

A wide, solid blue horizontal band spans the width of the page. It features a faint, embossed or engraved design of an eagle with its wings spread, similar to the seal above. The eagle's head is turned to the left, and its wings are detailed with feather patterns. The band is positioned between the seal and the main title.

Supplemental Appendixes to the Report on the Economic Well-Being of U.S. Households in 2017

May 2018



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Overview

This document contains supplemental information to the *Report on the Economic Well-Being of U.S. Households in 2017*, which summarizes the results from the Survey of Household Economics and Decisionmaking (SHED) fielded in November and December 2017. This is the fifth year of the survey, conducted annually by staff in the Board's Division of Consumer and Community Affairs each fall since 2013.

[Appendix A](#) of this supplement reflects the complete questionnaire used in administering the 2017 SHED. (For more details on the survey mode and sample,

see the "Description of the Survey" section of the full report, available at www.federalreserve.gov/consumerscommunities/shed.htm.)

[Appendix B](#) presents the responses to all the 2017 survey questions in the order that the questions were asked of respondents, as well as a summary of the demographic statistics of survey respondents.

For additional details on the SHED, including data and reports of survey findings from all past years, see www.federalreserve.gov/consumerscommunities/shed.htm.

Appendix A: Survey Questionnaire

Below is a reproduction of the survey instrument in its entirety. The bracketed text 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. Questions designated as English language sample were not translated into Spanish for the supplemental Spanish language survey. 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

Welcome

We want to learn more about your financial wellbeing and views on the economy. Your responses here will support research, analysis, and policymaking on consumer finances. A dataset with all the survey responses, but *without* your name or any other identifying information, will be released publicly on the Federal Reserve Board’s website.

We appreciate your participation in this survey. For your completing this survey, you will receive the equivalent of \$5 through the GfK rewards system.

This survey has been reviewed and is consistent with requirements from the Office of Management and Budget.

OMB Control Number: 7100-0374

Expiration Date: November 30, 2020.

[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 0.4 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 (7100-0359), Washington, DC 20503.

Living Arrangements Section

Asked of: All respondents

[SHOW DISPLAY1 AND L0 ON THE SAME PAGE]

[DISPLAY1]

First, tell us a little about yourself

Asked of: All respondents

[GRID, S ACROSS]

[SUPPRESS DEFAULT INSTRUCTIONS, INSTEAD SHOW: Please answer yes or no to each option]

L0. Do each of the following types of people currently live with you in your household?

DOWN

- a. My spouse or partner
- b. My child or children who are *under age 18*
- c. My adult child or children who are *age 18 or older*
- d. My parents
- e. My extended family such as brothers, sisters or cousins
- f. Roommate(s) who are not related to me
- g. Other individuals (please specify): **[text box]**

ACROSS

1. Yes
0. No

*Asked of: L0_c = 1
(Adult children in household)*

[S]

L0A. Which of the following best describes the **adult children** (who are age 18 or older) who live with you?

1. All of the adult children living with me are currently enrolled in school
2. One or more of the adult children who lives with me is *not* currently enrolled in school

*Asked of: (L0=d, e, f, or g) or (L0=c and L0A=2)
(Living with others besides spouse or dependent children)*

[SUPPRESS DEFAULT INSTRUCTIONS, INSTEAD SHOW: Please answer yes or no to each option]

[GRID, S ACROSS]

L1. You indicated that you live with **[IF L0_d=1, INSERT: your parents,] [IF L0_e=1, INSERT: extended family members,] [IF L0_F=1, INSERT: a roommate,] [IF L0A=2, INSERT: adult children who are not in school,] [IF L0 checked d, e, or f or L0A=2, INSERT: or]** someone outside of your immediate family.

Are each of the following reasons why you live with these individuals?

DOWN

- a. To save money
- b. To provide financial assistance to those living with me
- c. To care for sick, disabled, or elderly family member or friend
- d. To receive assistance with child care
- e. Companionship/prefer living with others
- f. Other (please specify): **[text box]** _____

ACROSS

1. Yes
0. No

General Well-Being Section

Asked of: All respondents

[S]

B2. 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

Asked of: All respondents

[GRID, S ACROSS]

B0. How well do each of these statements describe you or your situation?

DOWN

- a. Because of my money situation, I feel like I will never have the things I want in life
- b. I am just getting by financially
- c. I am concerned that the money I have or will save won't last

ACROSS

- 1. Completely
- 2. Very well
- 3. Somewhat
- 4. Very little
- 5. Not at all

Asked of: All respondents

[GRID, S ACROSS]

B1. How often do each of these statements apply to you?

DOWN

- a. I have money left over at the end of the month
- b. My finances control my life

ACROSS

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

Asked of: All respondents

[S]

B3. **Compared to 12 months ago**, would you say that you (and your family living with you) 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

Asked of: All respondents

[S]

B6. Think of your parents when they were your age. Would you say you (and your family living with you) 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

Asked of: English language sample

[TEXTBOX, 500 CHARACTERS]

[O]

B10. In a couple of words, please describe any life events or experiences (either positive or negative) in the past year that affected your family's finances? If none please click the "None" box.

[TEXTBOX, 500 CHARACTERS]

<INSERT SPACE>

999 None [S]

Asked of: English language sample

[GRID, S ACROSS]

B7. 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

Employment Section

Asked of: All respondents

[SHOW DISPLAY2 AND D1 ON THE SAME PAGE]

[DISPLAY 2]

This section will ask some questions about your recent employment and in general how you spend your time.

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

D1. At any point in the past month, were you:

DOWN

- a. Employed for someone else
- b. Self-employed or working for yourself
- c. Temporarily laid off from a job that you have returned to or expect to return to
- d. Not employed

ACROSS

- 1. Yes
- 0. No

*Asked of: Asked of: D1_d=1
(Not employed)*

[S]

D1E. You reported that you were not employed for some period in the last month. During this time, were you looking for a job?

- 1. Yes
- 0. No

*Asked of: Asked of: D1_d=1
(Not employed or had a period that did not have a job)*

[S]

D1H. In the past month, were you ever not working due to a disability?

- 1. Yes
- 0. No

Asked of: All respondents

[S]

D11. Do you consider yourself to be retired?

1. Yes
0. No

**Asked of: D1_a=1 or D1_b=1
(Employed or self-employed)**

[S]

D3. Think about your main job (the job from which you earned the most income in the past month). In this job, did you:

1. Work full-time for someone else [display if D1_a=1]
2. Work part-time for someone else [display if D1_a=1]
3. Work for yourself (self-employed) or as a sole-proprietor [display if D1_b=1]
4. Work as a partner in a partnership (e.g. partner in law firm, medical practice) [display if D1_b=1]
5. Work as a consultant/contractor [display if D1_a=1 or D1_b=1]

**Asked of: D3=2
(Employed part-time for someone else)**

[S]

D20. You indicated that you did not work full-time in this job. Do you want to work full-time?

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

**Asked of: (D1_d=1 and D1H=0 and D1I=0) or D3=2
(Not working and not retired/disabled, or employed part-time)**

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

D21. Did each of the following contribute to you either not working for some period in the last month or working less than full-time?

DOWN

1. Business conditions or lack of hours needed by employer [Display if D3=2]
2. Could not find work or could only find part-time work
3. Child care
4. Other family or personal obligations
5. Health or medical limitations
6. Going to school

ACROSS

1. Yes
0. No

**Asked of: D3 = 1, 2, or 5
(Employed for someone else or contractor in main job)**

[S]

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 from week to week?

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

**Asked of: D30=3
(Schedule varies based on employer needs)**

[S]

D31. 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

*Asked of: D3 = 1, 2, or 5
(Employed for someone else or contractor in main job)*

CREATE DOV_D32 [S]: RANDOMLY ASSIGN A VALUE OF 1 TO 3

DOV_D32=1, INSERT D32=a little

DOV_D32=2, INSERT D32=somewhat

DOV_D32=3, INSERT D32=a lot

*Asked of: D3 = 1, 2, or 5 and English language sample
(Employed for someone else or contractor in main job)*

[S]

D32. Suppose that you had to choose between two new jobs.

The first job would pay the same in total for the year as your current main job and the income would be the same each month.

The second job would pay you [INSERT: DOV_D32] more in total for the year but the income would vary from month to month.

Which would you prefer?

1. First job
2. Second job

*Asked of: D3=1, 2, or 5 and English language sample
(Employed for someone else or contractor in main job)*

[S]

D33. 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

**Asked of: D3 = 1, 2, or 5 and English language sample
(Employed for someone else or contractor in main job)**

[Suppress default instructions, instead show: Please answer yes, no, or don't know to each option]

[GRID, S ACROSS]

D40. Still thinking about your main job, does your employer **offer** you each of the following benefits (even if you do not personally use the benefit)?

DOWN

- a. Paid sick leave
- b. Paid vacation/personal leave
- c. Maternity or paternity leave
- d. Health insurance
- e. Tuition assistance for education/training
- f. Life insurance
- g. Retirement benefits
- h. Ability to work from home

ACROSS

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

**Base D3=1, 2, or 5
(Employed for someone else or contractor in main job)**

[S]

D42. How satisfied are you with the total salary or wages you earn from your main job?

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

**Asked of: D3=1, 2, or 5 and English language sample
(Employed for someone else or contractor in main job)**

[S]

D43. How satisfied are you with the benefits you currently receive from your main job?

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

**Asked of: D11 = 0 or refused
(Not retired)**

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

D44. In the past 12 months, have you done each of the following:

DOWN

- a. Asked for a raise or a promotion at work (display if D1_a=1)
- b. Received a raise or a promotion at work (display if D1_a=1)
- c. Applied for a new job
- d. Started a new job
- e. Voluntarily left a job
- f. Gotten laid off or fired from a job

ACROSS

1. Yes
0. No

**Asked of: D11 = 0 or refused and English language sample
(Not retired)**

[S]

D45. Would you say your expectations about future job opportunities are:

1. Optimistic
2. Pessimistic
3. Not Sure

**Asked of: D1_a=1 or D1_b=1
(Employed or self employed)**

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

D4. In addition to your main job, in the past month did you have any other paid jobs?

DOWN

- a. I had another full-time job
- b. I had another part-time job

ACROSS

1. Yes
0. No

*Asked of: PPMARIT = 1 or 6
(Married or living with partner)*

[S]

D5. Which **one** of the following **best** describes your [IF PPMARIT=1, INSERT: spouse's / IF PPMARIT=6, INSERT: partner's] current employment status?

1. Employed full-time
2. Employed part-time
3. Temporarily laid off
4. Not employed, but looking for a job
5. Not employed and not looking for a job
6. Homemaker
7. Student
8. Disabled and not working
9. Retired

Gig Economy/Informal Work Section

Asked of: All respondents

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

GE1. We are also interested in other activities that you may have done recently to earn money.

In the past month, **have you been paid for** each of the following occasional work activities or side jobs?

*Please **do not** include activities that you only do as part of your main job*

DOWN

- a. Babysitting, child care services, dog walking, or house sitting
- b. Disabled adult or elder care services
- c. House cleaning, house painting, yard work, or other property maintenance work
- d. Providing other personal services, such as running errands, helping people move, etc.

ACROSS

1. Yes
0. No

Asked of: All respondents

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

GE2. In the past month, **have you been paid for** each of the following *online* occasional work activities or side jobs?

Please do not include activities that you only do as part of your main job

DOWN

- a. Completing paid online tasks, such as on Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, or YouTube.
- b. Renting out property online, such as your car, your place of residence, etc.
- c. Selling goods on-line through eBay, Craigslist, or other websites
- d. Driving using a ride-sharing app such as Uber or Lyft.
- e. Other online **paid** activities (do **not** include taking GfK Surveys). Please specify:
[text box]

ACROSS

1. Yes
0. No

Asked of: All respondents

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

GE3. In the past month, **have you been paid for** each of the following *other* occasional work activities or side jobs?

Please do not include activities that you only do as part of your main job

DOWN

- a. Selling goods or services yourself at flea markets, garage sales, or other temporary physical locations
- b. Selling goods at consignment shops or thrift stores
- c. Any other **paid** activities that you have not yet mentioned (do **not** include taking GfK Surveys). Please specify: [text box]

ACROSS

1. Yes
0. No

**Asked of: Any response in (GE1, GE2 or GE3 = yes) and English language sample
(Performed gig economy work)**

[M]

GE10. In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs? *Check all that apply*

- a. To earn money as a primary source of income
- b. To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income
- c. To earn extra money to help family members
- d. To maintain existing job-related skills
- e. To acquire new job-related skills
- f. To network/meet people
- g. Just for fun (as a hobby)
- h. Other (please specify): **[text box]**

**Asked of: At least one answer selected to GE10 and English language sample
If respondent selected more than 1 answer in GE10, insert answer options select in GE10 as answer options for GE11
If respondent only selected one answer option in GE10, auto punch that as the answer for GE11 and do not ask GE11**

[S]

GE11. In the past month, what is the main reason why you have engaged in occasional paid work activities or side jobs?

- 1. To earn money as a primary source of income
- 2. To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income
- 3. To earn extra money to help family members
- 4. To maintain existing job-related skills
- 5. To acquire new job-related skills
- 6. To network/meet people
- 7. Just for fun (as a hobby)
- 8. **[If text entered in GE10 then insert that as the answer option / if GE10_h=1 but no text inserted, then insert: Other]**

*Asked of: Any response in (GE1, GE2 or GE3 = yes) and English language sample
(Performed gig economy work)*

[Q]

GE20. Excluding GfK surveys, considering all occasional paid work activities or side jobs in which you participated in last month (those that are **not** part of your main paid job(s)):

1. How much time do you **usually** spend per month on occasional paid work activities or side jobs, other than your primary job?
_____ hours per month [range: 0-720]
2. About how much of your monthly income do you **[IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]** usually get from occasional paid work activities or side jobs? For example, 10% of your income, or 60% of your income.
_____ % of overall income [range: 0-100]

*Asked of: Any response in (GE1, GE2 or GE3 = yes) and English language sample
(Performed gig economy work)*

[S]

GE21. **Six months from now**, do you expect to devote more, the same, or less time to occasional paid work activities or side jobs other than your main job compared to today?

1. More
2. Less
3. About the same

*Asked of: Any response in (GE1, GE2 or GE3 = yes) and English language sample
(Performed gig economy work)*

[S]

GE30. To what extent have occasional paid work activities or side jobs helped you make up for any effects of unemployment, loss of working hours, loss of benefits, or no raises last year?

1. Very much
2. Somewhat
3. Not at all
4. Does not apply

*Asked of: Any response in (GE1, GE2 or GE3 = yes) and English language sample
(Performed gig economy work)*

[S]

GE40. In the past 12 months, to what extent has the money earned from occasional paid work activities or side jobs been an **important source of income** for you [IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]?

1. Very much
2. Somewhat
3. Not at all
4. Does not apply

*Asked of: Any response in (GE1, GE2 or GE3 = yes) and English language sample
(Performed gig economy work)*

[S]

GE41. In the past 12 months, to what extent has the money earned from occasional paid work activities or side jobs been a **regular source of income** for you [IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]?

1. Very much
2. Somewhat
3. Not at all
4. Does not apply

*Asked of: PPAGE<=30 and English language sample
(Young adults)*

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

GE50. In the past month, did you do each of the following types of **unpaid** work for someone else?

DOWN

- a. Apprenticeship or internship
- b. Volunteer work
- c. Bartering (Work done in exchange for an item or service of similar value)
- d. Other (please specify): **[text box]**

ACROSS

1. Yes
0. No

Young Workers Section

**Asked of: D3=1, 2, or 5 and PPAGE<=30 and English language sample
(Young adults employed for someone else or contractor in main job)**

[S]

YW1. Thinking again about your main job (the job from which you earned the most income in the past month), how qualified would you say you are for performing the tasks required in this job? Do you think you are:

1. Overqualified
2. Adequately qualified
3. In need of additional training

**Asked of: D3=1, 2, or 5 and PPAGE<=30 and English language sample
(Young adults employed for someone else or contractor in main job)**

[S]

YW2. Do you consider your main job to be a career, a stepping stone to a career, or just a job to get you by?

1. Career
2. Stepping stone to a career
3. Just a job

**Asked of: PPAGE<=30 and English language sample
(Young adults)**

[S]

YW3. Do you believe you now have the level of education and training needed for the type of job that you would like to hold in the next 5 years?

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

General Housing Section

Asked of: All respondents

[SHOW DISPLAY3 AND GH1 ON THE SAME PAGE]

[DISPLAY3]

This section will ask some questions about your housing situation.

[S]

GH1. Please describe the housing arrangement where you currently live. Do [IF PPMARIT=1, INSERT: (you and/or your spouse) / IF PPMARIT=6, INSERT: (you and/or your partner)] / IF PPMARIT=2-5: you:

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

Asked of: English language sample

[Q WITH S, RANGE (2017-PPAGE) TO 2017]

GH2. In what year did you [IF GH1=1 OR 2, INSERT: buy / IF GH1=3, INSERT: start renting / IF GH1=4, OR REFUSED, INSERT: move into] your current home?

[NUM BOX (2017-PPAGE) -2017]

- 2. Inherited home from parents or other relatives [S. DISPLAY IF GH1=1 OR GH1=2]

Asked of: All respondents

[GRID, S ACROSS]

GH3. How satisfied are you with each of the following aspects of your housing situation?

DOWN

- a. Overall quality of your neighborhood
- b. Quality of your local schools
- c. Safety of your neighborhood
- d. Quality of other amenities in your neighborhood
- e. Overall quality of your house/apartment
- f. **[IF GH1= 1, 2, 3]** Cost of your house/apartment

ACROSS

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

Asked of: English language sample

[GRID, S ACROSS]

GH10. In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

DOWN

- a. Park, playground, or recreation center
- b. Library
- c. Bank or credit union
- d. Grocery store
- e. Shops, restaurants, or movie theaters
- f. Church or place of worship
- g. Public transportation

ACROSS

- 1. Not important
- 2. Slightly important
- 3. Moderately important
- 4. Very important

Rent Section

*Asked of: (GH1 = 3 or GH1 = 4) AND (GH2 >= 2016) and English language sample
(Non-homeowners who moved recently)*

[S]

R4. Did you own your previous home that you moved from in [INSERT GH2 RESPONSE IN NORMAL FONT]?

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

*Asked of: (GH2>=2016) AND (R4=0 or refused) and English language sample
(Non-homeowners who moved recently and did not own previous home)*

[M]

R5A. An eviction is when your landlord forces you to move when you don't want to. Were you, or a person you were staying with, evicted from the home you moved from in [INSERT GH2 RESPONSE IN NORMAL FONT]?

- 1. Yes
- 0. No

*Asked of: (GH2>=2016) AND (R4=0 or refused) AND (R5A=0 or refused) and English language sample
(Non-homeowners who moved recently and did not own previous home)*

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

R5B. Did each of the following contribute to your moving from your previous home in [INSERT GH2 RESPONSE]?

DOWN

- a. Received an eviction notice
- b. Your landlord told you, or a person you were staying with, to leave
- c. You, or a person you were staying with, missed a rent payment and thought that if you didn't move you would be evicted
- d. The city condemned the property and forced you to leave

ACROSS

- 1. Yes
- 0. No

**Asked of: (GH2>=2016) AND (R4=2) and English language sample
(Non-homeowners who moved recently and owned previous home)**

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

R5C. Did each of the following contribute to your moving from your previous home in **[INSERT GH2 RESPONSE]**?

DOWN

- a. Bank took possession of your home in foreclosure
- b. Received a notice from the bank that they planned to foreclose
- c. Missed mortgage payments and thought that if you didn't move, the bank would foreclose on your home
- d. The city condemned the property and forced you to leave

ACROSS

1. Yes
0. No

**Asked of: (GH1 = 3)
(Renters)**

[S]

R7. In the past 12 months, have you experienced any problems with your house or apartment that you felt needed to be fixed, such as a leak or a broken appliance?

1. Yes
0. No

**Asked of: (GH1 = 3) and (R7=1)
(Renters who had a problem with their housing unit)**

[S]

R8. Did you contact your landlord about the problem with your house or apartment that that needed to be fixed?

1. Yes
0. No

*Asked of: (GH1 = 3) and (R8=1)
(Renters who had a problem with their housing unit that they contacted landlord about)*

[S]

R8A. After you contacted your landlord about the problem with your house or apartment, how much difficulty did you have getting them to fix the problem?

3. Substantial difficulty
2. Moderate difficulty
1. A little difficulty
0. None

*Asked of: GH1 = 3
(Renters)*

[S]

R3. About how much do you **[IF PPMARIT=1, INSERT: and/or your spouse / IF PPMARIT=6, INSERT: and/or your partner]** pay for rent each month?

1. less than \$250
2. \$250 to \$499
3. \$500 to \$749
4. \$750 to \$999
5. \$1,000 to \$1,249
6. \$1,250 to 1,499
7. \$1,500 to \$1,749
8. \$1,750 to \$1,999
9. \$2,000 or above
- <insert space>
- 2. Don't know

Mortgage Section

*Asked of: GH1 = 1 and English language sample
(Homeowners with a mortgage)*

[S]

M2. In the past 12 months, have you **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]** missed two or more payments on your mortgage?

1. Yes
0. No

*Asked of: GH1 = 1 and English language sample
(Homeowners with a mortgage)*

[S]

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

1. less than \$500
 2. \$500 to \$749
 3. \$750 to \$999
 4. \$1000 to \$1,249
 5. \$1,250 to 1,499
 6. \$1,500 to \$1,749
 7. \$1,750 to \$1,999
 8. \$2,000 to \$2,499
 9. \$2,500 or above
- <insert space>
- 2. Don't know

Banking Section

Asked of: All respondents

[SHOW DISPLAY4 AND BK1 ON THE SAME PAGE]

[DISPLAY4]

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

[S]

BK1. Do you [IF PPMARIT=1, INSERT: and/or your spouse / IF PPMARIT=6, INSERT: and/or your partner] currently have a checking, savings or money market account?

1. Yes
0. No

Asked of: All respondents

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

BK2. In the past 12 months, have you **[IF PPMARIT=1, INSERT: and/or your spouse / IF PPMARIT=6, INSERT: and/or your partner]** used:

DOWN

- a. a money order
- b. a check-cashing service
- c. a tax refund anticipation loan
- d. a pawn shop loan, a payday loan, an auto title loan, or a paycheck advance/
deposit advance

ACROSS

- 1. Yes
- 0. No

*Asked of: BK1 = 1 and English language sample
(Has a bank account)*

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

BK11. In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?

DOWN

- a. Bank teller
- b. ATM or bank kiosk
- c. Telephone banking through phone call or automated voice or touch tone
- d. Online banking with a laptop, desktop computer, or tablet
- e. Mobile banking with text messaging, mobile app, or Internet browser or email
on a mobile phone
- f. Other

ACROSS

- 1. Yes
- 0. No

Asked of: BK1 = 1
(Has a bank account)

[S]

BK10. In the past 12 months, have you or your spouse/partner used your mobile phone to check a bank account balance or recent transaction, either through the bank's mobile website or the bank's mobile app?

- 1. Yes
- 0. No

Credit Application Section

Asked of: English language sample

[S]

A6. 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

Asked of: English language sample

[S]

A0. In the last 12 months, have you **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]** applied for any credit (such as a credit card, higher credit card limit, mortgage, refinance, student loan, personal loan, or other loan)?

- 1. Yes
- 0. No

*Asked of: A0=1 and English language sample
(Applied for credit)*

[M]

A0A. Please select all of the types of credit below that you [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner] have applied for in the past 12 months.

- a. Mortgage to buy a new home
- b. Refinance of a home mortgage
- c. Home equity loan or line of credit
- d. Credit card
- e. Car/auto loan
- f. Student loan
- g. Personal general-purpose loan from a bank
- h. Personal loan from friends or family
- i. Other (please specify): [text box]

*Asked of: A0=0 and English language sample
(Did not apply for credit)*

[S]

A0B. Was there a time in the past 12 months that you [IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner] desired credit but chose not to submit a credit application?

- 1. Yes
- 0. No

*Asked of: A0=1 OR -1 (Refused) and English language sample
(Applied for credit)*

[GRID, S ACROSS]

A1. In the past 12 months, please tell us if each of the following has or has not happened to you **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]**:

DOWN

- a. You **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]** were turned down for credit
- b. You **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]** were approved for credit, but were not given as much credit as you applied for
- c. You **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]** put off applying for credit because you thought you might be turned down

ACROSS

1. Yes
0. No

*Asked of: A0B=1 and English language sample
(Did not apply for credit but desired credit)*

[S]

A2. You indicated that you **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]** 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

*Asked of: (A1_a=1 or A1_b=1) and at least two of (A0A_a – A0A_i) selected and English language sample
If only one of A0A_a – A0A_i selected, do not ask and auto-punch response*

[M]

A3. In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested:

[ONLY SHOW OPTIONS SELECTED IN A0A AND ANSWER OPTION I. OTHER]

- a. Mortgage to buy a new home
- b. Refinance of a home mortgage
- c. Home equity loan or line of credit
- d. Credit card
- e. Car/auto loan
- f. Student loan
- g. Personal general-purpose loan from a bank
- h. Personal loan from friends or family
- i. Other **[INSERT A0A RESPONSE]**

Financial Management Section

Asked of: English language sample

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

FM10. People use a variety of methods to manage their finances. Do you use each of the following?

DOWN

- a. Follow a budget or spending plan
- b. Track spending
- c. Review paper bank statements and/or bills
- d. Pay with cash or a prepaid card to avoid overdrafts
- e. Get account alerts (e.g., via email, text message, or push notification)
- f. Automatically set aside long-term savings (e.g., in a college, retirement, or investment account)
- g. Plan and save for periodic expenses (e.g., insurance, vacation, car repair)
- h. Sign up for a budget payment plan to make utility or other payments more regular/predictable
- i. Pay some bills automatically (so they won't be late or missed)
- j. Other (please specify): **[text box]**

ACROSS

- 1. Yes
- 0. No

**Asked of: FM10_a = 1 or FM10_b = 1 and English language sample
(Use a budget or track spending)**

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

FM20. Do you use each of the following methods to budget or track your spending?

DOWN

- a. Electronic program through my bank
- b. Non-bank program – e.g., online service (Mint), software (Quicken), or mobile app
- c. Spreadsheet
- d. Paper-based system (e.g., notebook, checkbook register)
- e. Other (please specify): **[text box]**

ACROSS

- 1. Yes
- 0. No

Credit Condition Section

Asked of: English language sample

[S]

C2A. Do you have at least one credit card?

- 1. Yes
- 0. No

**Asked of: C2A=1 or refused and English language sample
(Has a credit card)**

[S]

C3. Do you currently have any outstanding unpaid credit card debt?

- 1. Yes
- 0. No

*Asked of: C3=1 or refused and English language sample
(Has outstanding credit card debt)*

[S]

C3A. Do you [IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner] 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

*Asked of: C3=0 and English language sample
(Does not have outstanding credit card debt)*

[S]

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

1. Yes
0. No

*Asked of: C2A=1 or refused and English language sample
(Has a credit card)*

[S]

C4A. 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

*Asked of: C4A=1, 2, 3 or refused and English language sample
(Has a credit card, carried unpaid balance in the past year)*

[S]

C4B. In the past 12 months, how frequently have you paid only the minimum payment on one or more of your credit cards?

0. Never
1. Once
2. Some of the time
3. Most or all of the time

Education Section

Asked of: all respondents

[SHOW DISPLAY5 AND ED0 ON THE SAME PAGE]

[DISPLAY5]

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

[S]

ED0: 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"

Asked of: all respondents

[S]

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

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

**Asked of: D1G=1 or 2
(Current student)**

[S]

ED0B: 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

**Asked of: (ED0=2) and (D1G=0)
(High school only and not enrolled in college)**

[S]

ED0D: Have you ever enrolled in an educational degree program beyond high school?

1. Yes
0. No

**Asked of: ED0 = (3, 4, 5, 6, 7, 8, OR 9) OR (D1G=1 or 2) OR ED0D=1
(All who attended college, are enrolled in college, or started but did not finish an educational program)**

[S]

ED1. 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
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 (please specify): [text box]

*Asked of: (ED0=3 or 4) or (ED0=2 and (D1G=1 or 2)) or (ED0=2 and ED0D=1) and English language sample
([Some college or certificate] OR [high school degree and either enrolled in college or dropped out])*

[DROPDOWN]

ED2A. 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”]

ED2B. What is the name of the school you **[IF ED0A=1, INSERT: currently attend / IF ED0A=0 OR ED0A=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]**

*Asked of: ((ED0=3 or 4) and (D1G=0)) or (ED0=2 and ED0D=1)
(Some college or certificate, not enrolled)*

[Q]

ED4. In what year did you **last** attend this educational program?

_____ **[NUM BOX, RANGE (2017-PPAGE) – 2017]**

*Asked of: (ED0 =3 or 4) or (ED0=2 and (D1G=1 or 2)) or (ED0=2 and ED0D=1)
(Started educational program, but less than associate degree)*

[S]

ED5. 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 financial costs?

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

*Asked of: ((ED0=3 or 4) and (D1G=0)) or (ED0=2 and ED0D=1)
(Some college or certificate, not currently enrolled)*

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

ED6. If you could go back and make your education decisions again, would you have done any of these things:

DOWN

- a. Chosen a different field of study
- b. Attended a different school
- c. Completed less education
- d. Completed more education
- e. Chosen not to attend college

ACROSS

- 1. Yes
- 0. No

*Asked of: (ED0 = 5, 6, 7, 8, or 9) and English language sample
(Associate degree or above)*

[DROPDOWN]

ED7A. In what state is the school that 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”]

*Asked of: (ED0 = 5, 6, 7, 8, or 9) and English language sample
(Associate degree or above)*

[DROPDOWN]

ED7B. 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]**

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

[Q]

ED9. In what year did you receive your [DOV_ED]?

[NUM BOX, RANGE 2017-PPAGE – 2017]

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

[S]

ED10. Overall, how would you say the lifetime financial benefits of your [DOV_ED] program compare to its financial costs?

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

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

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

ED11. If you could go back and make decisions regarding your [DOV_ED] again, would you have done any of these things:

DOWN

- a. Chosen a different field of study
- b. Attended a different school
- c. Completed less education
- d. Completed more education
- e. Chosen not to attend college

ACROSS

- 1=Yes
0=No

*Asked of: PPAGE<=30 and (ED0=4 or ED0=5) and (D1G=0) and English language sample
(Young adults with certificate or associate degree and not currently enrolled)*

[S]

ED0C: Have you ever enrolled in a 4-year bachelor's degree program?

1. Yes
0. No

*Asked of: PPAGE<=30 and (ED0=4 or 5) and (ED0C=1) and English language sample
(Young adults who started bachelor's degree program but did not complete it)*

[S]

ED4A. In what year did you **last** attend the bachelor's degree program that you were enrolled in?

_____ [NUM BOX, RANGE (2017-PPAGE) – 2017]

*Asked of: (PPAGE<=30) AND (ED0C=1 OR ED0D=1 OR ED0=3) AND D1G=0 and English language sample
(Young adults who started a bachelor's degree program but did not complete it and are not currently enrolled)*

[S]

ED4B: How likely is it that you will return to school and complete the program that you started but did not complete?

1. Definitely will return and complete program
2. Probably will return and complete program
3. Not sure
4. Probably will not return and complete program
5. Definitely will not return and complete program

*Asked of: (ED0 = 2) and (D1G=0 or refused and ED0D=0) and PPAGE<=30
(Completed high school. Did not attend college)*

[M, RANDOMIZE A-H]

ED13. Which of the following are reasons why you did not attend college?

- a. Too expensive
- b. Child care responsibilities
- c. Supported or cared for parents or siblings
- d. Needed to earn money
- e. Wanted to work
- f. Simply was not interested in college
- g. Was not admitted
- h. Did not think benefits of attending college were worth the cost
- i. Other (please specify): [text box]

*Asked of: (ED0 = 3 or (ED0=2 and ED0D=1)) and (D1G=0) and (PPAGE<=30 or ED4>=2006)
(Attended college. Did not complete)*

[M, RANDOMIZE A-H]

ED14. Which of the following are reasons why you did not complete your college degree?

- a. Too expensive
- b. Child care responsibilities
- c. Supported or cared for parents or siblings
- d. Needed to earn money
- e. Wanted to work
- f. Simply not interested in continuing in college
- g. Low grades
- h. Did not think the benefits of continuing college were worth the cost
- i. Other (please specify): **[text box]**

Student Loans Section

Asked of: All respondents and English language sample

[S]

SL1. Do you currently have student loan debt or owe any money used to pay for **your own education**?

Please include any loans on which you are a co-signer that were used to pay for your education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

- 1. Yes
- 0. No

*Asked of: SL1 = 1 and English language sample
(Currently owes debt from own education)*

[GRID, S ACROSS]

SL2. Think about the money you currently owe for **your own education**. Is the money you owe for that education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans, please select all that apply.

DOWN

- a. Student loan
- b. Home equity loan
- c. Credit card
- d. Other loan (please specify): **[text box]**

ACROSS

- 1. Yes
- 0. No

*Asked of: SL1 = 1 and English language sample
(Currently owes debt from own education)*

[S]

SL3. Thinking specifically about the money that you owe for **your own education**, please tell us the total amount that you **currently** owe on these loans.

- 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
- <insert space>
- 2. Don't know

**Asked of: SL1 = 1 and English language sample
(Currently owes debt from own education)**

[S]

SL4. Approximately how much is the total monthly payment that you are required to make on the loans from your education?

Please only include the amount that you are paying, and not money that is paid by others on your behalf

1. I am currently not required to make any payments on these loans
 2. \$1 to \$49
 3. \$50 to \$99
 4. \$100 to \$199
 5. \$200 to \$299
 6. \$300 to \$399
 7. \$400 to \$499
 8. \$500 to \$749
 9. \$750 to \$999
 10. \$1,000 or above
- <insert space>
- 2. Don't know

**Asked of: SL1 = 1 and English language sample
(Currently owes debt from own education)**

[S]

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

1. Yes
0. No

**Asked of: SL1 = 0 or refused and English language sample
(No current debt from own education)**

[S]

SL7. Did you borrow money or take out any loans to pay for your own education that you have since repaid?

1. Yes
0. No

*Asked of: SL1 = 1 or SL7=1 and English language sample
(Ever took out loans for own education)*

[GRID, S ACROSS]

SL8. Still thinking about the money you borrowed to pay for **your own education**, did you borrow money for each of the following educational programs (including any loans which you have completely repaid or for education you did not complete)?

DOWN

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

ACROSS

- 1=Yes
- 0=No

*Asked of: IF PPMARIT=1 OR 6 and English language sample
(Married or living with partner)*

[S]

SL10. Do you currently owe any money used to pay for **your [IF PPMARIT=1, INSERT:spouse's / IF PPMARIT=6, INSERT: partner's] education?**

Please only include any loans on which *you* are a co-signer that were used to pay for their education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

- 1. Yes
- 0. No

*Asked of: ppage>=30 and English language sample
(Age 30 or older)*

[S]

SL11. Do you currently owe any money used to pay for **your child or grandchild's education?**

Please only include any loans on which *you* are a co-signer that were used to pay for their education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

- 1. Yes
- 0. No

999. Do not have children or grandchildren

**Asked of: IF SL11=1 and English language sample
(Student loans for children or grandchildren)**

[GRID, S ACROSS]

SL12. Is the money you owe for your child or grandchild's education a student loans, home equity loan, credit card debt, or some other type of loan? If you have multiple loans, please select all that apply.

DOWN

- A. Student Loan
- B. Home Equity Loan
- C. Credit Card
- D. Other Loan (please specify): **[text box]**

ACROSS

- 1. Yes
- 0. No

Retirement Planning Section

**Asked of: (D11 = 0 or Refused) and English language sample
(Not Retired)**

[SHOW DISPLAY6 AND K0 ON THE SAME PAGE]

**[FOR THOSE WHO ARE NOT DISPLAYED K0, SHOW DISPLAY6A AND
K8A ON THE SAME PAGE]**

[DISPLAY6]

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

**Asked of: (D11 = 0 or Refused) and English language sample
(Not Retired)**

[S]

K0. Do you think that your retirement savings plan is currently on track?

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

**Asked of: (D11 = 0 or Refused) and English language sample
(Not Retired)**

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

K2. Do you currently have each of the following types of retirement savings or pension?

DOWN

- a. 401(k), 403(b), Keogh, or other defined contribution plan through an employer or former employer (i.e., a retirement plan through work, where you contribute a percent of your salary each pay-period to invest for retirement)
- b. Pension with a defined benefit through an employer or former employer (i.e., a pension that will pay you a fixed amount each year during retirement based on a formula, your earnings, and years of service)
- c. IRA or Roth IRA
- d. Savings outside a retirement account (e.g. a brokerage account, savings account, or stock holdings)
- e. Real estate or land that you plan to sell or rent to generate income in retirement
- f. Ownership of a business
- g. Other retirement savings (please specify): **[text box]**

ACROSS

1. Yes
0. No

**Asked of: (K2_a, K2_c, K2_d, or K2_g=1) and English language sample
(Not retired, Has self-directed retirement savings)**

[S]

K20. 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

*Asked of: (K2_a, K2_c, K2_d, or K2_g=1) and English language sample
(Not retired, Has self-directed retirement savings)*

[S]

DC4: 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

*Asked of: (D11 = 0 or Refused) and English language sample
(Not Retired)*

[S]

K5A. 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

*Asked of: (D11 = 1) and English language sample Show Display 6A and K8A on the same screen
(Retired)*

[DISPLAY6A]

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

[Q with S, RANGE 17 to PPAGE]

[ALLOW RESPONDENT TO EITHER TYPE ANSWER IN NUMBER BOX OR CHECK DON'T KNOW, PROMPT WITH THE FOLLOWING IF BOTH:

Please enter an answer in the number box OR check Not Sure.]

K8A. You indicated previously that you are retired. At what age did you retire?

[NUM BOX 17-PPAGE]

<INSERT SPACE>

-2 Not Sure [S]

*Asked of: (D11 = 1) and English language sample
(Retired)*

[GRID, S ACROSS]

K9. How important were each of the following in your decision to retire at the age that you did?

DOWN

- a. Poor health
- b. Wanted to do other things
- c. Didn't like the work
- d. Family responsibilities
- e. Wanted to spend more time with family
- f. Forced to retire or lack of available work

ACROSS

3. Very important
2. Somewhat important
1. Not important

*Asked of: (D11 = 1) and English language sample
(Retired)*

[GRID, S ACROSS]

[Suppress default instructions, instead show: Please answer yes or no to each option]

K10. Are each of the following sources of funds for you **[IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]** in retirement?

DOWN

- a. Social Security
- b. I have a job
- c. My spouse/partner has a job **[Display if PPMARIT=1 or PPMARIT=6]**
- d. Pension with a defined benefit from work (i.e., pension based on a formula, your earnings, and years of service)
- e. 401(k), 403(b), Keogh, or other defined contribution plan from work (i.e., a retirement plan through work, where you contributed a percent of your salary each pay-period to invest for retirement)
- f. IRA or Roth IRA
- g. Savings outside a retirement account (e.g., a brokerage account, savings account)
- h. Income from real estate or the sale of real estate
- i. Income from a business or the sale of a business
- j. Relying on children, grandchildren, or other family
- k. Other retirement savings

ACROSS

1. Yes
0. No

Income and Consumption Section

Asked of: All respondents

[SHOW DISPLAY7 AND I0 ON THE SAME PAGE]

[DISPLAY7]

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

Asked of: All respondents

[S]

I0. In the past 12 months, did you [IF PPMARIT=1, INSERT: and/or your spouse / IF PPMARIT=6, INSERT: and/or your partner] receive any income from the following sources:

DOWN

- a. Wages or salaries
- b. Self-employment
- c. Occasional work activities or side jobs (do *not* include income from GfK)
- d. Interest, dividends, or rental income
- e. Social Security
- f. Supplemental Security (SSI)
- g. Unemployment income
- h. Pension income
- i. Any other income

ACROSS

1. Yes
0. No

*Asked of: if ALL I0_a through I0_i =0 or refused
(No income sources listed)*

[S]

I0A. Did you [IF PPMARIT=1, INSERT: and/or your spouse / IF PPMARIT=6, INSERT: and/or your partner] receive any income from any source in the past 12 months?

1. Yes
0. No

*Asked of: IO=1 for any response OR IOA=1 or refused
(Report having any income)*

[S]

[IF REFUSED, PROMPT ONCE: “We ask for information about your income because it is extremely important for our understanding of household finances in the United States. We greatly appreciate your response and your answer will remain completely anonymous”]

I40. Which of the following categories best describes the total income that you **[IF PPMARIT=1, INSERT:** and your spouse / **IF PPMARIT=6, INSERT:** and your partner] received from all sources, before taxes and deductions, in the past 12 months?

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

Asked of: All respondents

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

I41. In the past 12 months, have you **[IF PPMARIT=1, INSERT:** and/or your spouse / **IF PPMARIT=6, INSERT:** and/or your partner] received any of the following?

DOWN

- a. Earned Income Tax Credit
- b. Supplemental Nutrition Assistance Program (SNAP or food stamps)
- c. Women, Infants, and Children (WIC) nutrition program benefits
- d. Assistance with housing payments from a state, county, or federal program
- e. Free or reduced price school lunches
- f. Cash assistance from a state or county welfare program, such as TANF

ACROSS

1. Yes
0. No

Asked of: All respondents

[S]

I9. In the past 12 months, which one of the following best describes your [IF PPMARIT=1, INSERT: and your spouse's / IF PPMARIT=6, INSERT: and your 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

*Asked of: (I9 = 2 or 3)
(Income varies at least occasionally)*

[S]

I12. Because your income varies, have you [IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner] struggled to pay your bills in the past 12 months?

1. Yes
0. No

Asked of: All respondents

[S]

I20. In the past month, would you say that your [IF PPMARIT=1, INSERT: and your spouse's / IF PPMARIT=6, INSERT: and your partner's] total spending was:

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

Financial Support from Outside the Home Section

Asked of: All respondents

[S]

FS10. Does anyone living outside of your household (such as a parent, child, other relatives, or friends) provide you with regular financial support? This may include cash or help with rent, groceries, education expenses, student loans, car payments, or other expenses.

1. Yes
0. No

Asked of: FS10=1
(Receive financial support)

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

FS20. Do you receive each of the following types of financial support from people living outside of your household?

DOWN

- a. Help paying rent or mortgage
- b. Help with education expenses or student loan bills
- c. Help with car payment
- d. Help with other bills (please specify): **[text box]**
- e. Money for general expenses or anything else

ACROSS

- 1. Yes
- 0. No

Asked of: FS10=1
(Receive financial support)

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

FS30. Who outside of your household provides you with regular financial support or helps you with bill payments?

DOWN

- a. Parent(s)
- b. My adult child
- c. Other relatives
- d. Friends
- e. Other (please specify): **[text box]**

ACROSS

- 1. Yes
- 0. No

Asked of: All respondents

[S]

FS40. **Do you provide** regular financial support to anyone living outside of your household (such as a parent, child, other relatives, or friends)? This may include cash or help with rent, groceries, education expenses, student loans, car payments, or other expenses.

- 1. Yes
- 2. No

Emergency Fund Section

[SHOW DISPLAY8 AND EF1 ON THE SAME PAGE]

[DISPLAY8]

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

Asked of: All respondents

[S]

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?

- 1. Yes
- 0. No

*Asked of: EF1 = 0 or refused
(Does not have 3 months emergency fund)*

[S]

EF2. If you were to lose your main source of income (e.g. job, government benefits), could you cover your expenses for 3 months by borrowing money, using savings, selling assets, or borrowing from friends/family?

- 1. Yes
- 0. No

Asked of: All respondents

[M]

EF3. Suppose that you have an emergency expense that costs \$400. **Based on your current financial situation**, how would you pay for this expense? 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
- i. Other (please specify): **[text box]**

Asked of: All respondents

[S]

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

- 1. I will be able to pay all of my bills in full
- 0. I cannot pay some bills or will only make a partial payment on some of them

*Asked of: EF5A=1
(Able to pay all bills this month)*

[S]

EF5B. How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

- 1. I would still be able to pay all of my other bills in full
- 0. I could not pay some other bills or would only make a partial payment on some of them

*Asked of: EF5A=0
(unable to pay all bills this month)*

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

EF6A. 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 (please specify): **[text box]**

ACROSS

- 1. Yes
- 0. No

Asked of: EF5B=0
(unable to pay all bills this month if faced with a \$400 expense)

[Suppress default instructions, instead show: Please answer yes or no to each option]

[GRID, S ACROSS]

EF6B. Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$400 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 (please specify): **[text box]**

ACROSS

- 1. Yes
- 0. No

Health and Insurance Section

Asked of: English language sample

[GRID, S ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

E1. During the past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it?

DOWN

- a. Prescription medicine (including taking less medication than prescribed)
- b. Seeing a doctor
- c. Mental health care or counseling
- d. Dental care (including skipping check-ups or routine cleaning)
- e. Seeing a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)
- f. Follow-up care (e.g., skipping physical therapy sessions recommended by a doctor)

ACROSS

- 1. Yes
- 0. No

Asked of: English language sample

[S]

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?

- 1. Yes
- 0. No

**Asked of: E2=1 and English language sample
(Had major medical expense)**

[Q]

E2A. Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months?

\$(NUMBER BOX 0-9999999)

**Asked of: E2=1 and English language sample
(Had major medical expense)**

[S]

E2B: Do you currently have any debt from the unexpected major medical expenses that you had in the past 12 months?

- 1. Yes
- 0. No

Asked of: and English language sample

[GRID, S ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

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

DOWN

- a. Insurance through a current or former employer or union (of yourself or a family member)
- b. Insurance purchased directly from an insurance company (by yourself or a family member)
- c. Medicare, for people 65 or older, or people with certain disabilities
- d. Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability
- e. TRICARE or other military health care
- f. VA (including those who have ever used or enrolled for VA health care)
- g. Insurance purchased through a health insurance exchange
- h. Any other type of health insurance or health coverage plan

ACROSS

- 1. Yes
- 0. No

Asked of: English language sample

[S]

E5. Do you personally know someone who has been addicted to opioids or prescription painkillers?

- 1. Yes
- 0. No

Financial Hardship Section

Asked of: English language sample

[GRID, S ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

X2. Have you experienced financial hardship due to each of the following events in the past 12 months?

DOWN

- a. I lost a job
- b. I had my work hours and/or pay reduced
- c. My spouse/partner lost a job [DISPLAY IF PPMARIT=1 or PPMARIT=6]
- d. My spouse/partner had their work hours and/or pay reduced [DISPLAY IF PPMARIT=1 or PPMARIT=6]
- g. Other (please specify): [text box]

ACROSS

- 1. Yes
- 0. No

*Asked of: X2=1 for at least one answer and English language sample
Only show choices a-g where respondent answered "yes" to X2*

[GRID, S ACROSS]

X3. How much financial strain did each of the events that you experienced cause for you and your family?

DOWN

- a. I lost a job
- b. I had my work hours and/or pay reduced
- c. My spouse/partner lost a job
- d. My spouse/partner had their work hours and/or pay reduced
- g. Other (please specify): [text box]

ACROSS

- 1. A little
- 2. Some
- 3. A lot

Childhood Background Section

[SHOW DISPLAY9 AND CH0 ON THE SAME PAGE. IF CH0 NOT ASKED, DISPLAY ON CH5 PAGE IF CH5 IS ASKED OR ON CH2 PAGE IF CH5 IS ALSO NOT ASKED]

[DISPLAY9]

*Asked of: xsflag=2 or 3 and English language sample
(Fresh and LMI respondents)*

We are interested in a few characteristics of your family when you were growing up.

Asked of: xsflag=2 or 3 and English language sample (Fresh and LMI respondents)

[Text Box]

CH0. Where did you live **when you started high school?**

- a. City and State: **[Text box]**
- b. Zip Code: **[Text Box]**
- c. Country (if not in U.S. **[Text Box]**)

*Asked of: xsflag=2 or 3 and English language sample
(Fresh and LMI respondents)*

[GRID, S ACROSS]

CH1. **When you were growing up** (under age 17), how frequently did you worry about each of the following?

DOWN

- a. Your family's finances
- b. Having enough food to eat
- c. Crime and personal safety
- d. Having a stable caregiver

ACROSS

- 1. Never worried
- 2. Rarely worried
- 3. Sometimes worried
- 4. Regularly worried

**Asked of: PPAGE<=30 and English language sample
(Young adults)**

[GRID, S ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes or no to each option]

CH5. During high school, did you receive information or counseling from your school on a regular basis about the following:

DOWN

- a. Jobs available while in school
- b. College or college admissions
- c. Jobs or career paths for after graduation

ACROSS

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

Asked of: All respondents

[S]

CH2. 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

Asked of: All respondents

[S]

CH3. 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

Asked of: English language sample

[SHOW DISPLAY10 AND FL1 ON THE SAME PAGE]

[DISPLAY10]

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

Asked of: English language sample

[S]

FL1. Do you think the following statement is true or false?

“Housing prices in the US can never go down.”

1. True
2. False
- 2. Don't know

Asked of: English language sample

[S]

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.”

1. True
2. False
- 2. Don't know

Asked of: English language sample

[S]

[RANDOMIZE 1-4]

FL3. Considering a long time period (for example 10 or 20 years), which asset described below normally gives the highest returns?

1. Stocks
2. Bonds
3. Savings accounts
4. Precious metals
- 2. Don't know [Anchor]

Asked of: English language sample

[S]

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?

1. More than today
2. Exactly the same
3. Less than today
- 2. Don't know

Asked of: English language sample

[S]

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?

1. More than \$102
2. Exactly \$102
3. Less than \$102
- 2. Don't know

Appendix B: Consumer Responses to Survey Questions

Questions are listed below in the order in which they were presented to respondents. Questions with fewer than 12,187 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.

Question L0. Do each of the following types of people currently live with you in your household?

Response	Percent
My spouse or partner	66
My child or children who are under age 18	28
My adult child or children who are age 18 or older	15
My parents	12
My extended family such as brothers, sisters or cousins	10
Roommate(s) who are not related to me	5
Other individuals (please specify)	1

Note: Number of unweighted respondents = 12,187.

Question L0A. Which of the following best describes the adult children (who are age 18 or older) who live with you?

Response	Percent
All of the adult children living with me are currently enrolled in school	32
One or more of the adult children who lives with me is not currently enrolled in school	67
Refused	1

Note: Number of unweighted respondents = 1,708.

Question L1. You indicated that you live with (your parents, extended family members, a roommate, adult children who are not in school, or) someone outside of your immediate family. Are each of the following reasons why you live with these individuals?

Response	Percent
To save money	62
To provide financial assistance to those living with me	42
To care for sick, disabled, or elderly family member or friend	21
To receive assistance with child care	6
Companionship/prefer living with others	32
Other (please specify)	11

Note: Number of unweighted respondents = 2,761.

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

Response	Percent
Living comfortably	33
Doing okay	40
Just getting by	19
Finding it difficult to get by	7
Refused	0

Note: Number of unweighted respondents = 12,187.

Question B0. How well do each of these statements describe you or your situation?

Response	Percent					
	Com-pletely	Very well	Some-what	Very little	Not at all	Refused
Because of my money situation, I feel like I will never have the things I want in life	10	8	32	27	22	1
I am just getting by financially	12	13	31	20	23	0
I am concerned that the money I have or will save won't last	18	15	34	18	14	1

Note: Number of unweighted respondents = 12,187.

Question B1. How often do each of these statements apply to you?

Response	Percent					
	Always	Often	Some-times	Rarely	Never	Refused
I have money left over at the end of the month	23	19	29	19	9	0
My finances control my life	11	16	34	27	11	1

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
Much better off	8
Somewhat better off	25
About the same	52
Somewhat worse off	12
Much worse off	3
Refused	0

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
Much better off	25
Somewhat better off	30
About the same	24
Somewhat worse off	15
Much worse off	6
Refused	1

Note: Number of unweighted respondents = 12,187.

Question B7. How would you rate economic conditions today:

Response	Poor	Only fair	Good	Excellent	Refused
In your community	8	34	51	6	0
In this country	14	44	38	3	1

Note: Number of unweighted respondents = 12,187.

Question D1. At any point in the past month, were you:

Response	Percent
Employed for someone else	52
Self-employed	13
Temporarily laid off	2
Not employed	33

Note: Number of unweighted respondents = 12,187.

Question D1E. You reported that you were not employed for some period in the last month. During this time, were you looking for a job?

Response	Percent
Yes	18
No	82
Refused	0

Note: Number of unweighted respondents = 4,673.

Question D1H. In the past month, were you ever not working due to a disability?

Response	Percent
Yes	21
No	78
Refused	0

Note: Number of unweighted respondents = 4,673.

Question D1I. Do you consider yourself to be retired?

Response	Percent
Yes	27
No	73
Refused	0

Note: Number of unweighted respondents = 12,187.

Question D3. Think about your main job (the job from which you earned the most income in the past month). In this job, did you:

Response	Percent
Work full time for someone else	67
Work part time for someone else	16
Work for yourself (self-employed) or as a sole proprietor	13
Work as a partner in a partnership (e.g., partner in law firm, medical practice)	1
Work as a consultant/contractor	3
Refused	0

Note: Number of unweighted respondents = 6,678.

Question D20. You indicated that you did not work full time in this job. Do you want to work full time?

Response	Percent
Yes	35
No	54
Don't know	11
Refused	0

Note: Number of unweighted respondents = 1,169.

Question D21. Did each of the following contribute to you either not working for some period in the last month or working less than full time?

Response	Percent
Business conditions or lack of hours needed by employer	34
Could not find work or could only find part-time work	27
Child care	18
Other family or personal obligations	23
Health or medical limitations	14
Going to school	20

Note: Number of unweighted respondents = 1,169 (business conditions) and 2,064 (all others).

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 from week to week?

Response	Percent
Normally work the same hours	75
Schedule varies, primarily at my request	9
Schedule varies, primarily based on my employer's needs	16
Refused	0

Note: Number of unweighted respondents = 5,560.

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)	36
2 to 3 days in advance	16
4 to 6 days in advance	9
1 to 2 weeks in advance	24
3 weeks in advance or longer	15
Refused	1

Note: Number of unweighted respondents = 947.

Question D32_1. Suppose that you had to choose between two new jobs. The first job would pay the same in total for the year as your current main job and the income would be the same each month. The second job would pay you A LITTLE MORE in total for the year but the income would vary from month to month.

Response	Percent
First job	63
Second job	37
Refused	0

Note: Number of unweighted respondents = 1,803.

Question D32_2. Suppose that you had to choose between two new jobs. The first job would pay the same in total for the year as your current main job and the income would be the same each month. The second job would pay you SOMEWHAT MORE in total for the year but the income would vary from month to month.

Response	Percent
First job	61
Second job	39
Refused	0

Note: Number of unweighted respondents = 1,896.

Question D32_3. Suppose that you had to choose between two new jobs. The first job would pay the same in total for the year as your current main job and the income would be the same each month. The second job would pay you A LOT MORE in total for the year but the income would vary from month to month.

Response	Percent
First job	43
Second job	57
Refused	0

Note: Number of unweighted respondents = 1,861.

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
Yes	7
No	91
Don't Know	2
Refused	0

Note: Number of unweighted respondents = 5,560.

Question D40. Still thinking about your main job, does your employer offer you each of the following benefits (even if you do not personally use the benefit)?

Response	Percent			
	Yes	No	Don't Know	Refused
Paid sick leave	67	29	4	0
Paid vacation/personal leave	78	20	2	0
Maternity or paternity leave	54	31	15	0
Health insurance	77	21	2	0
Tuition assistance for education/training	38	45	16	0
Life insurance	63	31	7	0
Retirement benefits	67	28	5	0
Ability to work from home	26	69	5	0

Note: Number of unweighted respondents = 5,560.

Question D42. How satisfied are you with the total salary or wages you earn from your main job?

Response	Percent
Very satisfied	20
Somewhat satisfied	44
Neither satisfied nor dissatisfied	16
Somewhat dissatisfied	15
Very dissatisfied	5
Refused	0

Note: Number of unweighted respondents = 5,560.

Question D43. How satisfied are you with the benefits you currently receive from your main job?

Response	Percent
Very satisfied	26
Somewhat satisfied	36
Neither satisfied nor dissatisfied	20
Somewhat dissatisfied	10
Very dissatisfied	8
Refused	1

Note: Number of unweighted respondents = 5,560.

Question D4. In addition to your main job, in the past month did you have any other paid jobs?

Response	Percent
I had another full-time job	3
I had another part-time job	16

Note: Number of unweighted respondents = 6,678.

Question D44. In the past 12 months, have you done each of the following:

Response	Percent
Asked for a raise or a promotion at work	18
Received a raise or a promotion at work	52
Applied for a new job	29
Started a new job	17
Voluntarily left a job	10
Gotten laid-off or fired from a job	5

Note: Number of unweighted respondents = 5,116 (asked for or received a raise) and 7,555 (all others).

Question D5. Which one of the following best describes your spouse's/partner's current employment status?

Response	Percent
Employed full time	57
Employed part time	8
Temporarily laid off	1
Not employed, but looking for a job	2
Not employed and not looking for a job	1
Homemaker	6
Student	1
Disabled and not working	4
Retired	19
Refused	0

Note: Number of unweighted respondents = 7,492.

Question D45. Would you say your expectations about future job opportunities are:

Response	Percent
Optimistic	52
Pessimistic	16
Not Sure	31
Refused	0

Note: Number of unweighted respondents = 7,555.

Question GE1. In the past month, have you been paid for each of the following occasional work activities or side jobs? Please do not include activities that you only do as part of your main job.

Response	Percent
Babysitting, child care services, dog walking, or house sitting	6
Disabled adult or elder care services	2
House cleaning, house painting, yard work, or other property maintenance work	7
Providing other personal services, such as running errands, helping people move, etc.	6

Note: Number of unweighted respondents = 12,187.

Question GE2. In the past month, have you been paid for each of the following occasional work activities or side jobs? Please do not include activities that you only do as part of your main job.

Response	Percent
Completing paid online tasks, such as on Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, or YouTube	4
Renting out property online, such as your car, your place of residence, etc.	2
Selling goods on-line through eBay, Craigslist, or other websites	11
Driving using a ride-sharing app such as Uber or Lyft	2
Other online paid activities (do not include taking GfK Surveys). Please specify	2

Note: Number of unweighted respondents = 12,187.

Question GE3. In the past month, have you been paid for each of the following occasional work activities or side jobs? Please do not include activities that you only do as part of your main job.

Response	Percent
Selling goods or services yourself at flea markets, garage sales, or other temporary physical locations	6
Selling goods at consignment shops or thrift stores	4
Any other paid activities that you have not yet mentioned (do not include taking GfK Surveys). Please specify	4

Note: Number of unweighted respondents = 12,187.

Question GE10. In the past month, what are the reasons why you have engaged in occasional paid work activities or side jobs? Check all that apply.

Response	Percent
To earn money as a primary source of income	20
To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income	47
To earn extra money to help family members	16
To maintain existing job-related skills	5
To acquire new job-related skills	5
To network/meet people	7
Just for fun (as a hobby)	29
Other (please specify)	9

Note: Number of unweighted respondents = 3,411.

Question GE11. In the past month, what is the main reason why you have engaged in occasional paid work activities or side jobs?

Response	Percent
To earn money as a primary source of income	16
To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income	40
To earn extra money to help family members	9
To maintain existing job-related skills	1
To acquire new job-related skills	1
To network/meet people	2
Just for fun (as a hobby)	19
Other	12
Refused	0

Note: Number of unweighted respondents = 3,317.

Question GE20. Excluding GfK surveys, considering all occasional paid work activities or side jobs in which you participated in last month (those that are not part of your main paid job(s)):

Statistic	How much time do you usually spend per month on occasional paid work activities or side jobs, other than your primary job? (hours per month, except as noted)	About how much of your monthly income do you (and your spouse/partner) usually get from occasional paid work activities or side jobs? For example, 10% of your income, or 60% of your income. (% of overall income)
Mean	16	11
Median	5	5
Refused (percent)	3	5

Note: Number of unweighted respondents = 3,411.

Question GE21. Six months from now, do you expect to devote more, the same, or less time to occasional paid work activities or side jobs other than your main job compared to today?

Response	Percent
More	21
Less	23
About the same	56
Refused	1

Note: Number of unweighted respondents = 3,411.

Question GE30. To what extent have occasional paid work activities or side jobs helped you make up for any effects of unemployment, loss of working hours, loss of benefits, or no raises last year?

Response	Percent
Very much	8
Somewhat	29
Not at all	31
Does not apply	32
Refused	1

Note: Number of unweighted respondents = 3,411.

Question GE40. In the past 12 months, to what extent has the money earned from occasional paid work activities or side jobs been an important source of income for you (and your spouse/and your partner)?

Response	Percent
Very much	15
Somewhat	29
Not at all	40
Does not apply	15
Refused	1

Note: Number of unweighted respondents = 3,411.

Question GE41. In the past 12 months, to what extent has the money earned from occasional paid work activities or side jobs been a regular source of income for you and your spouse/partner?

Response	Percent
Very much	10
Somewhat	23
Not at all	52
Does not apply	15
Refused	1

Note: Number of unweighted respondents = 3,411.

Question GE50. In the past month, did you do each of the following types of unpaid work for someone else?

Response	Percent
Apprenticeship or internship	5
Volunteer work	26
Bartering (work done in exchange for an item or service of similar value)	4
Other (please specify)	1

Note: Number of unweighted respondents = 1,613.

Question YW1. Thinking again about your main job (the job from which you earned the most income in the past month), how qualified would you say you are for performing the tasks required in this job? Do you think you are:

Response	Percent
Overqualified	28
Adequately qualified	70
In need of additional training	2
Refused	0

Note: Number of unweighted respondents = 1,075.

Question YW2. Do you consider your main job to be a career, a stepping stone to a career, or just a job to get you by?

Response	Percent
Career	36
Stepping stone to a career	34
Just a job	29
Refused	1

Note: Number of unweighted respondents = 1,075.

Question YW3. Do you believe you now have the level of education and training needed for the type of job that you would like to hold in the next 5 years?

Response	Percent
Yes	48
No	33
Don't know	19
Refused	0

Note: Number of unweighted respondents = 1,613.

Question GH1. Please describe the housing arrangement where you currently live. Do you and/or your spouse/partner:

Response	Percent
Own home with a mortgage or loan	45
Own home free and clear (without a mortgage or loan)	21
Pay rent	25
Neither own home nor pay rent	8
Refused	0

Note: Number of unweighted respondents = 12,187.

Question GH2. In what year did you (buy/start renting/move into) your current home?

Statistic	Value
Mean year	2005
Median year	2008
Inherited home from parents or other relatives (percent)	3
Refused (percent)	1

Note: Number of unweighted respondents = 12,187.

Question GH3. How satisfied are you with each of the following aspects of your housing situation?

Response	Percent					
	Very dissatisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Very satisfied	Refused
Overall quality of your neighborhood	4	8	12	32	43	0
Quality of your local schools	5	8	27	29	31	1
Safety of your neighborhood	4	9	12	35	40	0
Quality of other amenities in your neighborhood	5	10	23	33	28	0
Overall quality of your house/apartment	5	8	12	37	37	0
Cost of your house/apartment	6	10	17	32	34	0

Note: Number of unweighted respondents = 11,459 (cost of house) and 12,187 (all other).

Question GH10. In deciding where to live, how important is it to you to have convenient access to each of the following places in your local community?

Response	Percent				
	Not important	Slightly important	Moderately important	Very important	Refused
Park, playground, or recreation center	27	26	30	17	0
Library	25	26	29	19	0
Bank or credit union	12	22	35	30	0
Grocery store	3	9	32	56	0
Shops, restaurants, or movie theaters	9	20	40	31	0
Church or place of worship	31	18	25	25	0
Public transportation	41	22	19	18	1

Note: Number of unweighted respondents = 12,187.

Question R4. Did you own your previous home that you moved from in [year of last move]?

Response	Percent
No	86
Yes, and I still own that home	5
Yes, and I sold that home	8
Refused	0

Note: Number of unweighted respondents = 1,165.

Question R5A. An eviction is when your landlord forces you to move when you don't want to. Were you, or a person you were staying with, evicted from the home you moved from in [year of last move]?

Response	Percent
Yes	4
No	96
Refused	0

Note: Number of unweighted respondents = 990.

Question R5B. Did each of the following contribute to your moving from your previous home in [year of last move]?

Response	Percent
Received an eviction notice	0
Your landlord told you, or a person you were staying with, to leave	4
You, or a person you were staying with, missed a rent payment and thought that if you didn't move you would be evicted	1
The city condemned the property and forced you to leave	0

Note: Number of unweighted respondents = 944.

Question R8A. After you contacted your landlord about the problem with your house or apartment, how much difficulty did you have getting them to fix the problem?

Response	Percent
Substantial difficulty	23
Moderate difficulty	16
A little difficulty	15
None	46
Refused	0

Note: Number of unweighted respondents = 1,424.

Question R5C. Did each of the following contribute to your moving from your previous home in [year of last move]?

Response	Percent
Bank took possession of your home in foreclosure	10
Received a notice from the bank that they planned to foreclose	12
Missed mortgage payments and thought that if you didn't move, the bank would foreclose on your home	6
The city condemned the property and forced you to leave	0

Note: Number of unweighted respondents = 128.

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

Response	Percent
Less than \$250	5
\$250 to \$499	14
\$500 to \$749	22
\$750 to \$999	19
\$1,000 to \$1,249	14
\$1,250 to 1,499	8
\$1,500 to \$1,749	5
\$1,750 to \$1,999	2
\$2,000 or above	7
Don't know	3
Refused	0

Note: Number of unweighted respondents = 2,938.

Question R7. In the past 12 months, have you experienced any problems with your house or apartment that you felt needed to be fixed, such as a leak or a broken appliance?

Response	Percent
Yes	53
No	47
Refused	0

Note: Number of unweighted respondents = 2,938.

Question M2. In the past 12 months, have you (or your spouse/partner) missed two or more payments on your mortgage?

Response	Percent
Yes	3
No	97
Refused	0

Note: Number of unweighted respondents = 5,225.

Question R8. Did you contact your landlord about the problem with your house or apartment that needed to be fixed?

Response	Percent
Yes	89
No	11
Refused	0

Note: Number of unweighted respondents = 1,587.

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

Response	Percent
Less than \$500	8
\$500 to \$749	15
\$750 to \$999	16
\$1,000 to \$1,249	15
\$1,250 to \$1,499	11
\$1,500 to \$1,749	7
\$1,750 to \$1,999	6
\$2,000 to \$2,499	8
\$2,500 or above	8
Don't know	4
Refused	0

Note: Number of unweighted respondents = 5,225.

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

Response	Percent
Yes	94
No	5
Refused	0

Note: Number of unweighted respondents = 12,187.

Question BK2. In the past 12 months, have you (and/or your spouse/partner) used:

Response	Percent
A money order	16
A check-cashing service	7
A tax refund anticipation loan	2
A pawn shop loan, a payday loan, an auto title loan, or a paycheck advance/deposit advance	5

Note: Number of unweighted respondents = 12,187.

Question BK11. In the past 12 months, have you or your spouse/partner accessed an account in each of the following ways?

Response	Percent
Bank teller	77
ATM or bank kiosk	81
Telephone banking through phone call or automated voice or touch tone	28
Online banking with a laptop, desktop computer, or tablet	80
Mobile banking with text messaging, mobile app, or internet browser or email on a mobile phone	51
Other (please specify)	2

Note: Number of unweighted respondents = 11,594.

Question BK10. In the past 12 months, have you or your spouse/partner used your mobile phone to check a bank account balance or recent transaction, either through the bank's mobile website or the bank's mobile app?

Response	Percent
Yes	61
No	38
Refused	0

Note: Number of unweighted respondents = 11,594.

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

Response	Percent
Very confident	60
Somewhat confident	19
Not confident	15
Don't know	6
Refused	0

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
Yes	39
No	60
Refused	1

Note: Number of unweighted respondents = 12,187.

Question A0A. Please select all of the types of credit below that you (or your spouse/partner) have applied for in the past 12 months.

Response	Percent
Mortgage to buy a new home	11
Refinance of a home mortgage	7
Home equity loan or line of credit	6
Credit card	64
Car/auto loan	26
Student loan	6
Personal general-purpose loan from a bank	12
Personal loan from friends or family	3
Other (please specify)	4

Note: Number of unweighted respondents = 4,492.

Question A0B. Was there a time in the past 12 months that you (or your spouse/partner) desired credit but chose not to submit a credit application?

Response	Percent
Yes	11
No	89
Refused	0

Note: Number of unweighted respondents = 7,636.

Question A1. In the past 12 months, please tell us if each of the following has or has not happened to you (or your spouse/partner):

Response	Percent
You (or your spouse or your partner) were turned down for credit	24
You (or your spouse/partner) were approved for credit, but were not given as much credit as you applied for	18
You (or your spouse/partner) put off applying for credit because you thought you might be turned down	18

Note: Number of unweighted respondents = 4,551.

Question A2. You indicated that you (or your spouse/partner) 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
Yes	67
No	33
Refused	0

Note: Number of unweighted respondents = 754.

Question A3. In the past 12 months, which forms of credit that you applied for were you denied or offered less credit than requested:

Response	Percent
Mortgage to buy a new home	4
Refinance of a home mortgage	4
Home equity loan or line of credit	4
Credit card	68
Car/auto loan	13
Student loan	2
Personal general-purpose loan from a bank	14
Personal loan from friends or family	2
Other (please specify)	3

Note: Number of unweighted respondents = 1,348.

Question FM10. People use a variety of methods to manage their finances. Do you use each of the following?

Response	Percent
Follow a budget or spending plan	53
Track spending	73
Review paper bank statements and/or bills	70
Pay with cash or a prepaid card to avoid overdrafts	26
Get account alerts (e.g., via email, text message, or push notification)	52
Automatically set aside long-term savings (e.g., in a college, retirement, or investment account)	46
Plan and save for periodic expenses (e.g., insurance, vacation, car repair)	55
Sign up for a budget payment plan to make utility or other payments more regular/predictable	18
Pay some bills automatically (so they won't be late or missed)	62
Other (please specify)	1

Note: Number of unweighted respondents = 12,187.

Question FM20. Do you use each of the following methods to budget or track your spending?

Response	Percent
Electronic program through my bank	38
Nonbank program – e.g., online service (Mint), software (Quicken), or mobile app	16
Spreadsheet	24
Paper-based system (e.g., notebook, checkbook register)	46
Other (please specify)	2

Note: Number of unweighted respondents = 9,843.

Question C2A. Do you have at least one credit card?

Response	Percent
Yes	83
No	17
Refused	0

Note: Number of unweighted respondents = 12,187.

Question C3. Do you currently have any outstanding unpaid credit card debt?

Response	Percent
Yes	47
No	53
Refused	1

Note: Number of unweighted respondents = 10,463.

Question C3A. Do you (and your spouse/partner) currently have more, less, or about the same amount of credit card debt than you had 12 months ago?

Response	Percent
More debt now	29
About the same	42
Less debt now	29
Refused	0

Note: Number of unweighted respondents = 4,746.

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

Response	Percent
Yes	20
No	79
Refused	0

Note: Number of unweighted respondents = 5,717.

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)	45
Once	6
Some of the time	21
Most or all of the time	27
Refused	0

Note: Number of unweighted respondents = 10,463.

Question C4B. In the past 12 months, how frequently have you paid only the minimum payment on one or more of your credit cards?

Response	Percent
Never	39
Once	9
Some of the time	32
Most or all of the time	19
Refused	1

Note: Number of unweighted respondents = 5,362.

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

Response	Percent
Less than high school degree	5
High school degree or GED	29
Some college but no degree (including currently enrolled in college)	18
Certificate or technical degree	5
Associate degree	9
Bachelor's degree	20
Master's degree	9
Professional degree (e.g., MBA, MD, JD)	3
Doctoral degree	2

Note: Number of unweighted respondents = 12,187.

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
Refused	0

Note: Number of unweighted respondents = 12,187.

Question ED0B. What type of program are you currently pursuing?

Response	Percent
High school or GED program	7
Non-degree training program	4
Certificate or technical degree	9
Associate degree	17
Bachelor's degree	43
Master's degree	10
Professional degree (e.g., MBA, MD, JD)	4
Doctoral degree	6
Refused	0

Note: Number of unweighted respondents = 695.

Question ED0D. Have you ever enrolled in an educational degree program beyond high school?

Response	Percent
Yes	13
No	87
Refused	0

Note: Number of unweighted respondents = 2,509.

Question ED1. Which one of the following broad categories best describes your current/most recent educational program?

Response	Percent
Humanities	5
Social/behavioral sciences	7
Life sciences	2
Physical sciences/math	3
Computer/information sciences	8
Engineering	6
Education	7
Business/management	17
Health	10
Law	3
Vocational/technical training	7
Undeclared	6
Other (please specify)	18
Refused	1

Note: Number of unweighted respondents = 10,369.

Question ED4. In what year did you last attend this educational program?

Statistic	Value
Mean year	1995
Median year	1998
Refused (percent)	5

Note: Number of unweighted respondents = 3,115.

Question ED5. How would you say the lifetime financial benefits of your current/most recent educational program compare to its financial costs?

Response	Percent
Financial benefits are much larger	19
Financial benefits are somewhat larger	13
About the same financial benefits and financial costs	38
Financial costs are somewhat larger	10
Financial costs are much larger	17
Refused	3

Note: Number of unweighted respondents = 3,434.

Question ED6. If you could go back and make your education decisions again, would you have done any of these things:

Response	Percent
Chosen a different field of study	39
Attended a different school	34
Completed less education	5
Completed more education	74
Chosen not to attend college	11

Note: Number of unweighted respondents = 3,115.

Question ED9. In what year did you receive your most recent degree?

Statistic	Value
Mean year	1995
Median year	1998
Refused (percent)	2

Note: Number of unweighted respondents = 6,239.

Question ED10. Overall, how would you say the lifetime financial benefits of your associate degree/bachelor's degree program compare to its financial costs?

Response	Percent
Financial benefits are much larger	40
Financial benefits are somewhat larger	22
About the same financial benefits and financial costs	21
Financial costs are somewhat larger	8
Financial costs are much larger	7
Refused	1

Note: Number of unweighted respondents = 6,239.

Question ED11. Knowing what you know now about the benefits and costs of your education, if you could go back and make decisions regarding your most recent education program again, would you have done each of these things:

Response	Percent
Chosen a different field of study	36
Attended a different school	22
Completed less education	4
Completed more education	44
Chosen not to attend college	3

Note: Number of unweighted respondents = 6,239.

Question ED0C. Have you ever enrolled in a 4-year bachelor's degree program?

Response	Percent
Yes	25
No	75
Refused	0

Note: Number of unweighted respondents = 141.

Question ED4A. In what year did you last attend the bachelor's degree program that you were enrolled in?

Statistic	Value
Mean year	2013
Median year	2013
Refused (percent)	3

Note: Number of unweighted respondents = 30.

Question ED4B. How likely is it that you will return to school and complete the program that you started but did not complete?

Response	Percent
Definitely will return and complete program	17
Probably will return and complete program	14
Not sure	32
Probably will not return and complete program	18
Definitely will not return and complete program	16
Refused	4

Note: Number of unweighted respondents = 261.

Question SL1. Do you currently have student loan debt or owe any money used to pay for your own education? Please include any loans on which you are a co-signer that were used to pay for your education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

Response	Percent
Yes	16
No	84
Refused	1

Note: Number of unweighted respondents = 12,187.

Question ED13. Which of the following are reasons why you did not attend college?

Response	Percent
Too expensive	37
Child care responsibilities	14
Supported or cared for parents or siblings	6
Needed to earn money	29
Wanted to work	36
Simply was not interested in college	31
Was not admitted	1
Did not think benefits of attending college were worth the cost	22
Other (please specify)	6

Note: Number of unweighted respondents = 176.

Question SL2. Think about the money you currently owe for your own education. Is the money you owe for that education a student loan, a home equity loan, a credit card debt, or some other type of loan? If you have multiple loans, please select all that apply.

Response	Percent
Student loan	94
Home equity loan	6
Credit card	25
Other loan (please specify)	7

Note: Number of unweighted respondents = 1,690.

Question ED14. Which of the following are reasons why you did not complete your college degree?

Response	Percent
Too expensive	32
Child care responsibilities	19
Supported or cared for parents or siblings	5
Needed to earn money	41
Wanted to work	22
Simply not interested in continuing in college	17
Low grades	11
Did not think the benefits of continuing college were worth the cost	14
Other (please specify)	20

Note: Number of unweighted respondents = 637.

Question SL3. Thinking specifically about the money that you owe for your own education, please tell us the total amount that you currently owe on these loans.

Response	Percent
Less than \$5,000	13
\$5,000 to \$9,999	15
\$10,000 to \$14,999	10
\$15,000 to \$19,999	8
\$20,000 to \$24,999	9
\$25,000 to \$29,999	5
\$30,000 to \$39,999	8
\$40,000 to \$49,999	6
\$50,000 to \$74,999	10
\$75,000 to \$99,999	4
\$100,000 or above	8
Don't know	4
Refused	0

Note: Number of unweighted respondents = 1,690.

Question SL4. Approximately how much is the total monthly payment that you make on the loans from your education?

Response	Percent
I am currently not required to make any payments on these loans	28
\$1 to \$49	4
\$50 to \$99	10
\$100 to \$199	15
\$200 to \$299	11
\$300 to \$399	8
\$400 to \$499	5
\$500 to \$749	5
\$750 to \$999	2
\$1,000 or above	4
Don't know	8
Refused	0

Note: Number of unweighted respondents = 1,690.

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

Response	Percent
Yes	20
No	79
Refused	0

Note: Number of unweighted respondents = 1,690.

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

Response	Percent
Yes	17
No	83
Refused	1

Note: Number of unweighted respondents = 10,497.

Question SL8. Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid or for education you did not complete)?

Response	Percent
Certificate or technical training	15
Associate degree	22
Bachelor's degree	61
Professional degree (e.g., MBA, MD, JD)	9
Master's degree or doctoral degree	16

Note: Number of unweighted respondents = 3,758.

Question SL10. Do you currently owe any money used to pay for your spouse's/partner's education? Please only include any loans on which you are a co-signer that were used to pay for their education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

Response	Percent
Yes	7
No	93
Refused	0

Note: Number of unweighted respondents = 7,492.

Question SL11. Do you currently owe any money used to pay for your child or grandchild's education? Please only include any loans on which you are a co-signer that were used to pay for their education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

Response	Percent
Yes	6
No	75
Do not have children or grandchildren	19
Refused	0

Note: Number of unweighted respondents = 10,738.

Question SL12. Is the money you owe for your child or grandchild's education a student loans, home equity loan, credit card debt, or some other type of loan? If you have multiple loans, please select all that apply.

Response	Percent
Student loan	82
Home equity loan	14
Credit card	22
Other loan (please specify)	7

Note: Number of unweighted respondents = 639.

Question K0. Do you think that your retirement savings plan is currently on track?

Response	Percent
Yes	38
No	44
Don't know	17
Refused	0

Note: Number of unweighted respondents = 7,555.

Question K2. Do you currently have each of the following types of retirement savings or pension?

Response	Percent
401(k), 403(b), Keogh, or other defined contribution plan through an employer or former employer (i.e., a retirement plan through work, where you contribute a percent of your salary each pay-period to invest for retirement)	55
Pension with a defined benefit through an employer or former employer (i.e., a pension that will pay you a fixed amount each year during retirement based on a formula, your earnings, and years of service)	26
IRA or Roth IRA	32
Savings outside a retirement account (e.g., a brokerage account, savings account, or stock holdings)	43
Real estate or land that you plan to sell or rent to generate income in retirement	16
Ownership of a business	7
Other retirement savings (please specify)	2

Note: Number of unweighted respondents = 7,555.

Question K20. Approximately how much money do you currently have saved for retirement?

Response	Percent
Less than \$10,000	20
\$10,000 to \$24,999	10
\$25,000 to \$49,999	9
\$50,000 to \$99,999	11
\$100,000 to \$249,999	15
\$250,000 to \$499,999	9
\$500,000 to \$999,999	7
Over \$1,000,000	5
Don't know	13
Refused	1

Note: Number of unweighted respondents = 5,405.

Question DC4. How comfortable are you with making your own investment decisions in your retirement accounts?

Response	Percent
Very comfortable	14
Mostly comfortable	27
Slightly comfortable	34
Not comfortable	24
Refused	0

Note: Number of unweighted respondents = 5,405.

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?

Response	Percent
Yes, borrowed money	5
Yes, cashed out	4
Yes, both	1
No	89
Refused	1

Note: Number of unweighted respondents = 7,555.

Question K8A. You indicated previously that you are retired. At what age did you retire?

Statistic	Value
Mean age	59
Median age	62
Don't know (percent)	11
Refused (percent)	1

Note: Number of unweighted respondents = 4,632.

Question K9. How important were each of the following in your decision to retire at the age that you did?

Response	Percent			
	Not important	Somewhat important	Very important	Refused
Poor health	61	14	23	1
Wanted to do other things	41	32	26	2
Didn't like the work	69	19	10	2
Family responsibilities	63	19	16	2
Wanted to spend more time with family	43	27	27	2
Forced to retire or lack of available work	72	10	16	2

Note: Number of unweighted respondents = 4,632.

Question K10. Are each of the following sources of funds for you (and your spouse/and your partner) in retirement?

Response	Percent
Social Security	86
I have a job	10
My spouse/partner has a job	32
Pension with a defined benefit from work (i.e., pension based on a formula, your earnings, and years of service)	56
401(k), 403(b), Keogh, or other defined contribution plan from work (i.e., a retirement plan through work, where you contributed a percent of your salary each pay-period to invest for retirement)	43
IRA or Roth IRA	43
Savings outside a retirement account (e.g., a brokerage account, savings account)	53
Income from real estate or the sale of real estate	14
Income from a business or the sale of a business	5
Relying on children, grandchildren, or other family	4
Other retirement savings	20

Note: Number of unweighted respondents = 2,854 (spouse/partner has a job) and 4,632 (all others).

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

Response	Percent
Wages or salaries	68
Self-employment	16
Occasional work activities or side jobs (do not include income from GfK)	24
Interest, dividends, or rental income	29
Social Security	27
Supplemental Security (SSI)	5
Unemployment income	3
Pension income	18
Any other income	9

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
Yes	21
No	75
Refused	4

Note: Number of unweighted respondents = 561.

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

Response	Percent
\$0	5
\$1 to \$4,999	7
\$5,000 to \$14,999	7
\$15,000 to \$24,999	8
\$25,000 to \$39,999	11
\$40,000 to \$49,999	8
\$50,000 to \$74,999	16
\$75,000 to \$99,999	11
\$100,000 to \$149,999	13
\$150,000 to \$199,999	7
\$200,000 or higher	6
Refused	1

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
Earned Income Tax Credit	12
Supplemental Nutrition Assistance Program (SNAP or food stamps)	9
Women, Infants, and Children (WIC) nutrition program benefits	3
Assistance with housing payments from a state, county, or federal program	3
Free or reduced price school lunches	6
Cash assistance from a state or county welfare program, such as TANF	1

Note: Number of unweighted respondents = 12,187.

Question I9. In the past 12 months, which one of the following best describes your (and your spouse's/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	8
Refused	1

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
Yes	33
No	66
Refused	1

Note: Number of unweighted respondents = 3,283.

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

Response	Percent
More than your income	17
The same as your income	32
Less than your income	50
Refused	1

Note: Number of unweighted respondents = 12,187.

Question FS10. Does anyone living outside of your household (such as a parent, child, other relatives, or friends) provide you with regular financial support? This may include cash or help with rent, groceries, education expenses, student loans, car payments, or other expenses.

Response	Percent
Yes	10
No	89
Refused	1

Note: Number of unweighted respondents = 12,187.

Question FS20. Do you receive each of the following types of financial support from people living outside of your household?

Response	Percent
Help paying rent or mortgage	33
Help with education expenses or student loan bills	24
Help with car payment	17
Help with other bills (please specify)	26
Money for general expenses or anything else	57

Note: Number of unweighted respondents = 1,001.

Question FS30. Who outside of your household provides you with regular financial support or helps you with bill payments?

Response	Percent
Parent(s)	62
My adult child	13
Other relatives	16
Friends	11
Other (please specify)	6

Note: Number of unweighted respondents = 1,001.

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

Response	Percent
Yes	42
No	57
Refused	1

Note: Number of unweighted respondents = 5,648.

Question FS40. Do you provide regular financial support to anyone living outside of your household (such as a parent, child, other relatives, or friends)? This may include cash or help with rent, groceries, education expenses, student loans, car payments, or other expenses.

Response	Percent
Yes	16
No	83
Refused	1

Note: Number of unweighted respondents = 12,187.

Question EF3. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method to cover this expense, please select all that apply.

Response	Percent
Put it on my credit card and pay it off in full at the next statement	36
Put it on my credit card and pay it off over time	18
With the money currently in my checking/savings account or with cash	50
Using money from a bank loan or line of credit	4
By borrowing from a friend or family member	11
Using a payday loan, deposit advance, or overdraft	2
By selling something	8
I wouldn't be able to pay for the expense right now	12
Other (please specify)	2

Note: Number of unweighted respondents = 12,187.

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
Yes	50
No	49
Refused	1

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
I will be able to pay all of my bills in full	78
I cannot pay some bills or will only make a partial payment on some of them	22
Refused	1

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
I would still be able to pay all of my other bills in full	85
I could not pay some other bills or would only make a partial payment on some of them	14
Refused	1

Note: Number of unweighted respondents = 9,670.

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	17
Credit card	49
Water, gas, or electric bill	26
Phone or cable bill	27
Car payment	14
Student loan	10
Other (please specify)	5

Note: Number of unweighted respondents = 2,450.

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

Response	Percent
Rent or mortgage	12
Credit card	47
Water, gas, or electric bill	23
Phone or cable bill	46
Car payment	13
Student loan	22
Other (please specify)	5

Note: Number of unweighted respondents = 1,293.

Question E1. During the past 12 months, was there a time when you needed any of the following, but went without because you couldn't afford it?

Response	Percent
Prescription medicine (including taking less medication than prescribed)	11
Seeing a doctor	13
Mental health care or counseling	6
Dental care (including skipping check-ups or routine cleaning)	19
To see a specialist (such as an OB/GYN, dermatologist, orthopedic surgeon, etc.)	8
Follow-up care (e.g., skipping physical therapy sessions recommended by a doctor)	6

Note: Number of unweighted respondents = 12,187.

Question E2. During the past 12 months, have you had any unexpected major medical expenses that you had to pay out of pocket (that were not completely paid for by insurance)?

Response	Percent
Yes	22
No	77
Refused	1

Note: Number of unweighted respondents = 12,187.

Question E2A. Approximately how much did you pay out of pocket for unexpected major medical expenses in the past 12 months?

Statistic	Value
Mean dollars	12,725.75
Median dollars	1,200.00
Refused (percent)	3

Note: Number of unweighted respondents = 2,931.

Question E2B. Do you currently have any debt from the unexpected major medical expenses that you had in the past 12 months?

Response	Percent
Yes	37
No	62
Refused	1

Note: Number of unweighted respondents = 2,931.

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

Response	Percent
Insurance through a current or former employer or union (of yourself or a family member)	59
Insurance purchased directly from an insurance company (by yourself or a family member)	11
Medicare, for people 65 or older, or people with certain disabilities	24
Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or disability	12
TRICARE or other military health care	4
VA (including those who have ever used or enrolled for VA health care)	4
Insurance purchased through a health insurance exchange	4
Any other type of health insurance or health coverage plan	5

Note: Number of unweighted respondents = 12,187.

Question E5. Do you personally know someone who has been addicted to opioids or prescription painkillers?

Response	Percent
Yes	21
No	78
Refused	1

Note: Number of unweighted respondents = 12,187.

Question X2. Have you experienced financial hardship due to each of the following events in the past 12 months?

Response	Percent
I lost a job	6
I had my work hours and/or pay reduced	7
My spouse/partner lost a job	5
My spouse/partner had their work hours and/or pay reduced	6
Other (please specify)	3

Note: Number of unweighted respondents = 7,492 (spouse/partner lost a job or hours/pay reduced) and 12,187 (all others).

Question X3. How much financial strain did each of the events that you experienced cause for you and your family?

Response	Percent			
	A little	Some	A lot	Refused
I lost a job	13	29	57	2
I had my work hours and/or pay reduced	18	42	39	1
My spouse/partner lost a job	14	28	56	2
My spouse/partner had their work hours and/or pay reduced	17	38	44	0
Other (please specify)	8	31	61	0

Note: Number of unweighted respondents = 680 (lost a job), 774 (hours/pay reduced), 320 (spouse lost a job), 367 (spouse hours/pay reduced), and 393 (other).

Question CH1. When you were growing up (under age 17), how frequently did you worry about each of the following?

Response	Percent				
	Never worried	Rarely worried	Sometimes worried	Regularly worried	Refused
Your family's finances	43	20	25	13	0
Having enough food to eat	65	17	12	6	0
Crime and personal safety	57	25	13	5	1
Having a stable caregiver	73	14	8	5	1

Note: Number of unweighted respondents = 12,187.

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

Response	Percent
Less than high school degree	21
High school degree or GED	31
Some college but no degree	9
Certificate or technical degree	5
Associate degree	4
Bachelor's degree	12
Graduate degree	9
Don't know	10
Refused	1

Note: Number of unweighted respondents = 12,187.

Question CH5. During high school, did you receive information or counseling from your school on a regular basis about the following:

Response	Percent
Jobs available while in school	21
College or college admissions	57
Jobs or career paths for after graduation	42

Note: Number of unweighted respondents = 1,613.

Question FL1. Do you think the following statement is true or false? "Housing prices in the U.S. can never go down."

Response	Percent
True	19
False (*correct response*)	60
Don't know	22
Refused	0

Note: Number of unweighted respondents = 12,187.

Question CH2. What is the highest level of education that your mother completed?

Response	Percent
Less than high school degree	18
High school degree or GED	37
Some college but no degree	10
Certificate or technical degree	6
Associate degree	6
Bachelor's degree	12
Graduate degree	6
Don't know	5
Refused	0

Note: Number of unweighted respondents = 12,187.

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
True	4
False (*correct response*)	46
Don't know	49
Refused	0

Note: Number of unweighted respondents = 12,187.

Question FL3. Considering a long time period (for example 10 or 20 years), which asset described below normally gives the highest returns?

Response	Percent
Stocks (*correct response*)	42
Bonds	9
Savings accounts	4
Precious metals	7
Don't know	37
Refused	1

Note: Number of unweighted respondents = 12,187.

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
More than \$102 (*correct response*)	71
Exactly \$102	6
Less than \$102	5
Don't know	16
Refused	1

Note: Number of unweighted respondents = 12,187.

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
More than today	4
Exactly the same	7
Less than today (*correct response*)	62
Don't know	25
Refused	1

Note: Number of unweighted respondents = 12,187.

Summary statistics for demographics		
Demographic characteristic	Weighted percent	Unweighted percent
Gender		
Male	47	49
Female	53	51
Age¹		
18–29	19	12
30–44	25	19
45–59	26	26
Ages 60+	29	44
Education		
Less than high school	5	3
High school degree	29	21
Some college, certificate, or technical school	24	25
Associate degree	9	10
Bachelor's degree or higher	33	41
Race and ethnicity		
White, non-Hispanic	65	75
Black, non-Hispanic	12	9
Other, non-Hispanic	6	3
Hispanic	16	10
2+ races, non-Hispanic	1	3
Family income		
Less than \$40,000	38	40
\$40,000–\$100,000	35	34
Greater than \$100,000	26	24
Household income		
Less than \$40,000	28	38
\$40,000–\$100,000	38	34
Greater than \$100,000	34	29
Marital status		
Married	57	57
Not married	43	43
Region		
Northeast	18	18
Midwest	21	25
South	38	34
West	23	23

Note: Number of unweighted respondents = 12,187.

¹ Mean weighted age = 48. Mean unweighted age = 54.

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