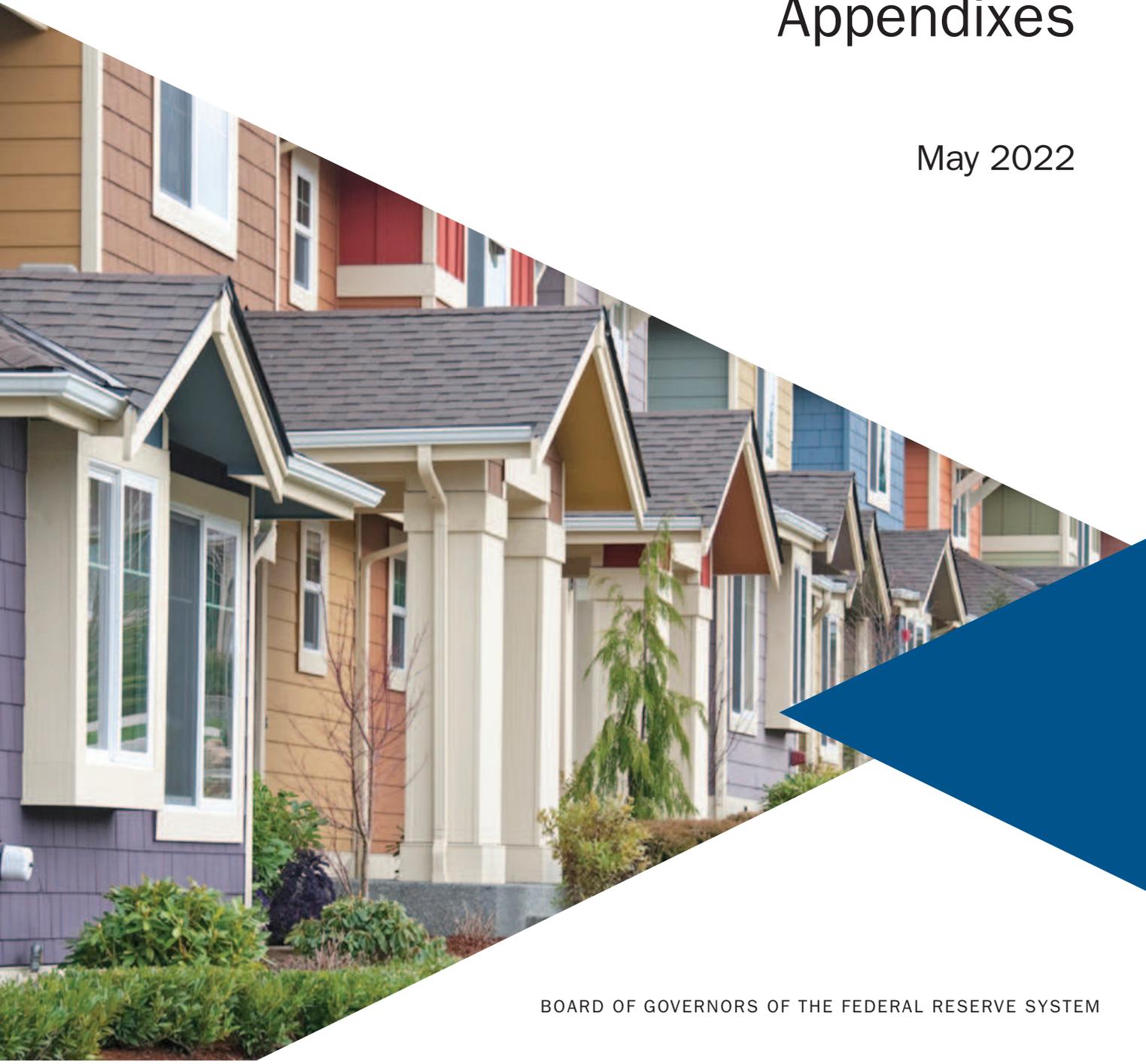




RESEARCH & ANALYSIS

# Economic Well-Being of U.S. Households in 2021: Appendixes

May 2022





The Federal Reserve System is the central bank of the United States. It performs five key functions to promote the effective operation of the U.S. economy and, more generally, the public interest.

#### The Federal Reserve

- **conducts the nation's monetary policy** to promote maximum employment and stable prices in the U.S. economy;
- **promotes the stability of the financial system** and seeks to minimize and contain systemic risks through active monitoring and engagement in the U.S. and abroad;
- **promotes the safety and soundness of individual financial institutions** and monitors their impact on the financial system as a whole;
- **fosters payment and settlement system safety and efficiency** through services to the banking industry and U.S. government that facilitate U.S.-dollar transactions and payments; and
- **promotes consumer protection and community development** through consumer-focused supervision and examination, research and analysis of emerging consumer issues and trends, community economic development activities, and administration of consumer laws and regulations.

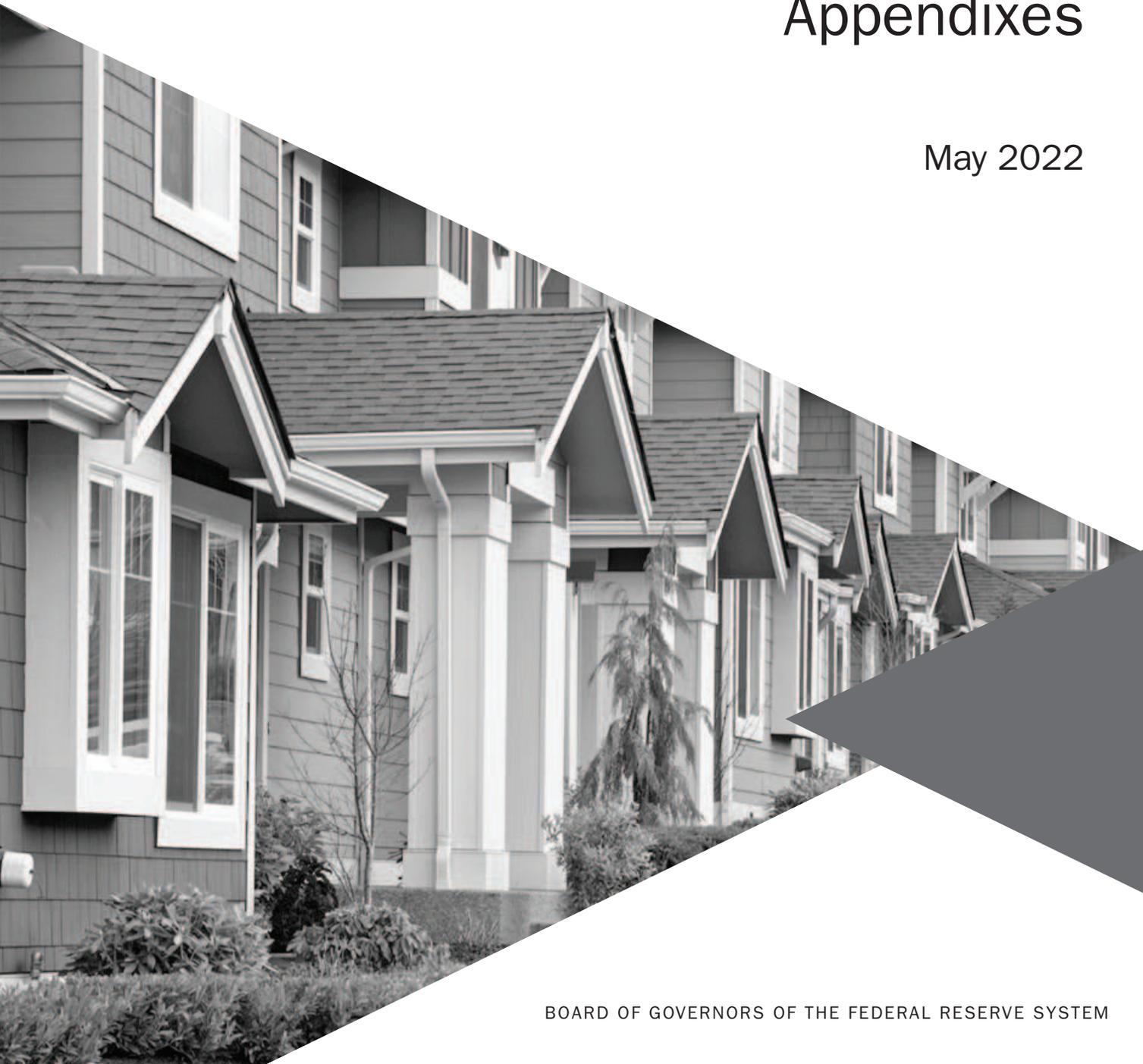
To learn more about us, visit [www.federalreserve.gov/aboutthefed.htm](http://www.federalreserve.gov/aboutthefed.htm).



RESEARCH & ANALYSIS

# Economic Well-Being of U.S. Households in 2021: Appendixes

May 2022





# Contents

<b>Overview</b> .....	<b>1</b>
<b>Appendix A: Survey Questionnaire</b> .....	<b>3</b>
Introduction .....	3
Living Arrangements Section .....	4
General Well-Being Section .....	11
Employment Section .....	14
Gig Economy Section .....	23
General Housing Section .....	27
Rent Section .....	28
Mortgage Section .....	32
Natural Disasters Section .....	33
Banking Section .....	35
Credit Application Section .....	36
Credit Condition Section .....	38
Education Section .....	41
Student Loans Section .....	49
Retirement Section .....	53
Income and Consumption Section .....	57
Financial Support from Outside the Home Section .....	63
Investing and Gambling Section .....	64
Emergency Fund Section .....	66
Health and Insurance Section .....	69
Childhood Background Section .....	74
Financial Literacy Section .....	75
<b>Appendix B: Consumer Responses to Survey Questions</b> .....	<b>77</b>
Living Arrangements Section .....	77
General Well-Being Section .....	81
Employment Section .....	83
Gig Economy Section .....	89
General Housing Section .....	91
Rent Section .....	92
Mortgage Section .....	95
Natural Disasters Section .....	96
Banking Section .....	97
Credit Application Section .....	97
Credit Condition Section .....	98
Education Section .....	101
Student Loans Section .....	105
Retirement Section .....	107
Income and Consumption Section .....	110
Financial Support from Outside the Home Section .....	113
Investing and Gambling Section .....	114
Emergency Fund Section .....	115
Health and Insurance Section .....	117

Childhood Background Section .....	<b>120</b>
Financial Literacy Section .....	<b>121</b>
Respondent Demographics .....	<b>123</b>

# Overview

This document contains supplemental information to the *Economic Well-Being of U.S. Households in 2021* report, which summarizes the results from the Survey of Household Economics and Decisionmaking (SHED) fielded in November 2021. This is the ninth 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 2021 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](http://www.federalreserve.gov/consumerscommunities/shed.htm).)

[Appendix B](#) presents the responses to all the 2021 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](http://www.federalreserve.gov/consumerscommunities/shed.htm).



---

# Appendix A: Survey Questionnaire

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

## Introduction

### Base: All respondents

**DISPLAY01 [Disp]**

#### *Welcome*

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

This survey supports research on financial conditions in the United States. It has been reviewed and is consistent with requirements from the Office of Management and Budget.

OMB Control Number: 7100-0374

Expiration Date: November 30, 2023

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

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

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

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

## Living Arrangements Section

### Base: All respondents

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

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

#### DOWN

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

#### ACROSS

1. Yes
0. No

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

#### LOA [S]

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

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

**Base: If LO\_e=1 (Living with other individuals)****LOB [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

**Base: If LO\_b=1 (Living with children under age 18)****NEW LOC [S]**

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

1. 1
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7 or more

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

**NEW LOD [Grid with number boxes with range 0-17]**

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

**DOWN**

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

**ACROSS**

[Number field, 0-17]

**Base: If (LO\_d=1 or LOA=2) (Live with parents or adult children who are not in school)**

**L1 [BANKED GRID, S ACROSS]**

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

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

**DOWN**

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

**ACROSS**

- 1. Yes
- 0. No

**CREATE [DOV\_SCHOOL]:**

**If L0\_b=0 then DOV\_School = 0** (no children)

**If max** (LOD\_a through LOD\_f)**<4 then DOV\_School = 0** (no school age children)

**If LOC=1 and LOD\_a>=4 then DOV\_School = 1** (1 school-age child)

**If LOC>=2 and max**(LOD\_a through LOD\_f)**>=4 then DOV\_School = 2** (2+ children, at least one school age)

**Base: DOV\_SCHOOL = 1 or 2 (Have school-age children)****L6 [BANKED GRID, S ACROSS]**

Are any of your children currently enrolled in kindergarten through 12th grade?

**[If DOV\_School = 2, INSERT: If you have multiple children who attend different types of schools, please select yes if any of your children attend the type of school.]**

**DOWN**

- a. Enrolled in a public school
- b. Enrolled in a private school
- c. Home schooled and not enrolled in public or private school

**ACROSS**

1. Yes
0. No

**Base: If L6\_c=1 (Home schooled)****NEW L6A [BANKED GRID, S ACROSS]**

Do each of the following reasons contribute to your decision to home school any of your children?

**DOWN**

1. The local school's safety measures are too strict
2. I'm concerned about my child getting COVID-19 at school

**ACROSS**

1. Yes
0. No

**Base: If L6\_a=1 or L6\_b=1 (Enrolled in public or private school)**

**L7 [S]**

Of your children enrolled in kindergarten through 12th grade, how is the youngest child receiving their education?

1. Classes are completely in person
2. Classes completely use a distance learning format
3. Classes use a combination of in person and distance learning

**Base: If L6\_a=1 or L6\_b=1 (Enrolled in public or private school)**

**NEW L7A [S]**

How would you **prefer** for your youngest school-age child to receive their education, given the current situation with the pandemic?

1. Classes completely in person
2. Classes completely using distance learning
3. Classes using a combination of in person and distance learning

**Base: If L6\_a=1 or L6\_b=1 (Enrolled in public or private school)**

**NEW L14 [S]**

Think about the precautions your child's school is taking to prevent the spread of COVID-19. Do you think the school is taking not enough, about the right amount of, or too many precautions?

**[If DOV\_School = 2, INSERT: Please answer for your youngest child enrolled in K-12.]**

1. Not enough precautions
2. About the right amount of precautions
3. Too many precautions

**Base: If L6\_a=1 or L6\_b=1 or L6\_c=1 (Enrolled in public or private school or home schooled)**

**NEW L15 [BANKED GRID, S ACROSS]**

Do you agree or disagree with each statement about your child for the **current** academic year?

**[If DOV\_School = 2, INSERT: Please answer for your youngest child enrolled in K-12.]**

**DOWN**

- a. They are doing well academically
- b. They are doing well socially and emotionally
- c. They like school
- d. They were prepared academically to start the school year

**ACROSS**

- 5. Strongly agree
- 4. Slightly agree
- 3. Neither agree nor disagree
- 2. Slightly disagree
- 1. Strongly disagree

**Base: If L6\_a=1 or L6\_b=1 or L6\_c=1 (Enrolled in public or private school or home schooled)**

**NEW L16 [BANKED GRID, S ACROSS]**

Compared to a year ago, would you say your child is doing better, about the same, or worse in each of the following areas? **[If DOV\_School = 2, INSERT: Please answer for your youngest child enrolled in K-12.]**

**DOWN**

- a. Academically
- b. Socially and emotionally

**ACROSS**

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

**Base: If LO\_b=1 (Live with children)**

**NEW L17 [S]**

At any point since the start of the school year, **[IF LOC=1 INSERT: has your child] [IF LOC>1 INSERT: have any of your children]** been unable to attend school or childcare in person because of pandemic-related disruptions?

1. Yes
0. No

**Base: If L17 =1 (Children unable to attend school because of COVID)****NEW L18 [BANKED GRID, S ACROSS]**

As a result of your child being unable to attend school or childcare in person since the start of the school year, did you:

**DOWN**

- a. Take paid leave
- b. Take unpaid leave or work fewer hours

**ACROSS**

1. Yes
2. No

**General Well-Being Section****Base: All respondents****B2 [S]**

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

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

### **Base: All respondents**

#### **B3 [S]**

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

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

### **Base: All respondents**

#### **B4 [S]**

**Compared to two years ago (2019)**, would you say that you (and your family) are better off, the same, or worse off financially?

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

### **Base: All respondents**

#### **B6 [S]**

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

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

**Base: All respondents****B7 [BANKED GRID, S ACROSS]**

How would you rate economic conditions today:

**DOWN**

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

**ACROSS**

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

**Base: All respondents****NEW B10 [S]**

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

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

## Employment Section

### Base: All respondents

#### D1A [S]

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

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

- 1. Yes
- 0. No

**Prompt twice.**

### Base: All respondents

#### D1E [S]

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

- 1. Yes
- 0. No

**Base: If D1A=0 (Not working)****NEW D22 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

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

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

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

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

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

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

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

**D30 [S]**

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

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

**Base: If D30=3 (Schedule varies based on employer needs)**

**D31 [S]**

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

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

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

**D33 [S]**

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

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

**Base: If D3A=0 (Working for someone else)****NEW CV11 [S]**

Thinking about precautions that your employer is taking to prevent the spread of COVID-19, do you think they are taking:

1. Not enough precautions
2. About the right amount of precautions
3. Too many precautions

**Base: If D3A=0 (Working for someone else)****NEW VAC3 [S]**

Which of the following best describes the COVID-19 vaccine and testing requirements for on-site workers at your main job?

1. Workers are required to receive a COVID-19 vaccine
2. Workers must either receive a COVID-19 vaccine or be tested regularly for COVID-19
3. No COVID-19 vaccine or testing requirement
- 2. Don't know

**Base: If D3A=0 (Working for someone else)****NEW VAC4 [S]**

Do you want your employer to require that workers get vaccinated against COVID-19?

1. Yes
0. No

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

**D34A [S]**

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

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

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

**NEW D34B [S]**

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

- 1. Yes
- 0. No

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

**NEW D34C [S]**

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

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

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

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

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

**CREATE [DOV\_D36\_ORDER]:**

- 0 for 1/2 of sample  
1 for 1/2 of sample

**CREATE [DOV\_D36\_AMOUNT]:**

- “decreased your pay by 10 percent” for 1/3 of sample  
“decreased your pay by 5 percent” for 1/3 of sample  
“kept your pay the same for a year” for 1/3 of sample

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

**NEW D36A [S]**

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

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

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

**NEW D36B [S]**

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

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

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

**NEW D37 [S]**

Is your main job the same as it was a year ago?

2. Yes
1. No, changed jobs
0. No, was not working a year ago

**Base: If D37=1 (Not in the same job as a year ago)****NEW D38 [BANKED GRID, S ACROSS]**

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

**DOWN**

- a. Pay or benefits
- b. Opportunities for advancement
- c. Your interest in the work
- d. Physical demands of the job
- e. COVID-19 policies and exposure
- f. Work-life balance

**ACROSS**

1. Better
2. About the same
3. Worse

**Base: If D37=1 (Not in the same job as a year ago)****NEW D39 [S]**

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

1. Better
2. About the same
3. Worse

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

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

1. Yes
0. No

**Base: All respondents**

**D44 [BANKED GRID, S ACROSS]**

[If **D1A=1**,**INSERT**: Think about any job in the past 12 months, not just your main job.] **In the past 12 months**, have you:

**DOWN**

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

**ACROSS**

- 1. Yes
- 0. No

**Base: All respondents**

**D44\_f [S]**

[If **D1A=1**, **INSERT**: Think about any job in the past 12 months, not just your main job.] **In the past 12 months**, have you gotten laid off or lost a job (including a temporary layoff)?

- 1. Yes
- 0. No

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

**D5 [S]**

Last month, did your [**IF LO\_a=1**, **INSERT**: spouse or partner] do **any** work for either pay or profit?

- 1. Yes
- 0. No

## Gig Economy Section

### Base: All respondents

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

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

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

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

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

- 1. Yes
- 0. No

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

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

Are the items you sold ones that you:

#### DOWN

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

#### ACROSS

- 1. Yes
- 0. No

## Base: All respondents

### NEW GE2B [BANKED GRID, S ACROSS]

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

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

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

- 1. Yes
- 0. No

## Base: All respondents

### NEW GE1A [S]

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

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

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

- 1. Yes
- 0. No

### CREATE [DOV\_GIG]:

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

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

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

**NEW GE13 [S]**

Which of the following best describes why you are [DOV\_Gig]?

1. Choice
2. Necessity

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

**GE20A [S]**

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

1. Yes
0. No

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

**GE22 [S]**

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

1. More
2. About the same
3. Less

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

**NEW GE24 [S]**

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

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

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

**GE40A [S]**

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

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

## General Housing Section

### Base: All respondents

#### GH1 [S]

This section will ask some questions about your housing situation.

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

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

### Base: All respondents

#### GH2 [S]

When did you move into your current home?

1. Before 2020
2. 2020
3. 2021

### Base: If GH2=2 or 3 (Moved in 2020 or 2021)

#### GH7 [S]

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

1. Yes
0. No

**Base: If GH2=2 or 3 (Moved in 2020 or 2021)**

**GH5 [BANKED GRID, S ACROSS]**

Compared with where you lived before your move, would you say that you now live closer to, the same distance from, or farther away from each of the following?

**DOWN**

- a. Extended family
- b. Friends
- c. Usual workplace [IF D34A=1 or 2, INSERT: outside your home] [Display if D1A==1]

**ACROSS**

- 1. Closer
- 2. Same distance
- 3. Farther away

**Rent Section**

**Base: If (GH2=2 or 3) (Moved in 2020 or 2021)**

**R4 [S]**

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

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

**Base: If (GH2=2 or 3) AND (R4=0 or refused) (Moved recently and did not own previous home)**

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

Did each of the following contribute to your moving from your previous home?

**DOWN**

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

**ACROSS**

1. Yes
0. No

**Base: If (GH2=2 or 3) AND (R4=2) (Moved recently and owned previous home)**

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

Did each of the following contribute to your moving from your previous home?

**DOWN**

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

**ACROSS**

1. Yes
0. No

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

**R3 [S]**

About how much do you **[IF L0\_a=1, INSERT: and/or your spouse or partner]** pay for rent each month?

1. Less than \$500
2. \$500 to \$749
3. \$750 to \$999
4. \$1,000 to \$1,249
5. \$1,250 to 1,499
6. \$1,500 to \$1,999
7. \$2,000 or above
- 2. Don't know

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

**NEW R11 [S]**

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

1. Yes
0. No

**Base: If R11=1 (Behind on rent in past year)**

**NEW R12 [S]**

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

1. Yes
0. No

**Base: If R12=1 (Currently behind on rent)****NEW R13 [text number, 0-99999]**

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

**[Numeric text box]****Base: If R11=1 (Behind on rent in past year)****NEW R14 [S]**

Did you apply for emergency rental assistance from any state or local programs since COVID-19 began?

- 1. Yes
- 0. No

**Base: If R14=0 (Didn't apply for rental assistance)****NEW R15 [BANKED GRID, S ACROSS]**

Are each of the following reasons why you have not applied for government rental assistance?

**DOWN**

- a. Didn't know about rental assistance
- b. Didn't know how or where to apply
- c. Application process was too difficult
- d. Didn't have time to apply
- e. Didn't want or need help
- f. Landlord would not participate

**ACROSS**

- 1. Yes
- 0. No

**Base: If R14=1 (Did apply for rental assistance)**

**NEW R16 [S]**

What was the outcome of your application for emergency rental assistance?

1. Received assistance
2. Still waiting to hear
3. Did not receive because I was ineligible for the program
4. Did not receive because program was out of funds
5. Did not receive for some other reason

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

**NEW R17 [S]**

Thinking back before the pandemic, at any point in 2019 were you behind on rent?

1. Yes
0. No

**Mortgage Section**

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

**M4 [S]**

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 \$1,999
7. \$2,000 or above
- 2. Don't know

**Base: If GH1=1 (Homeowners with a mortgage)****M5 [S]**

Have you refinanced your mortgage in the past year?

- 1. Yes
- 0. No

**Natural Disasters Section****Base: All respondents****NEW ND1 [BANKED GRID, S ACROSS]**

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

**DOWN**

- a. Income loss or work disruption
- b. Property damage
- c. Needed to evacuate temporarily
- d. Longer-term displacement from home
- e. Injury or death of family member or close friend

**ACROSS**

- 1. Yes
- 0. No

**Base: All respondents**

**NEW ND2 [S]**

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

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

**Base: All respondents**

**NEW ND3 [S]**

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

1. Yes
0. No

**Base: All respondents**

**NEW ND4 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

## Banking Section

### Base: All respondents

#### BK1 [S]

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

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

1. Yes
0. No

### Base: All respondents

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

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

#### DOWN

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

#### ACROSS

1. Yes
0. No

## Credit Application Section

### Base: All respondents

#### A6 [S]

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

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

### Base: All respondents

#### A0 [S]

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

- 1. Yes
- 0. No

### Base: If A0=0 (Did not apply for credit)

#### A0B [S]

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

- 1. Yes
- 0. No

**Base: If A0=1 OR Refused (Applied for credit)****A1 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

**Base: If A0B=1 (Did not apply for credit but desired credit)****A2 [S]**

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

1. Yes
0. No

## Credit Condition Section

### Base: All respondents

#### C2A [S]

Do you currently have at least one credit card?

- 1. Yes
- 0. No

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

#### C3 [S]

Do you currently have any outstanding unpaid credit card debt?

- 1. Yes
- 0. No

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

#### C3A [S]

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

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

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

#### C3B [S]

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

- 1. Yes
- 0. No

**Base: If C2A=1 or refused (Has a credit card)****C4A [S]**

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

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

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

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

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

1. Yes
0. No

**Base: If BNPL1=1 (Has used a BNPL service in the past year)****NEW BNPL2 [S]**

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

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

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

**NEW BNPL3 [S]**

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

- 1. Yes
- 0. No

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

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

Thinking about the most recent time you used a Buy Now Pay Later service, why did you choose to finance the purchase in this way?

**DOWN**

- a. Cheaper
- b. More convenient
- c. Only way I could afford it
- d. Only accepted payment method I had
- e. Did not want to use a credit card
- f. Other (please specify) [**text box**]

**ACROSS**

- 1. Yes
- 0. No

## Education Section

### Base: All respondents

#### ED0 [S]

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

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

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

#### CREATE [DOV\_ED]:

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

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

### Base: All respondents

#### D1G [S]

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

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

**Base: If D1G=1 or 2 (Current student)**

**ED0B [S]**

What type of program are you currently pursuing?

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

**Base: If D1G=1 or 2 (Current student)**

**NEW ED24 [S]**

Over the current semester, how have you been taking classes?

1. In person only
2. Online only
3. Both in person and online

**Base: If D1G=1 or 2 (Current student)**

**NEW ED25 [S]**

How would you prefer to take classes, given the current situation with the pandemic?

1. In person only
2. Online only
3. Both in person and online

**Base: If D1G=1 or 2 (Current student)****NEW ED26 [S]**

Thinking about the precautions your school is taking to prevent the spread of COVID-19, do you think they are taking:

1. Not enough precautions
2. About the right amount of precautions
3. Too many precautions

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

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

1. Yes
0. No

**CREATE DOV\_EDRECODE:**

IF ED0=2 AND (ED0B>=3 OR ED0D=1) THEN DOV\_ EDRECODE=3.

Else DOV\_EDRECODE=response value from ED0.

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

**ED1 [S]**

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

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

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

**ED2A [DROPDOWN]**

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

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

**Base: If ED2A is answered****ED2B [DROPDOWN]**

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

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

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

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

**Base: If DOV\_EDRECODE=3 or 4 (Some college or certificate)****ED5 [S]**

Overall, how would you say the lifetime financial benefits of your **[IF D1G=1 or D1G=2, INSERT: current / IF D1G=0 OR D1G=REFUSED, INSERT: most recent]** educational program compare to its costs?

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

**Base: If (DOV\_EDRECODE=3 or 4) and (D1G=0 or D1G=refused) (Some college or certificate, not enrolled)**

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

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

**DOWN**

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

**ACROSS**

- 1. Yes
- 0. No

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

**ED7A [DROPDOWN]**

In what state is the school 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"]*

**Base: If ED7A is answered**

**ED7B [DROPDOWN]**

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

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

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

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

**Base: If ED0=5, 6, 7, 8, or 9 (Associate degree or above)****ED10 [S]**

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

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

**Base: If ED0=5, 6, 7, 8, or 9 (Associate degree or above)****ED11 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

**Base: If DOV\_EDRECODE=2 and (PPAGE<=40) (Completed high school. Did not attend college)**

**ED13 [BANKED GRID, S ACROSS]**

Are each of the following a reason why you did not attend college?

**DOWN**

- a. Too expensive
- b. Childcare responsibilities
- c. Needed to earn money or support family
- d. Preferred to work
- e. Did not think benefits of college were worth the cost
- f. Illness or health issues

**ACROSS**

- 1. Yes
- 0. No

**Base: If DOV\_EDRECODE=3 and (D1G=0 or D1G=refused) and (PPAGE<=40) (Attended college and not enrolled. Did not complete)**

**ED14 [BANKED GRID, S ACROSS]**

Are each of the following a reason why you did not complete your college degree?

**DOWN**

- a. Too expensive
- b. Childcare responsibilities
- c. Needed to earn money or support family
- d. Preferred to work
- e. Did not think the benefits of college were worth the cost
- f. Illness or health issues
- g. Low grades

**ACROSS**

- 1. Yes
- 0. No

## Student Loans Section

### Base: All respondents

#### SL1 [S]

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

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

#### SL2 [BANKED GRID, S ACROSS]

Think about the money you currently owe for **your own education**. Is this money you owe for that education on a:

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

#### DOWN

- a. Student loan
- b. Home equity loan
- c. Credit card
- d. Other loan

#### ACROSS

- 1. Yes
- 0. No

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

**SL3 [S]**

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
- 2. Don't know

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

**SL4 [S]**

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

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

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

**Base: If SL1=1 (Has a student loan for own education)****SL6 [S]**

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

- 1. Yes
- 0. No

**Base: If SL1=0 or refused (Does not have a student loan for own education)****SL7 [S]**

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

- 1. Yes
- 0. No

**Base: If SL1=1 or SL7=1 (Has or had a student loan for own education)****SL8 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

- 1. Yes
- 0. No

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

**SL10 [S]**

Do you currently owe any money used to pay for **your [IF LO\_a=1, INSERT: spouse's or 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

**Base: If PPAGE>=30**

**SL11 [S]**

Do you currently owe any money used to pay for **your child's 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

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

**SL12 [BANKED GRID, S ACROSS]**

Is the money you owe for your child's or grandchild's education a student loan, 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

**ACROSS**

- 1. Yes
- 0. No

## Retirement Section

**Base: All respondents**

**D1I [S]**

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

Do you consider yourself to be retired?

- 1. Yes
- 0. No

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

**K0 [S]**

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

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

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

**K2 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

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

**K8B [S]**

When did you retire?

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

**Base: If (D1I=1) (Retired)****K9 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

- 1. Yes
- 0. No

**Base: If (K8B=1 or 2) (Retired in the past two years)****K10 [S]**

Did factors related to COVID-19 contribute to you retiring when you did?

- 1. Yes
- 0. No

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

**K20 [S]**

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

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

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

**DC4 [S]**

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

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

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

**K5A [S]**

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

1. Yes, borrowed money
2. Yes, cashed out
3. Yes, both
0. No

## Income and Consumption Section

### Base: All respondents

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

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

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

#### DOWN

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

#### ACROSS

1. Yes
0. No

### Base: If ALL IO\_a through IO\_f=0 or refused (No income sources listed)

#### IOA [S]

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

1. Yes
0. No

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

**I40 [S; prompt once]**

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

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

**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.”

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

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

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

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

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

**Base: If (I9=2 or 3) (Income varies occasionally or quite often from month to month)****I12 [S]**

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

1. Yes
0. No

**Base: All respondents**

**I20 [S]**

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

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

**Base: All respondents**

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

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

**DOWN**

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

**ACROSS**

3. Increased
2. About the same
1. Decreased

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

You indicated that you received income from unemployment insurance in the past year. Did you learn about your eligibility for these benefits from each of the following sources?

**DOWN**

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

**ACROSS**

- 1. Yes
- 0. No

**Base: If LO\_b=1 (Children under age 18)****NEW CTC1 [S]**

Many parents have received monthly Child Tax Credit payments since July 2021. These payments of up to \$300 per child per month generally are received as a direct deposit into a bank account or as a monthly check.

Have you received any monthly Child Tax Credit payments this year?

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

### Base: If CTC1=1 (Received Child Tax Credit)

#### NEW CTC2 [M]

Randomize if a and b appear before item c or after item g (keep order of c to g intact).

How have you used the monthly Child Tax Credit payments that you received?

*Suppress default instructions, instead show: Please select all that apply.*

- a. Paid off debt
- b. Saved it
- c. Spent on food
- d. Spent on enrichment or education for child
- e. Spent on other things for child
- f. Spent on rent, mortgage, or utilities
- g. Spent on other things

### Base: Multiple items checked in CTC2

#### NEW CTC3 [S]

How did you use **the largest portion** of the monthly Child Tax Credit payments that you received?

- 1. Paid off debt
- 2. Saved it
- 3. Spent on food
- 4. Spent on enrichment or education for child
- 5. Spent on other things for child
- 6. Spent on rent, mortgage, or utilities
- 7. Spent on other things

## Financial Support from Outside the Home Section

### Base: All respondents

#### FS11 [BANKED GRID, S ACROSS]

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

#### DOWN

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

#### ACROSS

1. Yes
0. No

### Base: All respondents

#### FS40 [S]

**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
0. No

## Investing and Gambling Section

### Base: All respondents

#### NEW S15 [S]

Do you own any individual stock in publicly traded companies directly (i.e., not through a mutual fund or exchange traded fund (ETF))? Please also include any in stock held in a 401(k) or other pension plan.

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

### Base: S15=1 (Owns publicly traded stock)

#### NEW S15A [S]

When did you first own individual stock in a publicly traded company?

1. 2021
2. 2020
3. 2019
4. Before 2019

**Base: All respondents****NEW S16 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

- 1. Yes
- 0. No

**Base: All respondents****NEW S17 [BANKED GRID, S ACROSS]**

In the past year, did you:

**DOWN**

- a. Spend any money on state lotteries, for example, buying Mega Millions, Powerball, or scratch tickets?
- b. Participate in online sports gambling or online casino games?
- c. Participate in gambling in person, such as at horse tracks, card rooms, bingo parlors, or casinos?

**ACROSS**

- 1. Yes
- 0. No

## Emergency Fund Section

### Base: All respondents

#### EF1 [S]

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

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

- 1. Yes
- 0. No

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

#### EF2 [S]

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

- 1. Yes
- 0. No

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

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

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

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

**Base: All respondents****EF5A [S]**

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

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

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

**EF5B [S]**

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

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

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

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

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

**DOWN**

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

**ACROSS**

1. Yes
0. No

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

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

Which of the following bills would you likely skip paying, or make only a partial payment on, if you had a \$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 bills

**ACROSS**

- 1. Yes
- 0. No

## Health and Insurance Section

**Base: All respondents**

**NEW VAC1 [S]**

Have you received at least one dose of a COVID-19 vaccine?

- 1. Yes
- 0. No

## **Base: All respondents**

### **NEW VAC2 [BANKED GRID, S ACROSS]**

Please indicate the extent to which you either agree or disagree with each of the following statements.

#### **DOWN**

- a. I am completely confident that the COVID-19 vaccine is safe
- b. The COVID-19 vaccine is effective
- c. The COVID-19 vaccine is unnecessary for me
- d. For me, it is inconvenient to get the COVID-19 vaccine
- e. When I think about getting vaccinated, I weigh the benefits and risks to make the best decision possible
- f. My getting vaccinated protects other people with a weaker immune system

#### **ACROSS**

1. Strongly disagree
2. Slightly disagree
3. Neither agree nor disagree
4. Slightly agree
5. Strongly agree

## **Base: All respondents**

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

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

#### **DOWN**

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

#### **ACROSS**

1. Yes
0. No

**Base: All respondents****E2 [S]**

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

1. Yes
0. No

**Base: If E2=1 (Had major medical expense)****E2A [S]**

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

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

**Base: All respondents****E2B [S]**

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

1. Yes
0. No

**Base: All respondents**

**E4 [BANKED GRID, S ACROSS]**

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

**DOWN**

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

**ACROSS**

- 1. Yes
- 0. No

**Base: All respondents**

**E6C [S]**

Do you or someone in your immediate family currently have any unpaid legal expenses, fines, fees, or court costs?

- 1. Yes
- 0. No

**Base: All respondents**

**E7 [S]**

During the past 12 months, have you personally experienced discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity?

- 1. Yes
- 0. No

**Base: If E7=1 (Experienced discrimination)****E8 [BANKED GRID, S ACROSS]**

In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?

**DOWN**

- a. Working or applying for a job
- b. Banking or applying for a loan
- c. Interacting with the police or a government official
- d. Receiving or scheduling medical care
- e. Renting or buying a home
- f. Shopping for goods or services, including restaurants
- g. Other activities not listed (please specify) [**text box**]

**ACROSS**

1. Yes
0. No

**Base: If E7=1 (Experienced discrimination)****E9 [BANKED GRID, S ACROSS]**

In the past 12 months, did you personally experience discrimination due to each of the following characteristics?

**DOWN**

- a. Race or ethnicity
- b. Age
- c. Religion
- d. Disability status
- e. Gender
- f. Sexual orientation

**ACROSS**

1. Yes
0. No

## Childhood Background Section

**Base: If X2019=2 and X2020=2 (Did not participate in the survey in the past 2 years)**

### CH2 [S]

We are interested in a few characteristics of your parents.

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

1. Less than High School degree
2. High school degree or GED
3. Some college but no degree
4. Certificate or technical degree
5. Associate degree
6. Bachelor's degree
7. Graduate degree
- 2. Don't know

**Base: If X2019=2 and X2020=2 (Did not participate in the survey in the past 2 years)**

### CH3 [S]

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

1. Less than High School degree
2. High school degree or GED
3. Some college but no degree
4. Certificate or technical degree
5. Associate degree
6. Bachelor's degree
7. Graduate degree
- 2. Don't know

## Financial Literacy Section

### CREATE [DOV\_FL]:

0 for ½ of sample

1 for ½ of sample

### Base: All respondents

#### FLO [S]

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

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

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

0. Not at all willing to take financial risks

1.

2.

3.

4.

5.

6.

7.

8.

9.

10. Very willing to take financial risks

**Base: All respondents**

**FL2 [S]**

Do you think the following statement is true or false?

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

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

**Base: All respondents**

**FL4 [S]**

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

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

**Base: All respondents**

**FL5 [S]**

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

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

## Appendix B: Consumer Responses to Survey Questions

Questions are listed below in order in which they were presented to respondents. Questions with fewer than 11,874 respondents were not asked to the full sample, and the question-specific screening criteria are available in appendix A. All data are weighted to yield estimates for the U.S. adult population.

### Living Arrangements Section

<b>Question L0. Do each of the following people currently live with you?</b>	
Response	Percent
My spouse or partner	66
My children under age 18	25
My adult child(ren) age 18 or older	16
My parent(s)	13
Other individuals	13
Note: Number of unweighted respondents = 11,874.	

<b>Question L0A. Are the adult children (who are age 18 or older) who live with you:</b>	
Response	Percent
All currently enrolled in school	26
One or more not currently enrolled in school	74
Note: Number of unweighted respondents = 1,907.	

<b>Question L0B. Other than your spouse or partner, children, or parents, are the people living with you:</b>	
Response	Percent
Your brother(s) or sister(s)	44
Other relatives	32
Other people not related to you	37
Note: Number of unweighted respondents = 1,287.	

<b>Question L0C. How many children do you have who are under age 18 and currently live with you?</b>	
Response	Percent
1	42
2	38
3	14
4	4
5	2
6	1
7 or more	0
Note: Number of unweighted respondents = 2,666.	

<b>Question L0D. How old are your (6 youngest) children under age 18 who currently live with you?</b>						
Response	Percent					
	1st child	2nd child	3rd child	4th child	5th child	6th child
0	3	4	4	6	5	4
1	5	6	8	5	17	10
2	4	6	6	8	8	7
3	5	6	7	11	5	4
4	5	6	6	10	7	0
5	5	7	10	9	4	24
6	6	6	5	8	5	9
7	4	6	10	4	2	4
8	6	7	9	5	9	0
9	4	6	5	11	5	0
10	5	7	6	3	2	5
11	4	6	7	4	2	0
12	5	6	5	6	14	0
13	7	6	3	4	5	6
14	6	6	3	2	1	14
15	7	6	1	1	1	4
16	9	2	1	1	5	9
17	9	1	3	0	3	0
Note: Number of unweighted respondents = 2,666 (1st child); 1,536 (2nd child); 531 (3rd child); 160 (4th child); 56 (5th child); 17 (6th child).						

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

Response	Percent
To save money	63
To help them financially	54
To provide help with childcare or medical care	19
To receive help with childcare or medical care	11
Prefer living with others	31

Note: Number of unweighted respondents = 2,457.

**Question L6. Are any of your children currently enrolled in kindergarten through 12th grade?**

Response	Percent
Enrolled in a public school	81
Enrolled in a private school	11
Home schooled and not enrolled in public or private school	9

Note: Number of unweighted respondents = 2,319.

**Question L6A. Do each of the following reasons contribute to your decision to home school any of your children?**

Response	Percent
The local school's safety measures are too strict	14
I'm concerned about my child getting COVID-19 at school	37

Note: Number of unweighted respondents = 229.

**Question L7. Of your children enrolled in kindergarten through 12th grade, how is the youngest child receiving their education?**

Response	Percent
Classes are completely in person	93
Classes completely use a distance learning format	4
Classes use a combination of in-person and distance learning	3

Note: Number of unweighted respondents = 2,050.

**Question L7A. How would you prefer for your youngest school-age child to receive their education, given the current situation with the pandemic?**

Response	Percent
Classes completely in person	80
Classes completely using distance learning	9
Classes using a combination of in person and distance learning	11
Note: Number of unweighted respondents = 2,050.	

**Question L14. Think about the precautions your child's school is taking to prevent the spread of COVID-19. Do you think the school is taking not enough, about the right amount of, or too many precautions?**

Response	Percent
Not enough precautions	17
About the right amount of precautions	72
Too many precautions	12
Note: Number of unweighted respondents = 2,050.	

**Question L15. Do you agree or disagree with each statement about your child for the current academic year?**

Response	Percent				
	Strongly disagree	Slightly disagree	Neither agree nor disagree	Slightly agree	Strongly agree
They are doing well academically	2	6	8	26	59
They are doing well socially and emotionally	2	6	9	31	53
They like school	2	6	9	31	52
They were prepared academically to start the school year	3	10	10	26	51
Note: Number of unweighted respondents = 2,201.					

**Question L16. Compared to a year ago, would you say your child is doing better, about the same, or worse in each of the following areas?**

Response	Percent				
	Much worse	Somewhat worse	About the same	Somewhat better	Much better
Academically	1	5	38	26	29
Socially and emotionally	1	6	35	24	34
Note: Number of unweighted respondents = 2,201.					

**Question L17. At any point since the start of the school year, have any of your children been unable to attend school or childcare in person because of pandemic-related disruptions?**

Response	Percent
Yes	27
No	73
Note: Number of unweighted respondents = 2,666.	

**Question L18. As a result of your child being unable to attend school or childcare in person since the start of the school year, did you:**

Response	Percent
Take paid leave	23
Take unpaid leave or work fewer hours	29
Note: Number of unweighted respondents = 699.	

**General Well-Being Section****Question B2. Overall, which one of the following best describes how well you are managing financially these days?**

Response	Percent
Living comfortably	39
Doing okay	39
Just getting by	16
Finding it difficult to get by	6
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Much better off	6
Somewhat better off	20
About the same	54
Somewhat worse off	16
Much worse off	4
Note: Number of unweighted respondents = 11,874.	

**Question B4. Compared to two years ago (2019), would you say that you (and your family) are better off, the same, or worse off financially?**

Response	Percent
Much better off	11
Somewhat better off	25
About the same	40
Somewhat worse off	17
Much worse off	7

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Much better off	27
Somewhat better off	30
About the same	22
Somewhat worse off	15
Much worse off	6

Note: Number of unweighted respondents = 11,874.

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

Response	Percent			
	Excellent	Good	Only fair	Poor
In your community	4	44	39	13
In this country	1	23	49	27

Note: Number of unweighted respondents = 11,874.

**Question B10. Overall, on a scale from 0 to 10, where 0 is not at all satisfied and 10 is completely satisfied, how satisfied are you with life as a whole these days?**

Response	Percent
0 Not at all satisfied	2
1	1
2	3
3	5
4	6
5	13
6	12
7	21
8	22
9	9
10 Completely satisfied	6

Note: Number of unweighted respondents = 11,874.

## Employment Section

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

Response	Percent
Yes	61
No	39

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Yes	28
No	72

Note: Number of unweighted respondents = 11,874.

<b>Question D22. Did each of the following contribute to you not working last month?</b>	
Response	Percent
Could not find work	12
Childcare	6
Other family or personal obligations	17
Would lose access to unemployment benefits or other government programs	5
Concerned about getting COVID-19	18
Health limitations or disability	29
In school or training	6
Retired	55
Note: Number of unweighted respondents = 4,864.	

<b>Question D3A. Think about your main job (the job from which you earned the most income in the past month). In this job, were you working for someone else, self-employed, or something else?</b>	
Response	Percent
Working for someone else	86
Self-employed (working for myself)	12
Other work arrangement	2
Note: Number of unweighted respondents = 7,010.	

<b>Question D3B. Still thinking about your main job, do you usually work:</b>	
Response	Percent
Full time (35 or more hours per week)	78
Part time (less than 35 hours per week)	22
Note: Number of unweighted respondents = 7,010.	

<b>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?</b>	
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
Note: Number of unweighted respondents = 6,038.	

**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)	34
2 to 3 days in advance	16
4 to 6 days in advance	12
1 to 2 weeks in advance	22
3 weeks in advance or longer	16
Note: Number of unweighted respondents = 909.	

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

Response	Percent
Yes	8
No	90
Don't know	3
Note: Number of unweighted respondents = 7,010.	

**Question CV11. Thinking about the precautions that your employer is taking to prevent the spread of COVID-19, do you think they are taking:**

Response	Percent
Not enough precautions	12
About the right amount of precautions	77
Too many precautions	11
Note: Number of unweighted respondents = 6,038.	

**Question VAC3. Which of the following best describes the COVID-19 vaccine and testing requirements for on-site workers at your main job?**

Response	Percent
Workers are required to receive a COVID-19 vaccine	24
Workers must either receive a COVID-19 vaccine or be tested regularly for COVID-19	19
No COVID-19 vaccine or testing requirement	49
Don't know	8
Note: Number of unweighted respondents = 6,038.	

**Question VAC4. Do you want your employer to require that workers get vaccinated against COVID-19?**

Response	Percent
Yes	49
No	51
Note: Number of unweighted respondents = 6,038.	

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

Response	Percent
None	59
Some	18
All	23
Note: Number of unweighted respondents = 7,010.	

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

Response	Percent
Yes	24
No	76
Note: Number of unweighted respondents = 3,593.	

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

Response	Percent
None	11
Some	48
All	41
Note: Number of unweighted respondents = 3,364.	

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

Response	Percent
Less time commuting	89
More productive working at home	70
Concerns about COVID-19	56
Work-life balance	89
Able to live in a different area	47

Note: Number of unweighted respondents = 2,988.

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

Response	Percent
Very likely	21
Somewhat likely	23
Not that likely	32
Not at all likely	24

Note: Number of unweighted respondents = 3,364.

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

Response	Percent		
	Decreased your pay by 10 percent	Decreased your pay by 5 percent	Kept your pay the same for a year
Very likely	44	38	15
Somewhat likely	30	30	27
Not that likely	17	22	37
Not at all likely	9	10	22

Note: Number of unweighted respondents = 2,008 (decreased your pay by 10 percent); 2,042 (decreased your pay by 5 percent); and 1,988 (kept your pay the same for a year).

**Question D37. Is your main job the same as it was a year ago?**

Response	Percent
Yes	80
No, changed jobs	15
No, was not working a year ago	6

Note: Number of unweighted respondents = 7,010.

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

Response	Percent		
	Better	About the same	Worse
Pay or benefits	51	29	20
Opportunities for advancement	44	41	15
Your interest in the work	48	39	13
Physical demands of the job	31	57	13
COVID-19 policies and exposure	25	64	11
Work-life balance	40	43	16

Note: Number of unweighted respondents = 947.

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

Response	Percent
Better	62
About the same	28
Worse	10

Note: Number of unweighted respondents = 947.

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

Response	Percent
Yes	13
No	87

Note: Number of unweighted respondents = 7,010.

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

Response	Percent
Asked for a raise or a promotion	15
Received a raise or a promotion	48
Applied for a new job	20
Started a new job	13
Voluntarily left a job	9

Note: Number of unweighted respondents = 7,010 (asked for a raise or a promotion or received a raise or a promotion) and 11,874 (all others).

**Question D44\_f. In the past 12 months, have you gotten laid off or lost a job (including a temporary layoff)?**

Response	Percent
Yes	7
No	93

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Yes	62
No	38

Note: Number of unweighted respondents = 8,099.

**Gig Economy Section****Question GE2A. Some people earn money by selling items at places like flea markets and garage sales or through online marketplaces like eBay or Etsy. In the past month, have you made money by selling items in any of these ways? Please do not include selling items on behalf of others as a job.**

Response	Percent
Yes	11
No	89

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Made or repurposed, such as handmade crafts	21
Purchased to resell for a profit	32
Previously owned for personal use, such as old clothing	75
Note: Number of unweighted respondents = 1,226.	

**Question GE2B. Some people earn money by offering short-term rentals of items or property they own through platforms such as Turo or Airbnb. In the past month, have you made money from short-term rentals of items or property that you own? Please do not include renting items on behalf of others.**

Response	Percent
Yes	1
No	99
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Yes	6
No	94
Note: Number of unweighted respondents = 11,874.	

**Question GE13. Which of the following best describes why you are doing freelance or gig work (selling or renting items you own)?**

Response	Percent
Choice	71
Necessity	29
Note: Number of unweighted respondents = 1,818.	

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

Response	Percent
Yes	36
No	64
Note: Number of unweighted respondents = 1,818.	

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

Response	Percent
More	33
About the same	49
Less	18
Note: Number of unweighted respondents = 1,818.	

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

Response	Percent
More per hour doing freelance or gig work	33
About the same	28
Less per hour doing freelance or gig work	39
Note: Number of unweighted respondents = 711.	

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

Response	Percent
Don't know	9
Under 10%	60
10% to 50%	16
50% to 90%	7
Over 90%	8
Note: Number of unweighted respondents = 1,818.	

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

Response	Percent
Own your home with a mortgage or loan	44
Own your home free and clear (without a mortgage or loan)	21
Pay rent	27
Neither own nor pay rent	8
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Before 2020	83
2020	8
2021	9

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Yes	77
No	23

Note: Number of unweighted respondents = 1,883.

**Question GH5. Compared with where you lived before your move, would you say that you now live closer to, the same distance from, or farther away from each of the following?**

Response	Percent		
	Closer	Same distance	Farther away
Extended family	22	47	32
Friends	16	45	39
Usual workplace outside your home	27	41	32

Note: Number of unweighted respondents = 1,292 (usual workplace outside your home) and 1,883 (all others).

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

Response	Percent
No	73
Yes, and I still own that home	5
Yes, and I no longer own that home	21

Note: Number of unweighted respondents = 1,883.

**Question R5B. Did each of the following contribute to your moving from your previous home?**

Response	Percent
Evicted or received an eviction notice	3
Landlord told you, or a person you were staying with, to leave	7
You missed a rent payment and thought you would be evicted	2
City condemned the property and forced you to leave	0
Note: Number of unweighted respondents = 1,305.	

**Question R5C. Did each of the following contribute to your moving from your previous home?**

Response	Percent
Bank took possession of your home in foreclosure	1
Received a notice from bank that they planned to foreclose	1
Missed mortgage payments and thought bank would foreclose	1
City condemned the property and forced you to leave	0
Note: Number of unweighted respondents = 485.	

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

Response	Percent
Less than \$500	17
\$500 to \$749	21
\$750 to \$999	17
\$1,000 to \$1,249	14
\$1,250 to 1,499	10
\$1,500 to \$1,999	12
\$2,000 or above	9
Note: Number of unweighted respondents = 2,856.	

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

Response	Percent
Yes	17
No	83
Note: Number of unweighted respondents = 2,894.	

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

Response	Percent
Yes	45
No	55
Note: Number of unweighted respondents = 467.	

**Question R14. Did you apply for emergency rental assistance from any state or local programs since COVID-19 began?**

Response	Percent
Yes	36
No	64
Note: Number of unweighted respondents = 467.	

**Question R15. Are each of the following reasons why you have not applied for government rental assistance?**

Response	Percent
Didn't know about rental assistance	50
Didn't know how or where to apply	54
Application process was too difficult	28
Didn't have time to apply	17
Didn't want or need help	25
Landlord would not participate	20
Note: Number of unweighted respondents = 300.	

**Question R16. What was the outcome of your application for emergency rental assistance?**

Response	Percent
Received assistance	38
Still waiting to hear	37
Did not receive because I was ineligible for the program	11
Did not receive because program was out of funds	8
Did not receive for some other reason	6
Note: Number of unweighted respondents = 167.	

**Question R17. Thinking back before the pandemic, at any point in 2019 were you behind on rent?**

Response	Percent
Yes	10
No	90

Note: Number of unweighted respondents = 2,894.

**Mortgage Section****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	6
\$500 to \$749	11
\$750 to \$999	13
\$1000 to \$1,249	15
\$1,250 to 1,499	14
\$1,500 to \$1,999	17
\$2,000 or above	21
Don't know	3

Note: Number of unweighted respondents = 5,315.

**Question M5. Have you refinanced your mortgage in the past year?**

Response	Percent
Yes	24
No	76

Note: Number of unweighted respondents = 5,315.

## Natural Disasters Section

**Question ND1. In the past year, have natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures affected you in each of the following ways?**

Response	Percent
Income loss or work disruption	6
Property damage	8
Needed to evacuate temporarily	2
Longer-term displacement from home	1
Injury or death of family member or close friend	4
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Much higher	11
Somewhat higher	27
About the same	58
Somewhat lower	2
Much lower	2
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Yes	20
No	80
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Investigated other places to live	12
Improved property to reduce risk	14
Purchased additional insurance	5
Note: Number of unweighted respondents = 11,874.	

## Banking Section

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

Response	Percent
Yes	94
No	6
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Purchase a money order from a place other than a bank	10
Cash a check at a place other than a bank	6
Take out a payday loan or payday advance	2
Take out a pawn shop loan or an auto title loan	2
Obtain a tax refund advance to receive your refund faster	1
Pay an overdraft fee on a bank account	11
Note: Number of unweighted respondents = 11,357 (pay an overdraft fee on a bank account) and 11,874 (all others).	

## Credit Application Section

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

Response	Percent
Not confident	12
Somewhat confident	18
Very confident	65
Don't know	5
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Yes	38
No	62
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Yes	10
No	90
Note: Number of unweighted respondents = 7,461.	

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

Response	Percent
Turned down for credit	22
Approved for credit, but were not given as much credit as you applied for	16
Put off applying for credit because you thought you might be turned down	17
Note: Number of unweighted respondents = 4,413.	

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

Response	Percent
Yes	58
No	42
Note: Number of unweighted respondents = 677.	

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

Response	Percent
Yes	84
No	16
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Yes	40
No	60
Note: Number of unweighted respondents = 10,349.	

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

Response	Percent
More debt now	29
About the same	40
Less debt now	31
Note: Number of unweighted respondents = 4,007.	

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

Response	Percent
Yes	20
No	80
Note: Number of unweighted respondents = 6,344.	

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

Response	Percent
Never carried an unpaid balance (always pay in full)	52
Once	6
Some of the time	20
Most or all of the time	21
Note: Number of unweighted respondents = 10,349.	

**Question BNPL1. In the past year, have you used a “Buy Now Pay Later” service to buy something?**

Response	Percent
Yes	10
No	90
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
None	30
1	34
2	21
3 or more	16

Note: Number of unweighted respondents = 1,107.

**Question BNPL3. In the past year, have you ever been late making a payment for something you bought using a Buy Now Pay Later service?**

Response	Percent
Yes	15
No	85

Note: Number of unweighted respondents = 1,107.

**Question BNPL4. Thinking about the recent time you used a Buy Now Pay Later service, why did you choose to finance the purchase in this way?**

Response	Percent
Cheaper	34
More convenient	78
Only way I could afford it	51
Only accepted payment method I had	19
Did not want to use a credit card	53
Other (please specify)	11

Note: Number of unweighted respondents = 1,107.

## Education Section

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

Response	Percent
Less than high school degree	7
High school degree or GED	24
Some college but no degree (including currently enrolled in college)	19
Certificate or technical degree	5
Associate degree	9
Bachelor's degree	20
Master's degree	10
Professional degree (e.g., MBA, MD, JD)	4
Doctoral degree	2
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Yes, as a full-time student	5
Yes, as a part-time student	3
No	92
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
High school or GED program	6
Non-degree training program	4
Certificate or technical degree	7
Associate degree	13
Bachelor's degree	41
Master's degree	15
Professional degree (e.g., MBA, MD, JD)	6
Doctoral degree	8
Note: Number of unweighted respondents = 704.	

**Question ED24. Over the current semester, how have you been taking classes?**

Response	Percent
In person only	23
Online only	47
Both in person and online	30
Note: Number of unweighted respondents = 704.	

**Question ED25. How would you prefer to take classes, given the current situation with the pandemic?**

Response	Percent
In person only	24
Online only	40
Both in person and online	36
Note: Number of unweighted respondents = 704.	

**Question ED26. Thinking about the precautions your school is taking to prevent the spread of COVID-19, do you think they are taking:**

Response	Percent
Not enough precautions	11
About the right amount of precautions	80
Too many precautions	9
Note: Number of unweighted respondents = 704.	

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

Response	Percent
Yes	13
No	87
Note: Number of unweighted respondents = 2,621.	

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

Response	Percent
Humanities/arts	7
Social/behavioral sciences	8
Life sciences	3
Physical sciences/math	3
Computer/information sciences	8
Engineering	7
Education	8
Business/management	20
Health	11
Law	4
Vocational/technical training	7
Undeclared	5
Other	9
Note: Number of unweighted respondents = 9,060.	

**Question ED5. Overall, how would you say the lifetime financial benefits of your (current/most recent) educational program compare to its costs?**

Response	Percent
Financial benefits are much larger	15
Financial benefits are somewhat larger	17
About the same	43
Financial costs are somewhat larger	12
Financial costs are much larger	14
Note: Number of unweighted respondents = 2,755.	

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

Response	Percent
Chosen a different field of study	43
Attended a different school	37
Not attended college or completed less education	14
Completed more education	67
Note: Number of unweighted respondents = 2,482.	

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

Response	Percent
Financial benefits are much larger	38
Financial benefits are somewhat larger	24
About the same	21
Financial costs are somewhat larger	9
Financial costs are much larger	8
Note: Number of unweighted respondents = 6,305.	

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

Response	Percent
Chosen a different field of study	36
Attended a different school	24
Not attended college or completed less education	6
Completed more education	39
Note: Number of unweighted respondents = 6,305.	

**Question ED13. Are each of the following a reason why you did not attend college?**

Response	Percent
Too expensive	59
Childcare responsibilities	17
Needed to earn money or support family	40
Preferred to work	52
Did not think benefits of college were worth the cost	43
Illness or health issues	11
Note: Number of unweighted respondents = 512.	

**Question ED14. Are each of the following a reason why you did not complete your college degree?**

Response	Percent
Too expensive	53
Childcare responsibilities	19
Needed to earn money or support family	49
Preferred to work	48
Did not think the benefits of college were worth the cost	39
Illness or health issues	23
Low grades	23
Note: Number of unweighted respondents = 425.	

## Student Loans Section

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

Response	Percent
Yes	14
No	86
Note: Number of unweighted respondents = 11,874.	

### Question SL2. Think about the money you currently owe for your own education. Is this money you owe for that education on a:

Response	Percent
Student loan	96
Home equity loan	4
Credit card	19
Other loan	11
Note: Number of unweighted respondents = 1,647.	

### 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	12
\$5,000 to \$9,999	14
\$10,000 to \$14,999	11
\$15,000 to \$19,999	7
\$20,000 to \$24,999	9
\$25,000 to \$29,999	6
\$30,000 to \$39,999	7
\$40,000 to \$49,999	6
\$50,000 to \$74,999	10
\$75,000 to \$99,999	5
\$100,000 or above	10
Don't know	3
Note: Number of unweighted respondents = 1,647.	

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

Response	Percent
I am not currently required to make any payments on these loans	45
\$1 to \$99	8
\$100 to \$199	11
\$200 to \$299	10
\$300 to \$399	6
\$400 to \$499	4
\$500 to \$999	6
\$1,000 or above	3
Don't know	6

Note: Number of unweighted respondents = 1,647.

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

Response	Percent
Yes	12
No	88

Note: Number of unweighted respondents = 1,647.

**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	18
No	82

Note: Number of unweighted respondents = 10,227.

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

Response	Percent
Certificate or technical training	12
Associate degree	20
Bachelor's degree	65
Professional degree (e.g., MBA, MD, JD)	10
Master's degree or doctoral degree	19

Note: Number of unweighted respondents = 3,815.

**Question SL10. Do you currently owe any money used to pay for your spouse's or partner's education?**

Response	Percent
Yes	6
No	94
Note: Number of unweighted respondents = 8,172.	

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

Response	Percent
Yes	6
No	77
Do not have children or grandchildren	17
Note: Number of unweighted respondents = 10,126.	

**Question SL12. Is the money you owe for your child's or grandchild's education a student loan, 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	88
Home equity loan	9
Credit card	12
Other loan	11
Note: Number of unweighted respondents = 583.	

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

Response	Percent
Yes	27
No	73
Note: Number of unweighted respondents = 11,874.	

<b>Question K0. Do you think that your retirement savings plan is currently on track?</b>	
Response	Percent
Yes	40
No	42
Don't know	18
Note: Number of unweighted respondents = 7,879.	

<b>Question K2. Do you currently have each of the following types of retirement savings?</b>	
Response	Percent
401(k), 403(b), Keogh, or other defined contribution plan through an employer	55
Pension with a defined benefit through an employer that will pay a fixed monthly	22
IRA or Roth IRA	36
Savings outside a retirement account	52
Own a business or real estate that will provide income in retirement	10
Other retirement savings	13
Note: Number of unweighted respondents = 7,879.	

<b>Question K8B. When did you retire?</b>	
Response	Percent
Within the past year	8
1 or 2 years ago	11
3 or 4 years ago	12
5 years ago or more	68
Note: Number of unweighted respondents = 3,995.	

<b>Question K9. Were each of the following important to your decision to retire at the age that you did?</b>	
Response	Percent
Health problem	29
Wanted to do other things or spend time with family	49
Didn't like the work	14
Care for family members	15
Reached normal retirement age	45
Forced to retire or lack of available work	10
Note: Number of unweighted respondents = 3,995.	

**Question K10. Did factors related to COVID-19 contribute to you retiring when you did?**

Response	Percent
Yes	19
No	81
Note: Number of unweighted respondents = 762.	

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

Response	Percent
Less than \$10,000	19
\$10,000 to \$24,999	8
\$25,000 to \$49,999	7
\$50,000 to \$99,999	9
\$100,000 to \$249,999	13
\$250,000 to \$499,999	10
\$500,000 to \$999,999	9
Over \$1,000,000	11
Don't know	14
Note: Number of unweighted respondents = 10,060.	

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

Response	Percent
Very comfortable	15
Mostly comfortable	26
Slightly comfortable	33
Not comfortable	26
Note: Number of unweighted respondents = 6,068.	

**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	3
Yes, cashed out	4
Yes, both	1
No	92
Note: Number of unweighted respondents = 7,879.	

## Income and Consumption Section

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

Response	Percent
Wages, salaries, or self-employment income	67
Interest, dividends, or rental income	33
Social Security (including old age and DI)	27
Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program	5
Unemployment income	9
Pension	18
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Yes	36
No	64
Note: Number of unweighted respondents = 928.	

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

Response	Percent
\$0	7
\$1 to \$4,999	6
\$5,000 to \$14,999	7
\$15,000 to \$24,999	7
\$25,000 to \$39,999	10
\$40,000 to \$49,999	7
\$50,000 to \$74,999	14
\$75,000 to \$99,999	11
\$100,000 to \$149,999	14
\$150,000 to \$199,999	9
\$200,000 or higher	9
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Earned Income Tax Credit (EITC)	11
Supplemental Nutrition Assistance Program (SNAP or food stamps)	11
Women, Infants, and Children (WIC) nutrition program benefits	8
Housing assistance from government program	3
Free or reduced price school lunches	26

Note: Number of unweighted respondents = 2,666 (women, infants, and children (WIC) nutrition program benefits or free or reduced price school lunches) and 11,874 (all others).

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

Response	Percent
Roughly the same amount each month	72
Occasionally varies from month to month	20
Varies quite often from month to month	8

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Yes	30
No	70

Note: Number of unweighted respondents = 3,067.

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

Response	Percent
More than your income	16
The same as your income	29
Less than your income	55

Note: Number of unweighted respondents = 11,874.

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

Response	Percent		
	Increased	About the same	Decreased
Total monthly income	30	57	13
Total monthly spending	25	62	12

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Employer	45
Union	5
Friends or family	29
Internet research	32
News stories	23
Government agency	27

Note: Number of unweighted respondents = 1,001.

**Question CTC1. Have you received any monthly Child Tax Credit payments this year?**

Response	Percent
Yes	70
No	25
Don't know	5

Note: Number of unweighted respondents = 2,666.

**Question CTC2. How have you used the monthly Child Tax Credit payments that you received?**

Response	Percent
Paid off debt	21
Saved it	43
Spent on food	31
Spent on enrichment or education for child	14
Spent on rent, mortgage, or utilities	29
Spent on other things	34

Note: Number of unweighted respondents = 1,882.

**Question CTC3. How did you use the largest portion of the monthly Child Tax Credit payment that you received?**

Response	Percent
Paid off debt	10
Saved it	36
Spent on food	12
Spent on enrichment or education for child	7
Spent on other things for child	13
Spent on rent, mortgage, or utilities	17
Spent on other things	5
Note: Number of unweighted respondents = 1,882.	

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

Response	Percent
Free groceries or meals through a food pantry, religious, or community organization	10
Financial assistance from a religious or community organization	2
Financial assistance from friends or family members not living with you	8
Note: Number of unweighted respondents = 11,874.	

**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, educational expenses, student loans, car payments, or other expenses.**

Response	Percent
Yes	15
No	85
Note: Number of unweighted respondents = 11,874.	

## Investing and Gambling Section

**Question S15. Do you own any individual stock in publicly traded companies directly (i.e., not through a mutual fund or exchange traded fund (ETF))? Please also include any stock held in a 401(k) or other pension plan.**

Response	Percent
Yes	34
No	57
Don't know	9

Note: Number of unweighted respondents = 11,874.

**Question S15A. When did you first own individual stock in a publicly traded company?**

Response	Percent
2021	6
2020	8
2019	5
Before 2019	81

Note: Number of unweighted respondents = 4,422.

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

Response	Percent
Bought or held as an investment	11
Used to buy something or make a payment	2
Used to send money to friends or family	1

Note: Number of unweighted respondents = 11,874.

<b>Question S17. In the past year, did you:</b>	
Response	Percent
Spend any money on state lotteries, for example, buying Mega Millions, Powerball?	36
Participate in online sports gambling or online casino games?	4
Participate in gambling in person, such as at horse tracks, card rooms, bingo parlors, or casinos?	11
Note: Number of unweighted respondents = 11,874.	

## Emergency Fund Section

<b>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?</b>	
Response	Percent
Yes	59
No	41
Note: Number of unweighted respondents = 11,874.	

<b>Question EF2. If you were to lose your main source of income (for example, job or government benefits), could you cover your expenses for 3 months by borrowing money, using savings, or selling assets?</b>	
Response	Percent
Yes	35
No	65
Note: Number of unweighted respondents = 4,396.	

<b>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?</b>	
Response	Percent
Put it on my credit card and pay it off in full at the next statement	37
Put it on my credit card and pay it off over time	14
With the money currently in my checking/savings account or with cash	48
Using money from a bank loan or line of credit	2
By borrowing from a friend or family member	8
Using a payday loan, deposit advance, or overdraft	1
By selling something	6
I wouldn't be able to pay for the expense right now	11
Note: Number of unweighted respondents = 11,874.	

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

Response	Percent
Can't pay some bills	14
Able to pay all bills	86

Note: Number of unweighted respondents = 11,874.

**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
Could not pay some bills	12
Would still be able to pay all bills	88

Note: Number of unweighted respondents = 10,400.

**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	27
Credit card	42
Water, gas, or electric bill	34
Phone or cable bill	33
Car payment	19
Student loan	11
Other bills	32

Note: Number of unweighted respondents = 1,474.

**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	8
Credit card	48
Water, gas, or electric bill	19
Phone or cable bill	39
Car payment	15
Student loan	29
Other bills	51

Note: Number of unweighted respondents = 1,076.

## Health and Insurance Section

### Question VAC1. Have you received at least one dose of a COVID-19 vaccine?

Response	Percent
Yes	79
No	21

Note: Number of unweighted respondents = 11,874.

### Question VAC2. Please indicate the extent to which you either agree or disagree with each of the following statements.

Response	Percent				
	Strongly disagree	Slightly disagree	Neither agree nor disagree	Slightly agree	Strongly agree
I am completely confident that the COVID-19 vaccine is safe	15	8	17	18	41
The COVID-19 vaccine is effective	13	7	17	19	44
The COVID-19 vaccine is unnecessary for me	50	12	20	6	12
For me, it is inconvenient to get the COVID-19 vaccine	55	10	21	6	8
When I think about getting vaccinated, I weigh the benefits and risks to make the best decision possible	6	3	19	20	52
My getting vaccinated protects other people with a weaker immune system	11	5	19	15	50

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Prescription medicine	8
Seeing a doctor or specialist	13
Mental health care or counseling	8
Dental care	17
Follow-up care	8

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Yes	20
No	80

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
\$1 to \$499	20
\$500 to \$999	22
\$1,000 to \$1,999	19
\$2,000 to \$4,999	23
\$5,000 or higher	12
Don't know	4

Note: Number of unweighted respondents = 2,521.

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

Response	Percent
Yes	15
No	85

Note: Number of unweighted respondents = 11,874.

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

Response	Percent
Insurance through an employer or union	56
Insurance purchased directly from an insurance company	10
Medicare or Medicaid	34
TRICARE, VA, or other military or veteran's health care	6
Insurance purchased through a health insurance exchange	4
Any other health insurance	6

Note: Number of unweighted respondents = 11,874.

**Question E6C. Do you or someone in your immediate family currently have any unpaid legal expenses, fines, fees, or court costs?**

Response	Percent
Yes	4
No	96
Note: Number of unweighted respondents = 11,874.	

**Question E7. During the past 12 months, have you personally experienced discrimination or unfair treatment because of your race, ethnicity, age, religion, disability status, sexual orientation, gender, or gender identity?**

Response	Percent
Yes	10
No	90
Note: Number of unweighted respondents = 11,874.	

**Question E8. In the past 12 months, did you personally experience discrimination or unfair treatment while doing any of the following?**

Response	Percent
Working or applying for a job	40
Banking or applying for a loan	11
Interacting with the police or a government official	25
Receiving or scheduling medical care	18
Renting or buying a home	11
Shopping for goods or services, including restaurants	42
Other activities not listed (please specify)	21
Note: Number of unweighted respondents = 1,106.	

**Question E9. In the past 12 months, did you personally experience discrimination due to each of the following characteristics?**

Response	Percent
Race or ethnicity	64
Age	36
Religion	16
Disability status	17
Gender	41
Sexual orientation	14
Note: Number of unweighted respondents = 1,106.	

## Childhood Background Section

<b>Question CH2. What is the highest level of education that your mother completed?</b>	
Response	Percent
Less than high school degree	18
High school degree or GED	35
Some college but no degree	10
Certificate or technical degree	5
Associate degree	6
Bachelor's degree	13
Graduate degree	8
Don't know	6
Note: Number of unweighted respondents = 11,874.	

<b>Question CH3. What is the highest level of education that your father completed?</b>	
Response	Percent
Less than high school degree	19
High school degree or GED	29
Some college but no degree	9
Certificate or technical degree	5
Associate degree	4
Bachelor's degree	13
Graduate degree	10
Don't know	11
Note: Number of unweighted respondents = 11,874.	

## Financial Literacy Section

**Question FL0. Some people are fully prepared to take financial risks when they save or make investments, while others try to avoid taking financial risks. On a scale from 0 to 10, where 0 is not at all willing to take risks and 10 is very willing to take risks, what number would you (and/or your spouse or partner) be on the scale?**

Response	Percent
0 Not at all willing to take financial risks	16
1	5
2	8
3	11
4	9
5	20
6	11
7	11
8	6
9	2
10 Very willing to take financial risks	3

Note: Number of unweighted respondents = 11,874.

**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	
	Excluding “Don’t know”	Including “Don’t know”
True	15	4
False	85	43
Don’t know	n/a	53

Note: Number of unweighted respondents = 5,949 (Excluding “Don’t know”) and 5,925 (Including “Don’t know”).  
n/a Not applicable.

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

Response	Percent	
	Excluding “Don’t know”	Including “Don’t know”
More than today	6	3
Exactly the same	20	7
Less than today	74	64
Don’t know	n/a	26

Note: Number of unweighted respondents = 5,949 (Excluding “Don’t know”) and 5,925 (Including “Don’t know”).  
n/a Not applicable.

<b>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?</b>		
Response	Percent	
	Excluding "Don't know"	Including "Don't know"
More than \$102	81	70
Exactly \$102	12	6
Less than \$102	8	5
Don't know	n/a	19

Note: Number of unweighted respondents = 5,949 (Excluding "Don't know") and 5,925 (Including "Don't know").  
n/a Not applicable.

## Respondent Demographics

Summary statistics for demographics		
Demographic characteristic	Weighted percent	Unweighted percent
<b>Gender</b>		
Male	48	50
Female	52	50
<b>Age<sup>1</sup></b>		
18-29	20	15
30-44	26	21
45-59	24	25
60+	30	39
<b>Education</b>		
Less than high school	7	4
High school degree	24	19
Some college, no associate degree	25	23
Associate degree	9	9
Bachelor's degree or more	36	44
<b>Race/ethnicity</b>		
White, non-Hispanic	63	71
Black, non-Hispanic	12	10
Other, non-Hispanic	7	5
Hispanic	17	12
2+ races, non-Hispanic	1	3
<b>Family income</b>		
Less than \$25,000	26	23
\$25,000-\$49,999	16	17
\$50,000-\$99,999	25	27
\$100,000 or more	32	34
<b>Household income</b>		
Less than \$25,000	13	13
\$25,000-\$49,999	17	17
\$50,000-\$99,999	29	30
\$100,000 or more	41	40
<b>Marital status</b>		
Married	57	60
Not married	43	40
<b>Region</b>		
Northeast	17	17
Midwest	21	23
South	38	36
West	24	23

(continued)

Summary statistics for demographics— <i>continued</i>		
Demographic characteristic	Weighted percent	Unweighted percent
<b>Disability status</b>		
No disability	77	77
Disability	14	15
Note: Number of unweighted respondents = 11,874. <sup>1</sup> Mean weighted age = 48. Mean unweighted age = 52.		



Find other Federal Reserve Board publications ([www.federalreserve.gov/publications.htm](http://www.federalreserve.gov/publications.htm)) or order those offered in print ([www.federalreserve.gov/files/orderform.pdf](http://www.federalreserve.gov/files/orderform.pdf)) on our website. Also visit the site for more information about the Board and to learn how to stay connected with us on social media.



[www.federalreserve.gov](http://www.federalreserve.gov)

0522