

I. SAMPLE VARIABLES

- ~~KP standard demographics~~
- xsflag (1=Fresh; 2=Re-interview; 3=Oversample)
- xlflag (1=\$5, 2=\$10)

II. QUOTA CHECK BASED ON SAMPLE VARIABLES

NA

III. INTRODUCTION

[DISPLAY01]

OMB Control Number:

Expiration Date:

Additional information is available [here](#) on the OMB public reporting requirements.

The Federal Reserve Board is interested in learning more about the financial wellbeing and economic perceptions of the American people. The data collected in this survey will be used for research, analysis, and policymaking on consumer finances and household financial stability. A dataset containing anonymized responses may also be released publicly on the Federal Reserve Board's website. **We appreciate your participation in this survey. In appreciation for your completing this survey, you will be provided with the equivalent of [(IF XSFLAG=2 AND XIFLAG=2) INSERT: \$10 / if (xsflag=1 or 3) or (xsflag=2 and xlflag=1) insert: \$5] through the GfK rewards system.**

[IF "HERE" 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 28 minutes, including the time to gather data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0359), Washington, DC 20503.

IV. SCREENER

NA

V. MAIN QUESTIONNAIRE

SCRIPTER: Use default instruction text for each question type unless otherwise specified.

SCRIPTER: Do not prompt on all questions.

LIVING ARRANGEMENTS SECTION

Base: All respondents

[SHOW DISPLAY1 AND L0 ON THE SAME PAGE]

[DISPLAY1]

First, tell us a little about yourself.

Base: All respondents

[GRID, S ACROSS]

[SUPPRESS DEFAULT INSTRUCTIONS, INSTEAD SHOW: Please answer yes or no to each option]
L0. Do each of the following types of people currently live with you in your household?

DOWN:

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

ACROSS:

1. Yes
0. No

Base: L0_c = 1

[SP]

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

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

Base: (L0=d, e, f, or g) or (L0=c and L0A=2)

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

[GRID, S ACROSS]

L1. You indicated that you live with **[IF L0_E=1, INSERT: your parents,] [IF L0_E=1, INSERT: extended family members,] [IF L0_F=1, INSERT: a roommate,] [IF L0A=2, INSERT: adult children who are not in school,] [IF L0 CHECKED D, E, OR F OR L0A=2, INSERT: or] someone outside of your immediate family.**

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

Down

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

Across

1. Yes
0. No

GENERAL WELL-BEING SECTION

Base: All respondents

[GRID, S ACROSS]

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

DOWN

- a. Because of my money situation, I feel like I will never have the things I want in life
- b. I am just getting by financially

c. I am concerned that the money I have or will save won't last

ACROSS

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

Base: All respondents

[GRID, S ACROSS]

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

DOWN

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

ACROSS

1. Always
2. Often
3. Somewhat
4. Rarely
5. Never

Base: All respondents

[S]

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

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

Base: All respondents

[S]

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

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

Base: All respondents

[S]

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

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

Base: All respondents

[TEXTBOX, 500 CHARACTERS]

PROGRAMMING NOTE: TEXTBOX IS INTENTIONALLY LARGER THAN THE STATED LIMIT SO THAT RESPONDENT IS NOT FORCED TO REDUCE TEXT IF THEY WRITE TOO MUCH.

[O]

B10. In a couple of words (150 character max) please describe any important life event or experience in the past year that impacted your family's finances? If none please click the "None" box.

[TEXTBOX, 500 CHARACTERS]

<INSERT SPACE>

999 None [S]

EMPLOYMENT SECTION

Base: All respondents

[SHOW DISPLAY2 AND D1 ON THE SAME PAGE]

[DISPLAY2]

This section will ask some questions about your recent employment.

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

[GRID, S ACROSS]

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

Down

- a. Employed for someone else
- b. Self-employed or working for myself
- c. Temporarily laid off from a job that you have returned to or expect to return to

Across

1. Yes
0. No

Base: D1_a=1 or D1_b=1
(Employed or self-employed)

[S]

D1D. In the past month, were there any periods where you **did not have a job**?

1. Yes
0. No

Base: (D1_a=0 and D1_b=0) or D1D=1
(Not employed or had a period that did not have a job)

[S]

D1E. You reported that you were not employed [if D1D=1 insert: for some period in the] last month. During this time, were you **looking for a job**?

1. Yes
0. No

Base: All respondents

[S]

D1F. In the past month, did you either not have a job or work part-time for pay (rather than full-time) because you were taking care of children or maintaining your household?

1. Yes
0. No

Base: All respondents

[S]

D1G. In the past month, were you **enrolled as a student**?

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

**Base: (D1_a=0 and D1_b=0) or D1D=1
(Not employed or had a period that did not have a job)**

[S]

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

1. Yes
0. No

Base: All respondents

[S]

D1I. Do you consider yourself to be **retired**?

1. Yes
0. No

Base: D1_a=1 or D1_b=1

[S]

D3. Think about the main job that you had in the past month. In this job, did you:

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

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

[S]

D20. You indicated that you work part-time in the main job that you had in the past month. Do you want to work full-time?

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

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

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

[GRID, S ACROSS]

D21. Do each of the following contribute to your working part-time rather than full-time?

Down:

1. Business conditions or lack of hours needed by employer
2. Could only find part-time work
3. Child care
4. Other family or personal obligations
5. Health or medical limitations
6. School/training program

Across:

1. Yes
0. No

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

[S]

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

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

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

[S]

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

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

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

CREATE [DOV_D32]:

ASSIGN 1/3 OF RESPONDENTS DOV_D32 = "10%"

ASSIGN 1/3 OF RESPONDENTS DOV_D32 = "20%"

ASSIGN 1/3 OF RESPONDENTS DOV_D32 = "30%"

[S]

D32. If you could choose between a job that pays your current income from your main job consistently from month to month, or one where you can make **[INSERT: DOV_D32]** more on average but your hours and income will vary substantially from month to month, which would you prefer?

1. Current income consistently from month to month
2. **[INSERT: DOV_D32]** higher average income that varies from month to month

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

[S]

D33. Some people are in long term jobs and others are in temporary jobs that only last for a limited time or until the completion of a project. Provided the economy does not change and your job performance is adequate, could you stay in your main job for at least the next 6 months?

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

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

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

[GRID, S ACROSS]

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

DOWN

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

ACROSS

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

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

[GRID, S ACROSS]

In thinking about the quality of a job and its benefits package, how important to you is it that your employer offer each of the following benefits?

DOWN

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

ACROSS

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

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

[S]

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

- 1. Very satisfied

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

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

[S]

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

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

Base: D1I = 0 or refused
(Not retired)

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

[GRID, S ACROSS]

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

DOWN:

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

ACROSS:

1. Yes
0. No

Base: D1I = 0 or refused
(Not retired)

[S]

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

1. Optimistic
2. Pessimistic
3. Not Sure

Base: D1_a=1 or D1_b=1
(Employed or self employed)

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

[GRID, S ACROSS]

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

DOWN:

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

ACROSS:

1. Yes
0. No

Base: PPMARIT = 1 or 6
(Married or living with partner)

[S]

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

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

GIG ECONOMY / INFORMAL WORK

Base: All respondents

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

[GRID, S ACROSS]

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

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

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

DOWN:

- a. Babysitting, child care services, dog walking, and/or house sitting
- b. Disabled adult and/or elder care services
- c. House cleaning, house painting, yard work, landscaping, and/or other property maintenance work
- d. Providing personal services to individuals, such as picking up their dry cleaning, helping people move, running errands, booking travel, etc.

ACROSS:

1. Yes
0. No

Base: All respondents

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

[GRID, S ACROSS]

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

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

DOWN:

- a. Completing online tasks through websites, such as Amazon Services, Mechanical Turk, Fiverr, Task Rabbit, or YouTube. Such tasks might include editing documents, reviewing resumes, writing songs, creating graphic designs, rating pictures, posting videos, blog posts, etc.
- b. Renting out property, such as your car, your place of residence, or other items you own, through websites, newspaper ads, flyers, etc.
- c. Selling new/used goods, handcrafts, etc., on-line through eBay, Craigslist, or other websites
- d. Other online **paid** activities (do **not** include taking GfK Surveys). Please Specify: **[text box]**

ACROSS:

1. Yes
0. No

Base: All respondents

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

[GRID, S ACROSS]

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

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

DOWN:

- a. Selling goods (such as food, handcrafts, etc.) or services at flea markets, swap meets, garage sales, mobile vans/trucks, stalls/kiosks or other temporary physical outlets/locations
- b. Selling used goods (such as clothes, wedding dresses, handcrafts, etc.) at consignment shops or thrift stores
- c. Any other **paid** activities that you have not yet mentioned (do **not** include taking GfK Surveys). Please specify: **[text box]**

ACROSS:

- 1. Yes
- 0. No

**Base: Any response in (GE1, GE2 or GE3 = yes)
(Performed gig economy work)**

[M]

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

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

Base: At least one answer selected to GE10

If respondent selected more than 1 answer in Ge10, insert answer options select in GE10 as answer options for GE11

If respondent only selected one answer option in Ge10, auto punch that as the answer for GE11 and do not ask Ge11

[S]

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

- 1. To earn money as a primary source of income
- 2. To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income
- 3. To earn extra money to help family members
- 4. To maintain existing job-related skills
- 5. To acquire new job-related skills
- 6. To network/meet people
- 7. Just for fun (as a hobby)
- 8. **[If text entered in D10 then insert that as the answer option / if D10_h=1 but no text inserted, then insert: Other]**

**Base: Any response in (GE1, GE2 or GE3 = yes)
(Performed gig economy work)**

[Q]

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

- a. How much time do you **usually** spend per month on occasional paid work activities or side jobs, other than your primary job?

_____ hours per month [range: 0-720]

- b. About how much of your monthly income do you [IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner] **usually** get from occasional paid work activities or side jobs? For example, 10% of your income, or 60% of your income.

_____ % of overall income [range: 0-100]

Base: Any response in (GE1, GE2 or GE3 = yes)
(Performed gig economy work)

[S]

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

1. More
2. Less
3. About the same

Base: Any response in (GE1, GE2 or GE3 = yes)
(Performed gig economy work)

[S]

GE30. To what extent have occasional paid work activities or side jobs helped you to offset any negative effects of unemployment, loss of working hours, loss of benefits, or frozen wages in a formal job in the last year?

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

Base: Any response in (GE1, GE2 or GE3 = yes)
(Performed gig economy work)

[S]

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

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

Base: Any response in (GE1, GE2 or GE3 = yes)
(Performed gig economy work)

[S]

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

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

Base: PPAGE<=30

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

[GRID, S ACROSS]

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

DOWN

- a. Apprenticeship or internship
- b. Volunteer work
- c. Bartering (Work done in exchange for an item or service of similar value)
- d. Other (Please Specify): **Text Box**

ACROSS:

- 1. Yes
- 0. No

YOUNG WORKERS

Base: D1_a=1 and PPAGE<=30
(Young adults employed for someone else)

[S]

YW1. Thinking about your main job, how qualified would you say you are for performing the tasks required in this job? Do you think you are:

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

Base: D1_a=1 and PPAGE<=30
(Young adults employed for someone else)

[S]

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

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

Base: PPAGE<=30
(Young adults)

[S]

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

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

GENERAL HOUSING

Base: All respondents

[SHOW DISPLAY3 AND GH1 ON THE SAME PAGE]

[DISPLAY3]

This section will ask some questions about your housing situation.

[S]

GH1. Which one of the following best describes your housing arrangement where you currently live?

- 1. I [IF PPMARIT=1, INSERT: (and/or my spouse) / IF PPMARIT=6, INSERT: (and/or my partner)] own [IF PPMARIT=1 OR 6, INSERT: our, ELSE INSERT: my] home with a mortgage or loan.
- 2. I [IF PPMARIT=1, INSERT: (and/or my spouse) / IF PPMARIT=6, INSERT: (and/or my partner)] own [IF PPMARIT=1 OR 6, INSERT: our, ELSE INSERT: my] home free and clear (without a mortgage or loan).
- 3. I [IF PPMARIT=1, INSERT: (and/or my spouse) / IF PPMARIT=6, INSERT: (and/or my partner)] pay rent.

4. I **[IF PPMARIT=1, INSERT: (and/or my spouse) / IF PPMARIT=6, INSERT: (and/or my partner)]** don't own **[IF PPMARIT=1 OR 6, INSERT: our, ELSE INSERT: my]** home or pay rent.

Base: All respondents

[Q WITH S, RANGE 1900 TO 2017]

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

[NUM BOX 1900-2017]

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

Base: All respondents

[GRID, S ACROSS]

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

DOWN:

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

ACROSS:

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

Base: All Respondents

[GRID, S ACROSS]

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

DOWN

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

ACROSS

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

RENT SECTION

Base: (GH1 = 3 or GH1 = 4) AND (GH2 >= 2016)

(Non-homeowners who moved recently)

[S]

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

- 0. No

1. Yes, and I still own that home
2. Yes, and I sold that home

Base: (GH2>=2016) AND (R4=0 or refused)
(Non-homeowners who moved recently and did not own previous home)

[M]

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

1. Yes
0. No

Base: (GH2>=2016) AND (R4=0 or refused) AND (R5A=0 or refused)
(Non-homeowners who moved recently and did not own previous home)

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

[GRID, S ACROSS]

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

DOWN

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

ACROSS

1. Yes
0. No

Base: (GH2>=2016) AND (R4=1 or 2)
(Non-homeowners who moved recently and owned previous home)

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

[GRID, S ACROSS]

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

DOWN

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

ACROSS

1. Yes
0. No

Base: (GH1 = 3)
(Renters)

[S]

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

1. Yes
0. No

Base: (GH1 = 3) and (R7=1)

(Renters who had a problem with their housing unit)

[S]

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

- 1. Yes
- 0. No

Base: (GH1 = 3) and (R8=1)

(Renters who had a problem with their housing unit that they contacted landlord about)

[S]

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

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

Base: GH1 = 3

(Renters)

[S]

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

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

MORTGAGE SECTION

Base: GH1 = 1

(Homeowners with a mortgage)

[S]

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

- 1. Yes
- 0. No

Base: GH1 = 1

(Homeowners with a mortgage)

[S]

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

- 1. less than \$500
- 2. \$500 to \$749
- 3. \$750 to \$999
- 4. \$1000 to \$1,249
- 5. \$1,250 to 1,499

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

BANKING SECTION

Base: All respondents

[SHOW DISPLAY4 AND BK1 ON THE SAME PAGE]

[DISPLAY4]

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

[S]

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

- 1. Yes
- 0. No

Base: All respondents

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

[GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: BK1 = 1

(Has a bank account)

[S]

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

- 1. Yes
- 0. No

CREDIT APPLICATION SECTION

Base: all respondents

[S]

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

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

Base: all respondents

[S]

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

- 1. Yes
- 0. No

Base: A0=1

(Those who applied for credit)

[M]

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

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

Base: A0=0

(Those who did not apply for credit)

[S]

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

- 1. Yes
- 0. No

Base: A0=1 OR -1 (Refused)

(Those who applied for credit)

[GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: A0B=1

(Those who did not apply for credit but desired credit)

[S]

A2. You indicated that you **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]** desired credit in the past 12 months but did not submit a credit application. Was this because you thought that you might be turned down or denied credit?

- 1. Yes
- 0. No

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

[M]

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

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

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

CREDIT CONDITION SECTION

Base: All respondents

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

[GRID, S ACROSS]

FM10. People use a variety of methods to manage their finances. Do you do any of the following to guide how your money gets spent each month?

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: FM1_a = 1 or FM1_b = 1
(Use a budget or track spending)

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

[GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

CREDIT CONDITION SECTION

Base: all respondents

[S]

C2A. Do you have at least one credit card?

- 1. Yes
- 0. No

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

[S]

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

- 1. Yes
- 0. No

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

[S]

C3A. Do you **[IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]** currently have more, less, or about the same amount of credit card debt than you had 12 months ago?

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

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

[S]

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

- 1. Yes
- 0. No

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

[S]

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

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

3. Most or all of the time

**Base: C4A=1, 2, 3 or refused
(Has a credit card, carried unpaid balance in the past year)**

[S]

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

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

EDUCATION SECTION

Base: all respondents

[SHOW DISPLAY5 AND ED0 ON THE SAME PAGE]

[DISPLAY5]

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

[S]

ED0: What is the highest level of school you have completed or the highest degree you have received?

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

CREATE [DOV_ED]:

IF ED0 = 5 DOV_ED = "Associate Degree"

IF ED0 >= 6 DOV_ED = "Bachelor's Degree"

**Base: D1G=1 or 2
(Current student)
(Note: response numbers intentionally do not start at 1 in order to align with ED0)**

[S]

ED0B: You previously indicated that you were enrolled as a student in the past month. What type of program are you enrolled in?

2. High school or GED program
3. Non-degree training program
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

**Base: (ED0=2 or ED0=4 or ED0=5) and (D1G=0)
(High school only and not enrolled in college OR certificate or associate degree and not currently enrolled)**

[S]

ED0D: Are there any educational programs beyond high school that you started, but did not complete or transfer to another school and are no longer enrolled in?

1. Yes
0. No

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

[S]

ED1. Which one of the following broad categories best describes your [IF ED0A=1, INSERT: current / IF ED0A=0 OR ED0A=REFUSED, INSERT: most recent] educational program?

1. Humanities
2. Social/behavioral sciences
3. Life sciences
4. Physical sciences/math
5. Computer/information sciences
6. Engineering
7. Education
8. Business/management
9. Health
10. Law
11. Vocational/technical training
12. Undeclared
13. Other (Please specify): [TEXTBOX]

Base: (ED0=3 or 4) or (ED0=2 and (D1G=1 or 2)) or (ED0=2 and ED0D=1)
([Some college or certificate] OR [high school degree and either enrolled in college or dropped out])

[DROPDOWN]

ED2A. In what state is the school that you [IF ED0A=1, INSERT: currently attend / IF ED0A=0 OR ED0A=REFUSED, INSERT: attended for your most recent educational program] located? If the school is not located in the United States, please select "International" from the bottom of the list.

[DROPDOWN BOX with 50 states + DC + the term "international"]

ED2B. What is the name of the school you [IF ED0A=1, INSERT: currently attend / IF ED0A=0 OR ED0A=REFUSED, INSERT: attended for your most recent educational program]?

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

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

Other school not listed: [Text Box]

Base: ((ED0=3 or 4) and (D1G=0)) or (ED0=2 and ED0D=1)
([Some college or certificate] OR [high school degree and either enrolled in college or dropped out])

[Q]

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

_____ [NUM BOX, RANGE 1900 – 2016]

Base: PPAGE<=30 and (ED0=5) and (ED0D=1)
(Started educational program but did not complete; Associate degree only since other levels asked above)

[S]

ED4A. In what year did you **last** attend the educational program that you started but did not complete?

_____ **[NUM BOX, RANGE 1900 – 2016]**

**Base: (PPAGE<=30) AND (ED0D=1 OR ED0=3) AND D1G=0
(Started an educational program but did not complete it and not currently enrolled)**

[S]

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

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

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

[S]

ED5. Overall, how would you say the lifetime financial benefits of your **[IF ED0A=1, INSERT: current / IF ED0A=0 OR ED0A=REFUSED, INSERT: most recent]** educational program compare to its financial costs?

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

**Base: ((ED0=3 or 4) and (D1G=0)) or (ED0=2 and ED0D=1)
([Some college or certificate] OR [high school degree and either enrolled in college or dropped out])**

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

[GRID, S ACROSS]

ED6. Knowing what you know now about the benefits and costs of your education, 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. Completed less education
- d. Completed more education
- e. Chosen not to attend college

ACROSS

1. Yes
0. No

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

[DROPDOWN]

ED7A. In what state is the school that you received your **[DOV_ED]** located? If the school is not located in the United States, please select "International" from the bottom of the list.

[DROPDOWN BOX with 50 states + DC + the term "international"]

[DROPDOWN]

ED7B. What is the name of the school from which you received your [DOV_ED]?

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

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

Other school not listed: [Text Box]

Base: ED0 = 5, 6, 7, 8, or 9
(Bachelor's degree or above)

[Q]

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

[NUM BOX, RANGE 1900 – 2016]

Base: ED0 = 5, 6, 7, 8, or 9
(Bachelor's degree or above)

[S]

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

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

Base: ED0 = 5, 6, 7, 8, or 9
(Bachelor's degree or above)

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

[GRID, S ACROSS]

ED11. Knowing what you know now about the benefits and costs of your education, 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. Completed less education
- d. Completed more education
- e. Chosen not to attend college

ACROSS

1=Yes

0=No

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

[M, RANDOMIZE A-F]

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

- a. Too expensive
- b. Child care responsibilities
- c. Supported or cared for parents or siblings
- d. Needed to earn money
- e. Wanted to work
- f. Simply was not interested in college

- g. Was not admitted
- h. Did not think benefits of attending college were worth the cost
- i. Other: [TEXTBOX]_____

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

[M, RANDOMIZE A-F]

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

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

STUDENT LOANS SECTION

Base: All respondents

[S]

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

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

- 1. Yes
- 0. No

Base: SL1 = 1

[GRID, S ACROSS]

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

DOWN:

- a. Student Loan
- b. Home Equity Loan
- c. Credit Card
- d. Other Loan (Please specify): [textbox]

ACROSS:

- 1. Yes
- 0. No

Base: SL2_a=1 or SL2_b=1 or SL2_c=1 or SL2_d=1

[S]

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

- 1. Less than \$5,000
- 2. \$5,000 to \$9,999
- 3. \$10,000 to \$14,999
- 4. \$15,000 to \$19,999
- 5. \$20,000 to \$24,999
- 6. \$25,000 to \$29,999

7. \$30,000 to \$39,999
8. \$40,000 to \$49,999
9. \$50,000 to \$74,999
10. \$75,000 to \$99,999
11. \$100,000 or above

<insert space>

-2. Don't know

Base: SL1 = 1

[S]

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

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

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

<insert space>

-2. Don't know

Base: SL1 = 1

[S]

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

1. Yes
0. No

Base: SL1 = 0 or refused

[S]

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

1. Yes
0. No

Base: SL1 = 1 or SL7=1

[GRID, S ACROSS]

SL8. Still thinking about the money you borrowed to pay for your own education, did you borrow money for each of the following educational programs (including any loans which you have completely repaid)?

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 PPMARIT=1 OR 6

[S]

SL10. Do you currently owe any money used to pay for your [IF PPMARIT=1, INSERT: spouse's / IF PPMARIT=6, INSERT: partner's] education? Please only include any loans on which you are a co-signer that were used to pay for their education beyond high school (including student loans, home equity loans, or credit cards paid off over time).

- 1. Yes
- 0. No

Base: IF PPAGE GE 30

[S]

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

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

Base: IF SL11=1

[GRID, S ACROSS]

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

DOWN:

- A. Student Loan
- B. Home Equity Loan
- C. Credit Card
- D. Other Loan (Please specify): [textbox]

ACROSS:

- 1. Yes
- 0. No

RETIREMENT PLANNING

Base: (D11 = 0 or Refused)

(Not Retired)

[SHOW DISPLAY6 AND K0 ON THE SAME PAGE]

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

[DISPLAY6]

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

Base: (D11 = 0 or Refused)

(Not Retired)

[S]

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

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

Base: (D11 = 0 or Refused)

(Not Retired)

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

[GRID, S ACROSS]

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

DOWN:

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

ACROSS:

1. Yes
0. No

Base: (K2_a, K2_c, or K2_d=1)

(Not retired, Has self-directed retirement savings)

[S]

DC4: How comfortable are you with making your own investment decisions in your retirement accounts (including IRA, 401(k), 403(b), Thrift, or other retirement accounts where you choose the investments for yourself)?

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

Base: (D1I = 0 or Refused)

(Not Retired)

[S]

K5A. In the past 12 months, have you borrowed money from or cashd out (permanently withdrawn) money from any of your retirement savings accounts?

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

Base: (D1I = 1)

Show Display 6A and K8A on the same screen

(Retired)

[DISPLAY6A]

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

[Q WITH S, RANGE 25 TO PPAGE]

[ALLOW RESPONDENT TO EITHER TYPE ANSWER IN NUMBER BOX OR CHECK DON'T KNOW, PROMPT WITH THE FOLLOWING IF BOTH: Please enter an answer in the number box OR check Not Sure.]

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

[NUM BOX 17-PPAGE]

<INSERT SPACE>
-2 Not Sure [S]

Base: (D1I = 1)
(Retired)

[GRID, S ACROSS]

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

DOWN

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

ACROSS

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

Base: (D1I = 1)
(Retired)

[GRID, S ACROSS]

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

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

DOWN:

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

ACROSS:

1. Yes
0. No

INCOME AND CONSUMPTION SECTION

[SHOW DISPLAY7 AND I0 ON THE SAME PAGE]

[DISPLAY7]

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

Base: All respondents

[S]

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

DOWN:

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

ACROSS:

- 1. Yes
- 0. No

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

[S]

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

- 1. Yes
- 0. No

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

[S]

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

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

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

Base: All respondents

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

[GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: All respondents

[S]

I9. In the past 12 months, which one of the following best describes how your **[IF PPMARIT=1, INSERT: and your spouse's / IF PPMARIT=6, INSERT: and your partner's]** **income** changes from month to month, if at all?

- 1. Roughly the same amount each month
- 2. Roughly the same most months, but some unusually high or low months during the year
- 3. Often varies quite a bit from one month to the next

Base: (I9 = 2 or 3)

[S]

I12. In the past 12 months, did you **[IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]** have any months where you struggled to pay your bills because your income was lower than normal?

- 1. Yes
- 0. No

Base: All respondents

[S]

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

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

FINANCIAL SUPPORT FROM OUTSIDE THE HOME

Base: All respondents

[S]

FS10. Does anyone living outside of your household (such as a parent, child, or other relative) provide you with regular financial support, or help you with any bill payments including rent, student loans, car payments, or other bills?

- 1. Yes
- 0. No

Base: FS10=1

(Receive financial support)

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

[GRID, S ACROSS]

FS20. Do you receive help with each of the following expenses or receive the following types of financial assistance from people living outside of your household?

Down

- a. Rent or mortgage
- b. Student loan bill
- c. Car payment
- d. Money on a regular basis to use for any purpose
- e. Money occasionally as needed to use for any purpose
- f. Other bills or expenses [Please specify]

Across

- 1. Yes
- 0. No

**Base: FS10=1
(Receive financial support)**

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

[GRID, S ACROSS]

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

DOWN

- a. Parent(s)
- b. My adult child
- c. Other relatives
- d. Friends
- e. Other [Please specify]

ACROSS

- 1. Yes
- 0. No

Base: All respondents

[S]

FS40. Do you **provide** to anyone living outside of your household (such as a parent, child or other relative) regular financial support, or help them with any bill payments including student loans, rent, car payments, cell phone, or other bills?

- 1. Yes
- 2. No

EMERGENCY FUND SECTION

[SHOW DISPLAY8 AND EF1 ON THE SAME PAGE]

[DISPLAY8]

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

Base: All respondents

[S]

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

- 1. Yes
- 0. No

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

[S]

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

- 1. Yes
- 0. No

Base: All respondents

[M]

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

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

Base: All respondents

[S]

EF5A. Do you expect to be able to pay all of your bills in full this month?

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

Base: EF5A=1

[S]

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

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

Base: EF5A=0 (unable to pay all bills this month)

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

[GRID, S ACROSS]

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

DOWN:

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

ACROSS:

- 1. Yes
- 0. No

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

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

[GRID, S ACROSS]

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

DOWN:

- a. Rent or mortgage
- b. Credit card

- c. Water, gas, or electric bill
- d. Phone or cable bill
- e. Car payment
- f. Student loan
- g. Other [Please specify]

ACROSS:

- 1. Yes
- 0. No

HEALTH AND INSURANCE SECTION

Base: All respondents

[GRID, S ACROSS]

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

E1. During the past 12 months, was there a time when you needed any of the following, but didn't get it because you couldn't afford it?

DOWN:

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

ACROSS:

- 1. Yes
- 0. No

Base: All respondents

[S]

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

- 1. Yes
- 0. No

Base: E2=1

(Had major medical expense)

[Q]

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

#[NUMBER BOX 0-9999999]

Base: E2=1

(Had major medical expense)

[S]

E2B: Do you currently have an unpaid balance or owe any debt related to the unexpected major medical expenses that you had in the past 12 months?

- 1. Yes
- 0. No

Base: All respondents

[GRID, S ACROSS]

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

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

FINANCIAL HARDSHIP SECTION

Base: All respondents

[GRID, S ACROSS]

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

X2. Have you and your family living with you experienced financial hardship due to each of the following events in the past 12 months?

Down

- a. I lost a job
- b. I had my work hours and/or pay reduced
- c. My spouse/partner lost a job **[DISPLAY IF PPMARIT=1 OR PPMARIT==6]**
- d. My spouse/partner had their work hours and/or pay reduced **[DISPLAY IF PPMARIT=1 OR PPMARIT==6]**
- e. Divorce
- f. Major unexpected expenses [Please specify]
- g. Other [Please specify]

Across

- 1. Yes
- 0. No

Base: X2=1 for at least one answer

Only show choices a-g where respondent answered "yes" to X2

[GRID, S ACROSS]

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

Down

- a. I lost a job
- b. I had my work hours and/or pay reduced
- c. My spouse/partner lost a job
- d. My spouse/partner had their work hours and/or pay reduced
- e. Divorce
- f. Major unexpected expenses [Please specify]
- g. Other [Please specify]

Across

- 1. None
- 2. A little strain
- 3. Moderate strain

4. Substantial strain

CHILDHOOD BACKGROUND SECTION

[SHOW DISPLAY9 AND CH0 ON THE SAME PAGE]

[DISPLAY9]

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

Base: xsflag=1 or 3
(Fresh respondents)

[TEXT BOX]

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

- a. City and State: [Text box]
- b. Zip Code: [Text Box]

Base: xsflag=1 or 3
(Fresh respondents)

[GRID, S ACROSS]

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

DOWN

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

ACROSS

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

Base: PPAGE<=30 and xsflag=1 or 3
(Fresh respondents)

[GRID, S ACROSS]

[SHOW THIS TEXT INSTEAD OF DEFAULT INSTRUCTIONS: Please answer yes, no, or don't know to each option]

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

Down

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

Across

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

Base: xsflag=1 or 3
(Fresh respondents)

[S]

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

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

**Base: xsflag=1 or 3
(Fresh respondents)**

[S]

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

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

FINANCIAL LITERACY SECTION

[SHOW DISPLAY10 AND FL1 ON THE SAME PAGE]

[DISPLAY10]

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

Base: All respondents

[S]

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

"Housing prices in the US can never go down."

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

Base: All respondents

[S]

FL2. Do you think the following statement is true or false?

"Buying a single company's stock usually provides a safer return than a stock mutual fund."

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

Base: All respondents

[S]

[RANDOMIZE 1-4]

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

1. Stocks
2. Bonds
3. Savings accounts

- 4. Precious metals
- 2. Don't know

Base: All respondents

[S]

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

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

[INSERT STANDARD CLOSE]

End of survey

Additional questions that are not planned for 2017 but are likely to be asked in one or more future survey

L2. Could you **[IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]** afford to live on your own in your current neighborhood if you had to?

4. Definitely Yes
3. Probably Yes
2. Probably No
1. Definitely No

[S]

L3. Would you **[IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]** prefer to live on your own if you could afford to?

1. Yes
0. No

[S]

B6A. Thinking about your family when you were growing up (under age 17), would you say your family during that time was generally pretty well off financially, about average, poor, or did it vary?

4. Pretty well off financially
3. About average
2. Poor
1. It varied

[S]

D7. Thinking about the raise you received in the past 12 months, how did this raise compare to changes in your living expenses over that period?

1. It failed to keep up with changing living expenses
2. It was in-line with changes in living expenses
3. It exceeded changes in living expenses

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

[GRID, S ACROSS]

D8. How much do each of the following impact your ability to work for pay or work as much as you would like?

DOWN

- a. Child-care responsibilities
- b. Caretaking responsibilities for someone other than a child (such as a parent)
- c. Health problems of my own
- d. Difficulty arranging transportation to or from work
- e. **(DISPLAY IF D1_A=1)** Employer's restrictions for how many hours I work
- f. **(DISPLAY IF D1_A=1)** Employer sets or schedules the times or shifts that I work

ACROSS

0. No impact
1. Minor impact
2. Moderate impact

3. Severe impact

[M]

[RANDOMIZE a-f]

R1. Please select all the reasons below for why you rent your home rather than own your home.

- a. It's cheaper to rent than own a home
- b. Owning a home is a bigger financial risk
- c. It's more convenient to rent (for example you can move easily)
- d. I plan on moving in the near future
- e. I can't qualify for a mortgage to buy a home
- f. I can't afford the down payment to buy a home
- g. I simply prefer to rent
- h. I'm currently looking to buy a home
- i. Other (Please specify): [TXT] _____

[M]

R5D. Please select all of the reasons that you moved to your current home in [INSERT GH2 RESPONSE IN NORMAL FONT]?

- a. Rent increased at previous home or apartment [display if R4=0 or refused]
- b. Landlord would not fix things at previous home or apartment [display if R4=0 or refused]
- c. To save money
- d. Better quality or larger home
- e. Closer to work or school
- f. Better quality neighborhood or schools
- g. Relocated to a new city
- h. Change in family status (e.g. marriage, divorce, children)
- i. Other (Please Specify): [TEXTBOX]

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

[GRID, S ACROSS]

R6. When you rented your current home, were each of the following part of the rental application process?

DOWN

- a. Documentation of employment or income
- b. Payment of a security deposit
- c. Payment of an application fee
- d. Request for references
- e. Request to run a credit check
- f. Request to run a criminal background check

ACROSS

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

[S]

R9. Do you **[IF PPMARIT=1, INSERT: (and/or your spouse) / IF PPMARIT=6, INSERT: (and/or your partner)]** expect to purchase a home in the next 5 years?

- 4. Definitely Yes
- 3. Probably Yes
- 2. Probably No
- 1. Definitely No
- 2. Don't know

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

R10. Are each of the following reasons that you expect to buy a home in the next 5 years?

ACROSS

- a. Will have saved enough for a down-payment
- b. Will be more certain about job
- c. Will be more certain about location or where to live
- d. Will have a higher income
- e. Change in family circumstances (e.g. marriage, divorce, children)
- f. Other (Please specify): **[TXT]**_____

DOWN

- 1. Yes
- 0. No

[M]

[RANDOMIZE a-f]

H0. Please select all the reasons below for why you own your home rather than rent.

- a. It's cheaper to own than rent a home
- b. Owning a home is a good financial investment
- c. Certainty about monthly payments
- d. Building equity with payments
- e. Don't like to move
- f. Less rules / able to customize house
- g. Simply prefer to own
- h. Other (Please specify):**[TXT]**_____

[S]

H6. Prior to purchasing your current home did you **[IF PPMARIT=1, INSERT: or your spouse / IF PPMARIT=6, INSERT: or your partner]** ever own another house?

- 1. Yes
- 0. No

[M]

H7. In addition to your mortgage, please select all the sources below that you used to fund the home purchase when you bought your current home:

- a. Proceeds from sale of previous home
- b. Personal savings
- c. Loan or gift from family/friends
- d. Second mortgage
- e. Financial assistance from a government program or non-profit organization
- f. None **[S]**
- g. Other (Please Specify): **[TEXTBOX]**

[S]

BK5. Suppose that you were making a \$10 purchase at a local store. How would you most commonly expect to pay for this purchase?

- a. Cash
- b. Check
- c. Credit card
- d. Debit card
- e. Prepaid card
- f. Money order
- g. Mobile app
- h. Other **[text box]**: _____

[S]

A0C. The most recent time that you applied for credit, did you submit the signed application to the bank or lender:

- a. In person at a bank branch or lender's office
- b. By mail or delivery service (e.g., USPS, FedEx, UPS)
- c. Over e-mail
- d. Through the bank or lender's website or app or through an electronic delivery service (e.g. DocuSign)
- e. Via fax
- f. Other [Please Specify]

Base: all respondents

[S]

C1. If you had to guess, do you think your current credit score (such as a FICO score) is:

- 5. Excellent
- 4. Very good
- 3. Good
- 2. Fair
- 1. Poor
- 2. Don't know my score or how to rate it

[GRID, S ACROSS]

ED12. How important was the advice or opinion of each of the following types of people when you were deciding whether to attend college **[if ED0>=3 or ED0A=1 or ED0C=1, INSERT: and what school to attend]**?

DOWN

- a. Parents
- b. Siblings, aunts, uncles, or other relatives
- c. Friends

- d. High school teachers or counselors
- e. Faculty or representatives of a college
- f. Employer
- g. Religious leader
- h. Other (Please Specify): **[Textbox]**

ACROSS

- 5. Very important
- 4. Moderately important
- 3. Slightly important.
- 2. Not important
- 1. No advice from person

[RANGE FOR ALL NUMBER BOXES: \$0 to \$999,999]

[SHOW IN A GRID FORMAT]

SL3. Thinking specifically about the money that you owe for your own education, please tell us the total amount that you **currently** owe on each of these loans. If you don't know an exact amount, an estimate is fine.

- a. **[IF SL2_A=1]** Student Loan \$_____ **[NUMBER BOX]**
- b. **[IF SL2_B=1]** Home Equity Loan \$_____ **[NUMBER BOX]**
- c. **[IF SL2_C=1]** Credit Card \$_____ **[NUMBER BOX]**
- d. **[IF SL2_D=1]** Other Loan \$ _____ **[NUMBER BOX]**

- e. Total **[SUM OF A-D]** \$_____ **[NUMBER BOX]**

[GRID, S ACROSS]

I3. In the past 12 months, did you **[IF PPMARIT=1, INSERT: and your spouse / IF PPMARIT=6, INSERT: and your partner]** do each of the following to cover spending that exceeded your income?

DOWN

- a. Spend out of your savings
- b. Borrow / take-on debt
- c. Rely on family or friends
- d. Other (Please describe): **[Text box]** _____

ACROSS

- 1. Yes
- 0. No

[M; RANDOMIZE; A-F]

I10. Please indicate whether each of the following is a reason that your **[IF PPMARIT=1, INSERT: and your spouse's / IF PPMARIT=6, INSERT: and your partner's]** income changed from month to month in the past year:

- a. Bonuses
- b. Commissions
- c. Seasonal employment
- d. Irregular work schedule (i.e. your work hours change from week to week)
- e. Periods of unemployment
- f. Investment Income
- g. Other (Please Specify): **[TEXTBOX]**

[GRID, S ACROSS]

[Suppress default instructions]

E6. Do you currently have **serious difficulty** with any of the activities listed below due to a physical, mental, or emotional condition?

Please do not include difficulties resulting from a temporary condition such as pregnancy or a short-term injury.

DOWN:

- a. Do you have serious difficulty hearing or serious difficulty seeing even with glasses (including being blind or deaf)?
- b. Because of a physical, mental, or emotional condition, do you have serious difficulty concentrating, remembering, or making decisions?
- c. Do you have serious difficulty walking or climbing stairs?

ACROSS:

1. Yes
0. No

[GRID]

[Suppress default instructions]

E7. Do you currently have a health problem or disability which prevents you from working or which limits the kind or amount of work that you can do?

1. Yes
0. No

[TEXTBOX, 500 CHARACTERS]

PROGRAMMING NOTE: TEXTBOX IS INTENTIONALLY LARGER THAN THE STATED LIMIT SO THAT RESPONDENT IS NOT FORCED TO REDUCE TEXT IF THEY WRITE TOO MUCH.

[O]

X11. In a couple of words (150 character max) please describe the main financial challenges or concerns facing you or your family? If none please click the "None" box.

[TEXTBOX, 500 CHARACTERS]

<INSERT SPACE>

999 None **[S]**

[S]

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

1. Less than \$10,000
2. \$10,000 to \$24,999
3. \$25,000 to \$49,999
4. \$50,000 to \$99,999
5. \$100,000 to \$249,999
6. \$250,000 to \$499,999
7. \$500,000 to \$999,999

8. Over \$1,000,000
-2. Don't know

[S]

DC1. Does your employer offer a 401(k), 403(b), Thrift, or other defined contribution retirement plan?

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

[S]

DC3. If your employer did offer a 401(k), 403(b), Thrift, or other defined contribution retirement plan, would you contribute to the plan?

1. Definitely No
2. Probably No
3. Probably Yes
4. Definitely Yes
-2. Don't know

[S]

EH1. On a scale of 1 to 5, where 1 is very poor and 5 is excellent, how would you rate the health of the economy in your local area?

1. 1 (Very poor)
2. 2
3. 3
4. 4
5. 5 (Excellent)
-2. Don't Know

[S]

EH2. On a scale of 1 to 5, where 1 is very poor and 5 is excellent, how would you rate the health of the economy nationwide?

1. 1 (Very poor)
2. 2
3. 3
4. 4
5. 5 (Excellent)
-2. Don't Know

MB1. In the past 12 months, have you or your spouse/partner accessed an account in any of the following ways?

- a. Bank Teller

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

[Q; RANGE: 0-999]

MB10. About how long does it take you to travel to the branch you typically visit (one way)?

_____ minutes

Check this box if you don't visit a branch **[S]**

[S]

MB11. Which of the following best describes the location of your bank or credit union branch where you can speak with a teller or bank employee, if needed?

- 1. I have a branch close to my home, work, school, or other place I go frequently.
- 2. I must go out of my way or travel for a while to visit a branch.
- 3. I am not able to visit a branch because my bank does not have a branch in my area.

[Q; RANGE: 0-999]

MB20. About how long does it take you to travel to the ATM you typically use (one way)?

_____ minutes

Check this box if you don't use an ATM. **[S]**

[S]

MB21. Which of the following best describes the location of the ATM you can use for banking transactions, if needed?

- 1. I have an ATM close to my home, work, school, or other place I go frequently.
- 2. I must go out of my way or travel for a while to access the ATM.
- 3. I am not able to use an ATM for banking transactions because there is not an ATM in my area.

MB30. In the past 12 months, have you or your spouse/partner:

- a. used a mobile phone to check email from a bank about an account?
- b. received a mobile text alert or push notification from a bank about an account?
- c. used a mobile phone's camera to deposit a check into a bank account?

MB31. In the past 12 months, have you used a bank's mobile website or bank's mobile app to

- a. check a bank account balance or recent transactions?
- b. make a bill payment?
- c. send money to other people?
- d. transfer money between bank accounts ~~owned by the same person~~ that you own?

MB32. Using your **mobile phone**, have you done each of the following in the past 12 months? Please include payments you made through your bank as well as through other companies that are not your bank.

- a. Paid for something in a store using your mobile phone/app instead of cash or a physical payment card
- b. Paid for parking, a taxi, car service (e.g. Uber, Lyft) or public transit
- c. Purchased a physical item or digital currency remotely by using your mobile phone's web browser or an app
- d. Made a donation or other payment using a text message