (No caregiving provided: X25004 ^= 1)

X25018

During those weeks, about how many hours per week did you (or your family living here) spend doing this?

NUMBER OF HOURS:

0. Inap. (No caregiving provided: X25004 ^= 1)

X25003

Over the past year, did you (or your family living here) regularly *receive* help or caregiving (including childcare, eldercare, and other support) from individuals outside of your immediate family that (you/your family) did not pay

for?

- 1. *YES
- 5. *NO

X25015

About how many weeks did you (or your family living here) receive any help?

NUMBER OF WEEKS:

- 0. Inap. (No caregiving received: X25003 ^= 1)

X25017

During those weeks, about how many hours per week did you (or your family living here) receive this help?

NUMBER OF HOURS:

- 0. Inap. (No caregiving received: X25003 ^= 1)

X25001

The next couple of questions are meant to get a better sense of your (family's) health experiences over the past year.

Were you (or your husband/wife/spouse/partner) hospitalized overnight in the last 12 months?

- 1. *YES
- 5. *NO

X25002

Did you (or your husband/wife/spouse/partner) experience any health condition or limitation that meaningfully interfered with daily activities for two or more weeks?

- 1. *YES
- 5. *NO

Home Insurance

X728

Do you have home insurance?

1. *YES
5. *NO
0. Inap. (does not own any part of HU:
X508[^]=(1, 2) and X601[^]=(1, 2, 3)
and X701[^]=(1, 3, 4, 5, 6, 8) and
X7133[^]=1)

Current Education Loan Questions

- X9320(#1) Has this loan ever been consolidated or
X9321(#2) refinanced?
X9322(#3)
X9323(#4) 1. *YES
X9324(#5) 5. *NO
X9325(#6) 0. Inap. (no education loans: X7801[^]=1/less than
2 loans: X7802<2/less than 3 loans:X7802<3/
less than 4 loans: X7802<4/less than 5 loans:
X7802<5/less than 6 loans: X7802<6)

- X9326(#1) For the next few two questions, please think
X9327(#2) about the most recent time this loan was
X9328(#3) consolidated or refinanced.
X9329(#4)
X9330(#5) What year was this loan consolidated or
X9331(#6) refinanced?

YEAR:

0. Inap. (no education loans: X7801[^]=1/less than
2 loans: X7802<2/less than 3 loans:X7802<3/
less than 4 loans: X7802<4/less than 5 loans:
X7802<5/less than 6 loans: X7802<6; loan not
consolidated or refinanced: X9326/X9327/X9328/
X9329/X9330/X9331[^]=1)

- X9332(#1) Now we'd like to ask you some questions about
X9333(#2) when this loan was first taken out and the

X9334(#3) education it helped finance.
X9335(#4)
X9336(#5) In what year was (this loan/the most recent
X9337(#6) underlying loan) borrowed?

YEAR:

0. Inap. (no education loans: X7801^=1/less than
2 loans: X7802<2/less than 3 loans:X7802<3/
less than 4 loans: X7802<4/less than 5 loans:
X7802<5/less than 6 loans: X7802<6;)

X9338(#1) What type of educational program did (this loan/the
X9339(#2) most recent underlying loan) help finance?

X9340(#3)
X9341(#4) 10. *Associate degree in college
X9342(#5) -occupation/vocation program
X9343(#6) 11. *Associate degree in college
- academic program
12. *Bachelor's degree (for example:
BA, AB, BS)
13. *Master's degree (for example: MA,
MS, MENG, MED, MSW, MBA)
14. *Professional school degree (for
example: MD, DDS, DVM, LLB, JD)
15. *Doctorate degree (for example: PHD,
EDD)
16. *Professional certification or
license
0. Inap. (no education loans: X7801^=1/less than
2 loans: X7802<2/less than 3 loans:X7802<3/
less than 4 loans: X7802<4/less than 5 loans:
X7802<5/less than 6 loans: X7802<6;)

X9344(#1) Is the payment that's being made above, below, or
X9345(#2) equal to the scheduled payment on this loan?

X9346(#3)
X9347(#4) INTERVIEWER NOTE: SCHEDULED PAYMENT REFERS TO
X9348(#5) THE AMOUNT DUE, AS LISTED ON THEIR STUDENT LOAN
X9349(#6) STATEMENT. THE SCHEDULED PAYMENT IS DETERMINED
BY THE REPAYMENT PLAN IN WHICH THE LOAN IS
CURRENTLY ENROLLED, INCLUDING INCOME-BASED
REPAYMENT PLANS.

1. *ABOVE THE SCHEDULED PAYMENT
2. *BELOW THE SCHEDULED PAYMENT
3. *EQUAL TO THE SCHEDULED PAYMENT
0. Inap. (no education loans: X7801^=1/less than 2 loans: X7802<2/less than 3 loans: X7802<3/less than 4 loans: X7802<4/less than 5 loans: X7802<5/less than 6 loans: X7802<6; payments not being made: X7806^=1/X7829^=1/X7852^=1/X7906^=1/X7929^=1/X7952^=1;)

Past Student Loans

X9350 Aside from the student loans you just told me about, have you (or your family living here) had other student loans in the past? This includes public or private loans that were paid off or forgiven. This can include student loans that you (or your family living here) paid off on someone else's behalf.

PLEASE DO NOT INCLUDE LOANS THAT WERE PART OF A CONSOLIDATED STUDENT LOAN REPORTED EARLIER.

Have you (or your family living here) had student loans in the past? This includes public or private loans that were paid off or forgiven. This can include student loans that you (or your family living here) paid off on someone else's behalf.

1. *YES
5. *NO

X9351 X9352 X9353 X9354 X9355 X9356

For whose education were these loans taken out?

1. *Respondent
2. *Spouse/Partner
3. *Child/Step-Child
4. *Grandchild

- 5. *Other relative
- 7. Unrelated person
- 7. *Other
- 0. Inap. (no other education loans: X9350^=1)

X9357 About how much was borrowed in total for loans that you (or your family living here) had in the past?

IF R GIVES A RANGE, CHECK THE "RANGE GIVEN" BOX BELOW

- 0. Inap. (no other education loans: X9350^=1)

X9358 In what year did you (and your family living here) last have an outstanding balance on those student loans?

YEAR:

- 0. Inap. (no other education loans: X9350^=1)

Spending

X7791

Over the last 12 months, about how much did you (and your family living here) spend on vacations or trips? Please include transportation, accommodations, meals, package tours, or entertainment-related expenses while on your trip.

IF UNSURE ASK: What is your best estimate?

IF R SHARES EXPENSES WITH ROOMMATES NOT IN THE PEU, INCLUDE ONLY R'S (PEU'S) SHARE.

R MAY REPORT THEIR SPENDING USING A SHORTER TIME PERIOD, SUCH AS THE TYPICAL AMOUNT SPENT MONTHLY OVER THE PAST YEAR

X7798

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
(And that amount is per...?)

FREQUENCY:

1. Day
2. *Week
3. *Every two weeks
4. *Month
5. *Quarter
6. *Year
8. Lump sum/one payment only; in total
11. *Twice per year; every six months
31. *Twice a month
- 1. Nothing
- 7. *Other

X7790

IN PERSON:

(SHOW CARD 18)

Now we want you to consider *all* of the spending (you have/your family has) done over the last 12 months.

About how much (have you/has your family) spent? Please include spending on typical goods and services as well as one-off spending on trips, entertainment, appliances, cars, and other large purchases over the last 12 months.

Please DO include spending on food and trips reported previously, along with other expenditures listed on the show card.

Please DO NOT include rent, mortgage or loan payments, investments you have made, or contributions to retirement plans.

OVER THE PHONE:

Now we want you to consider *all* of the spending (you have/your family has) done over the last 12 months.

About how much (have you/has your family) spent? Please include spending on typical goods

and services as well as one-off spending on trips, entertainment, appliances, cars, and other large purchases over the last 12 months.

Please DO include spending on food and trips reported previously, along with other expenditures on things like clothing, furniture, utilities and insurance, transportation, and education and health expenses.

Please DO NOT include rent, mortgage or loan payments, investments you have made, or contributions to retirement plans.

EDIT CHECK:

If total spending more than previously reported:

IF (X3024+X3027+X3029+X7791)>X7790

CAPITEXT DISPLAYED:

ATTENTION:

R REPORTED TOTAL SPENDING OF X7790 WHICH IS LESS THAN THE COMBINED AMOUNTS OF:

X7791 FOR TRIPS
X3024 FOR FOOD
X3027 FOR FOOD DELIVERED
X3029 FOR DINING OUT

COMMENT NOW
COMMENT LATER

X7797

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
(And that amount is per...?)

FREQUENCY:

1. Day
2. *Week
3. *Every two weeks
4. *Month
5. *Quarter

- 6. *Year
- 8. Lump sum/one payment only; in total
- 11. *Twice per year; every six months
- 31. *Twice a month
- 1. Nothing
- 7. *Other

Dependency

X6498

Do you have any close friends or relatives who may rely on you for financial assistance in the event of an emergency?

- 1. *YES
- 5. *NO

Telework

X4142(#1)

X4742(#2)

(SHOW CARD 21)

What portion of this job is remote work or telework? Is it all telework, mostly telework, half telework, some telework, or no telework?

PLEASE CODE FULL-TIME REMOTE WORK AS ALL TELEWORK

- 1. *No telework
- 2. *Some telework
- 3. *Half telework
- 4. *Mostly telework
- 5. *All telework
- 0. Inap. (not working or expecting to go back to work or not working for someone else:
X6670-X6677^=1 or X4101=5 or X4105=5 or X4106=(2,3,4, -7)/X6678-X6685^=1 or X4701=5 or X4705=5 or X4706=(2,3,4, -7);
/no spouse/partner;
volunteer work not considered a job:
X7591=5/X7589=5)

Other Household Members Social Security and SSI Payments

X7972(#3)

How much do they receive each month or year?

WE WANT THE AMOUNT BEFORE DEDUCTIONS FOR
MEDICARE

- 0. Inap. (not receiving Social Security benefits:
X5301^=1; PEU contains only 1 person: X7001=1;
PEU contains 2 people and spouse present:
X7020=2 and X7001 =2; Other household members
not receiving Social Security: X7873^=1)

X7979(#3)

INTERVIEWER: CODE WITHOUT ASKING IF ALREADY MENTIONED.
(And that amount is per...?)

FREQUENCY:

- 4. *Month
- 5. *Quarter
- 6. *Year
- 12. Every two months
- 7. *Other
- 0. Inap. (not receiving Social Security benefits:
X5301^=1; PEU contains only 1 person: X7001=1;
PEU contains 2 people and spouse present:
X7020=2 and X7001 =2; Other household members
not receiving Social Security: X7873^=1)

Unexpected Payment

X9375 X9376 X9377

Imagine you unexpectedly receive a sum of money
equal to one month of your (family's) normal annual
income. Thinking over the next 12 months, please
indicate the percent of this money that you would save,
the percent you would spend, and the percent that you
would use to pay down debts.

WE WANT THE PERCENT ALLOCATED TO EACH ITEM
SUCH THAT THE TOTAL ADDS TO 100 PERCENT.

IF R INDICATES THEY WOULD SPLIT THE SUM EQUALLY
ACROSS THE 3 CATEGORIES, CHECK "EQUAL SPLIT
ACROSS ALL 3"

X9375: %SPENT

X9376: %SAVED

X9377: %USED TO PAY DOWN DEBTS

Type of Assistance Income

X9360 X9361 X9362 X9363 X9364 X9365 X9378

(SHOW CARD 22)

Was that TANF, SNAP, or some other form of welfare
or assistance such as SSI?

CODE ALL THAT APPLY

1. *Temporary Assistance for
Needy Families (TANF)
2. *Supplemental Nutrition
Assistance Program (SNAP)
3. *Supplemental Security
Income (SSI)
4. *Special Supplemental
Nutrition Program for Women, Infants,
and Children (WIC)
5. *General Assistance (GA)
6. *Other federal, state, or
local welfare or assistance
programs
0. Inap. (no welfare income: X5719^=1)

Financial Support Received

X7792

During 2024, did you (or someone in your
family living here) *receive* any financial support
from relatives or friends who do not live here?
Please do not include alimony or child support.

INCLUDE TUITION PAYMENTS, DOWNPAYMENTS
FOR REAL ESTATE PURCHASES, SUBSTANTIAL
GIFTS, AND EXPENSES THAT WERE PAID DIRECTLY
ON THEIR BEHALF.

1. *YES
5. *NO

X7793

How much support did you (and your family living
here) receive?

ANNUAL \$ AMOUNT IN 2024

0. Inap. (no support received: $X7793^*=1$)

X9366 X9367 X9368 X9369 X9370 X9371 X9372 X9373 X9374

From whom was this support received?

CODE ALL THAT APPLY

X9366: *Children under 18

X9367: *Children 18 and over

X9368: *Parents (In-Law)

X9369: *Grandchildren

X9370: *Grandparents

X9371: *Siblings (In-Law)

X9372: *Niece/Nephew

X9373: *Friend

X9374: *Other

1. Checked (any except X9374)
5. Not checked (any)
9. Ex-spouse/Ex-partner (only X9374)
10. Other relatives; 'family', n.f.s. (only X9374)
11. Aunt/Uncle (only X9374)
25. Former employee (only X9374)
0. Inap. (no support received: $X7793^*=1$)

Expected Age

X7390(#1)

X7391(#2)

(SHOW CARD 24)

On a scale from zero to ten, where zero is not at all likely and ten is certain, how likely do you think it is that you will live to be 75 years old?

If we asked your (husband/wife/spouse/partner) how likely is it that your (husband/wife/spouse/partner) would say (he/she/he or she) will live to be 75 years old?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
10. CERTAIN
- 1. NOT AT ALL LIKELY
0. Inap. (no spouse/partner)

Health Insurance Payer (Only NPEU variable, X7799, added)

X7799

IF PLAN OTHER THAN MEDICARE, MEDICAID, VA, TRI-CARE, SCHIP: How is this coverage paid for -- by you, (your spouse/ your partner,) by an employer, by you and an employer, by a relative, by someone in your household with independent finance,s or someone else?

CODE ALL THAT APPLY: CODE RESPONSES IN THE ORDER THEY ARE GIVEN

X6351: *R/Family; primary economic unit

X6352: *Employer; PEU's business

X6353: *Relative
X6354: *FORMER EMPLOYER
X6355: *GOVERNMENT
X6356: *OTHER
X7799: *NPEU member

1. Checked (any)
5. Not checked (any)
6. Employer or union (current or former) of someone else in HH other than R/Spouse/partner (only X6356)
7. Employer or union (current or former) of person outside HH, incl. relatives; employer (current or former) of divorced/separated spouse (only X6356)
8. Divorced/separated spouse (only X6356)
10. Union (only X6356)
11. Other organization (including church, fraternal organizations, etc.) (only X6356)
30. Deceased spouse's former employer (only X6356)
35. Someone outside the HH (only X6356)
0. Inap. (no health insurance: X6341^=1;)

EDIT CHECK:

Check if not employed, but health insurance is paid by current employer (this is implemented in the 2024 panel CAPI):

IF ((R/SP not working and not expecting to go back to work and not currently doing work for pay and employer contributes: (X6670-X6677^=1 & X6678-X6685^=1 & X4101/X4701=5 & X4105/X4705=5) & (X6352=1) then display the following text:

ATTENTION:

RESPONDENT REPORTS HEALTH INSURANCE PAID BY AN EMPLOYER, BUT RESPONDENT AND SPOUSE/PARTNER ARE NOT CURRENTLY WORKING. PLEASE PROBE FOR CLARIFICATION.

COMMENT LATER

COMMENT NOW
