



Instrument Version: 2025 Survey V1

Sample Variables

- KP standard demographics
- X2023 (1=Yes, 2=No)
- X2024 (1=Yes, 2=No)
- XLAPTOP (1=Yes, 2=No)
- XDOB (1=Yes, on file, 2=No, not on file)

Quota Description

No quotas

Main Questionnaire (including screener, if applicable)

Programming Notes:

- Code all refusals as -1.
- Use default instruction text for each question type unless otherwise specified.
- Do not prompt on all questions.

INTRODUCTION

Base: All respondents

DISPLAY01 [Disp]

Welcome

We want to learn more about your financial well-being 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. This survey may include personal questions, including such topics as your household finances. Your responses are used for research purposes only and will remain anonymous – results are reported only for groups, not for individuals. Participation is voluntary, and you can choose not to answer any question. Answering the questions means that you accept us collecting the data.

You may have answered similar questions like this in the past. We appreciate your patience in answering them now.

OMB Control Number: 7100-0374

Expiration Date: November 30, 2026

[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 0.55 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

L0 [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 L0_e=1 (Living with other individuals)

L0B [BANKED GRID, S ACROSS]

[IF L0_a=1 or L0_b=1 or L0_c=1 or L0_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 relative(s)
- c. Other people not related to you

ACROSS

- 1. Yes
- 0. No

Base: If L0_b=1 (Living with children under age 18)

L0C [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 or more

Base: If L0_b=1 (Living with children under age 18)

L0E [S]

How old is your [If L0C>1 or missing, INSERT: youngest] child that lives with you?

1. 0 to 2 years old
2. 3 to 5
3. 6 to 12
4. 13 to 17

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: If B3=1 or 2 (Somewhat or much worse off financially, compared to 12 months ago)

B3A [M, RANDOMIZE a–e]

You said that you (and your family) are [IF B3=2, INSERT: somewhat][ELSE INSERT: much] worse off financially compared to 12 months ago. What factor(s) have contributed to that?

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

- a. Lower income or job loss
- b. Expenses are higher
- c. The value of your assets decreased
- d. You have more debt
- e. Prices for things you (and your family) buy have increased
- f. Other (please specify) [text box]

Base: If B3=4 or 5 (Somewhat or much better off financially, compared to 12 months ago)

B3B [M, RANDOMIZE a–e]

You said that you (and your family) are [IF B3=4, INSERT: somewhat][ELSE INSERT: much] better off financially compared to 12 months ago. What factor(s) have contributed to that?

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

- a. Higher income or new job
- b. Expenses are lower
- c. The value of your assets increased
- d. You have less debt
- e. Prices for things you (and your family) buy have decreased
- f. Other (please specify) **[text box]**

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

CREATE [DOV_X11]:

0 for 1/2 of sample

1 for 1/2 of sample

Base: If DOV_X11=1 (1/2 sample)

X11 [TEXT BOX]

In a couple of words please describe the main financial challenges or concerns facing you or your family. If none please click the "None" box.

Text box [150 Characters]

<INSERT SPACE>

999. None [S]

Base: If DOV_X11=0 (1/2 sample)

X12 [BANKED GRID, S ACROSS, RANDOMIZE a–g]

Are each of the following a financial challenge or concern for you or your family?

DOWN

- a. Finding or keeping a job
- b. Increases in prices for things you buy
- c. Housing costs or availability
- d. Retirement savings
- e. Making ends meet
- f. Medical debt or affording medical care
- g. Student loans or education costs

ACROSS

0. Not a concern
1. Minor concern
2. Major concern

Base: If $X12_a \geq 1$ and $X12_b \geq 1$ and $X12_a = X12_b$ (inflation and jobs are concerns and ranked equally)

X13 [S]

In the prior question you indicated that finding or keeping a job and increases in prices for things you buy were both **[IF $X12_a = 1$, INSERT: minor concerns][ELSE INSERT: major concerns]**.

Between the two, are you:

1. More concerned about finding or keeping a job
2. More concerned about increases in prices for things you buy
3. Both are of equal concern

CAREGIVING SECTION

Base: If $L0E \leq 3$ (Living with children under age 13)

CG0 [S]

In the past week, did you use any **paid** childcare?

1. Yes
0. No

Base: If $L0E \leq 3$ and $CG0 = 1$ (Living with children under age 13 and uses paid childcare)

CG1A [S]

In the past week, how many hours did you use **paid** childcare?

1. 1 to 9 hours
2. 10 to 19 hours
3. 20 to 39 hours
4. 40 hours or more

Base: If $L0E \leq 3$ and $CG0 = 1$ (Living with children under age 13 and uses paid childcare)

CG2 [NUMBER BOX]

How much do you pay **per week** for childcare **[If $L0C > 1$, INSERT: in total for all of your children]**?

Number Box \$[0-9,999] per week

Base: If $L0E \leq 3$ (Living with children under age 13)

CG7 [M]

In the past week, did you use any of the following forms of **unpaid** childcare?

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

- a. Child's grandparent
- b. Child's sibling

- c. Another relative other than the parent
- d. A nonrelative such as a friend or neighbor
- e. Headstart or another preschool that you don't pay for
- f. Other unpaid childcare (please specify) **[text box]**

<INSERT SPACE>

- g. Did not use unpaid childcare **[S]**

Base: If L0E<=3 (Living with children under age 13) and any of CG7_a to CG7_f selected

CG8 [S]

In the past week, how many hours did you use the **unpaid** childcare you just mentioned?

- 1. 1 to 9 hours
- 2. 10 to 19 hours
- 3. 20 to 39 hours
- 4. 40 hours or more

Base: If L0E<=3 and L0_a=1 (Living with children under age 13 and lives with spouse/partner)

CG3 [S]

When it comes to taking care of your children when they are at home, which of the following statements best describes the caretaking responsibilities?

- 1. I am usually the primary caretaker
- 2. My spouse/partner is usually the primary caretaker
- 3. My spouse/partner and I equally share caretaking responsibilities

Base: All respondents

CG4 [S]

Do you regularly provide unpaid help or care to an adult relative or friend who needs assistance due to aging, disability, or illness?

- 1. Yes
- 0. No

Base: If CG4=1 (Cares for adult relative or friend)

CG5 [BANKED GRID, S ACROSS]

Do you regularly provide unpaid help or care to each of the following people due to aging, disability, or illness?

DOWN

- a. Your parent
- b. Your spouse's or partner's parent (**Display if L0_a=1**)
- c. Your spouse or partner (**Display if L0_a=1**)
- d. An adult child (age 18 or older)
- e. Another relative
- f. A friend or neighbor

ACROSS

- 1. Yes
- 0. No

Base: If CG4=1 (Cares for adult relative or friend)

CG6 [S]

About how often do you provide unpaid help or care to an adult relative or friend who needs assistance due to aging, disability, or illness?

1. Daily
2. Several days per week
3. Several days per month
4. Once per month
5. Less than once per month

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: If D1A=1 (Working)

D4 [S]

Last month, did you have more than one job, including part time, evening, or weekend work?

1. Yes
0. No

Base: If D1A=1 (Working)

D48 [S]

[If D4 ne 0, INSERT: Thinking about all your jobs, do][ELSE, INSERT: Do] you usually work 35 hours or more per week?

1. Yes
0. No

Base: If D4 ne 0 and D48=1 (Has more than one job and works 35 or more hours per week)

D3B [S]

Thinking about your main job (where you earn the most money), do you usually work 35 hours or more per week at that job?

1. Yes
0. No

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 or D48=0 (Not working or working less than 35 hours per week)

D22 [BANKED GRID, S ACROSS]

Did each of the following contribute to you [if D1A=0, INSERT: not working][ELSE, INSERT: working less than 35 hours per week] in the last month?

DOWN

- a. Could not find [IF D48=0, INSERT: more] work
- b. Full-time workweek less than 35 hours (Display if D48=0)
- c. Childcare
- d. Caregiving for an elderly, disabled, or sick adult
- e. Other family or personal obligations
- f. Would lose access to unemployment benefits or other government programs
- g. Health limitations or disability
- h. In school or training
- i. Retired

ACROSS

- 1. Yes
- 0. No

Base: If D1A=1 (Working)

D3A [S]

[If D4 ne 0, INSERT: Think about your main job (the job from which you earned the most money in the past month). In this job, were you working][ELSE, INSERT: Did you work] for someone else, were you self-employed, or something else?

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

Base: If D3A=1 or D3A=2 (Self-employed or other work arrangement)

D3E [S]

You indicated that you [IF D3A=1, INSERT: are self-employed] [If D3A=2, INSERT: do not work for someone else].

Do you own a business that has any paid employees, excluding owner(s)?

- 1. Yes
- 0. No
- 2. Unsure. *Please explain* [text box]

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

D28 [BANKED GRID, S ACROSS]

How often do each of these statements describe your work situation [IF D4 ne 0, INSERT: at your main job]?

DOWN

- a. I can choose what tasks I work on
- b. I can choose how I complete tasks at work

ACROSS

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

Base: If D1A=1 (Worked last month)

D50 [S]

Generative AI is a type of artificial intelligence that creates text, images, audio, or video in response to prompts. Some examples of Generative AI include ChatGPT, Gemini, and Midjourney.

Did you use Generative AI at your job last month?

Please do not include seeing AI results from search engines.

- 1. Yes
- 0. No

Base: If D50=1 (Used Generative AI for a job)

D51 [S]

Last month, about how often did you use Generative AI at your job?

- 1. Multiple times per day
- 2. Daily
- 3. Several days per week
- 4. Weekly
- 5. Less than one day per week

Base: If D1A=1 (Worked last month)

D52 [BANKED GRID, S ACROSS]

[IF D50=0, INSERT: Even though you aren't currently using AI at work, we're interested in your perspective on the technology for jobs like yours.]

Do you agree or disagree with the following statements about using Generative AI for your job?

DOWN

- a. It saves time
- b. It improves quality
- c. It enables me to do new tasks
- d. My employer encourages me to use it
- e. Having it available will improve my career
- f. I am worried about AI replacing my job

ACROSS

1. Agree
2. Neither agree nor disagree
3. Disagree

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

D30 [S]

[IF D4 ne 0, INSERT: Still thinking about your main job, do][ELSE, INSERT: 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 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 D34A =1 (Working from home some of the time)

D34D [S]

Last week, how many days did you telecommute or work from home?

0. None
1. 1 or 2 days
2. 3 or 4 days
3. 5 or more days

CREATE [DOV_D36_AMOUNT]:

"decreased your pay by 10 percent" for 1/4 of sample
"decreased your pay by 5 percent" for 1/4 of sample
"decreased your pay by 1 percent" for 1/4 of sample
"kept your pay the same for a year" for 1/4 of sample

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

D36B [S]

How likely would you be to actively look for another job or leave your job if your employer [DOV_36_AMOUNT]?

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

Base: All respondents

D44_f [S]

[If D1A=1, INSERT: Think about any job in the past 12 months.] In the past 12 months, have you gotten laid off or lost a job (including a temporary layoff)?

- 1. Yes
- 0. No

Base: All respondents

D44 [BANKED GRID, S ACROSS]

[If D1A=1, INSERT: Think about any job in the past 12 months.] In the past 12 months, have you:

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: If D1A=1 and D44_d=1 (Working and started a new job)

D37A [S]

You indicated that you started a new job in the past 12 months. Is your main job (where you earn the most money) the same as it was a year ago?

- 1. Different main job – new employer
- 2. Different main job – same employer
- 3. Same main job – started a second job
- 4. Was not working a year ago
- 5. Other

Base: If D37A=1 or 2 (Changed main job)

D38 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Better
- 2. About the same
- 3. Worse

Base: If D37A=1 or 2 (Changed main job)

D39 [S]

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

1. Better
2. About the same
3. Worse

Base: All respondents

D1B [S]

If you wanted to, how confident are you that you could get a [If D1A=1, INSERT: new] job in the next 3 months?

2. Very confident
- 1 Somewhat confident
0. Not confident
999. Not working and not interested in working right now

Base: If L0_a=1 (Married or living with partner)

D5 [S]

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

1. Yes
0. No

Base: If D5=1 (Spouse is working)

D49 [S]

Does your spouse or partner usually work 35 hours or more per week?

1. Yes
0. No

HOUSING SECTION

Base: All respondents

GH1 [S]

This section will ask some questions about your home.

Do you [IF L0_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: If GH1=1 or 2 (Own home)

GH12 [S]

Do you have either a homeowners insurance or a condo insurance policy for your primary residence?

1. Yes
0. No

Base: GH12=0 (Does not have homeowners insurance)

GH12A [S]

What is the main reason you do not have homeowners insurance?

1. I can't afford it
2. It is not worth the cost
3. I self-insure or prefer not to buy insurance
4. No insurance company will insure my home
5. Other (please specify) **[text box]**

Base: If GH12=1 (Has homeowners insurance)

GH14 [NUMBER BOX] and GH14A [S]

Still thinking about homeowners insurance for your primary residence, how much do you pay for your homeowners insurance?

GH14: Number Box \$[0–99,999]

per

GH14A [S]:

4. Month
3. 3 months
2. 6 months
1. Year

Base: If GH1=1 or 2 (Own home)

GH15 [S]

Have you or someone in your household shopped around for homeowners insurance in the past 12 months?

1. Yes
0. No

Base: If GH12=1 (Has homeowners insurance)

GH16 [BANKED GRID, S ACROSS, RANDOMIZE a–f]

Do you agree or disagree with the following statements about your homeowners insurance policy?

DOWN

- a. It's worth the cost
- b. I struggle to afford the premiums
- c. Cost has gone up more than I was expecting in recent years
- d. I would prefer more coverage but can't afford it
- e. I'm satisfied with what my policy covers
- f. I only have it because my lender requires it **(Display if GH1 =1)**

ACROSS

1. Agree
2. Neither agree nor disagree
3. Disagree

Base: All respondents

GH2 [S]

When did you move into your current home?

1. Before 2024
2. 2024
3. 2025

Base: If GH2=3 (Moved in current year)

R4 [S]

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

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

Base: If GH2=3 and R4=0 (Moved in current year and did not own previous home)

R5B [BANKED GRID, S ACROSS]

Did each of the following contribute to your moving in the past year?

DOWN

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

ACROSS

1. Yes
0. No

Base: If (GH2=3) and (R4=2) (Moved in current year and owned previous home)

R5C [BANKED GRID, S ACROSS]

Did each of the following contribute to your moving in the past year?

DOWN

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

ACROSS

1. Yes
0. No

Base: If GH1=3 (Renters)

R3 [NUMBER BOX]

Approximately how much do you [IF L0_a=1, INSERT: and/or your spouse or partner] pay for rent each month?

Number Box \$[0–9,999]

Base: If GH1=3 (Renters)

R11 [S]

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

- 1. Yes
- 0. No

Base: If GH1=3 (Renters)

R18 [S]

Some people have their rent payments reported to credit bureaus to help them build a credit history.

Do you (or your landlord) use a rent reporting service to report your rental payment history with at least one credit bureau?

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

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

M4 [NUMBER BOX]

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

Number Box \$[0–19,999]

Base: All respondents

ND0 [S]

In the past year, have you been financially affected by natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures?

- 3. Yes, substantially
- 2. Yes, moderately
- 1. Yes, slightly
- 0. No

Base: If ND0 ne 0 (Affected financially by natural disasters or refused)

ND1 [BANKED GRID, S ACROSS]

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?

DOWN

- a. Income loss or work disruption
- b. Property damage
- c. Needed to evacuate temporarily
- d. Longer-term displacement from home
- e. Other (please specify) **[text box]**

ACROSS

- 1. Yes
- 0. No

Base: All respondents

ND4 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

BANKING SECTION

Base: All respondents

BK1 [S]

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

Do you **[IF L0_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 L0_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 **(Display if BK1=1)**

ACROSS

- 1. Yes
- 0. No

Base: All respondents

BK47 [BANKED GRID, S ACROSS]

Some people experience fraud or scams involving their financial accounts.

In the past year, have you personally experienced either of the following fraud or scams involving your money?

DOWN

- a. Credit card fraud or scam
- b. Another type of financial fraud or scam

ACROSS

- 1. Yes
- 0. No

Base: If BK47_b=1 (Experienced financial fraud or scam other than credit card in past year)

BK48 [S]

When answering the following questions, please think about the most recent financial fraud or scam you experienced **[IF BK47_a=1, INSERT: that did not involve your credit card]**.

Did you lose any money to the fraud or scam?

- 1. I lost money, but **all of it** was recovered or refunded
- 2. I lost money, and **some of it** was recovered or refunded
- 3. I lost money, and **none of it** was recovered or refunded
- 4. No money was ever transferred out of or taken from my account
- 5. I don't know

Base: If BK48=1, 2, or 3 (Lost money in financial fraud or scam, all/some/none recovered)

BK49A [NUMBER BOX]

Approximately how much money did you **lose** in the fraud or scam **[IF BK48=1 OR 2, INSERT:, before any money was recovered]**?

Number Box \$[1–5,000,000]

Base: If BK48=2 (Lost money in financial fraud or scam, some recovered)

[Display same screen with BK49A]

BK49B [NUMBER BOX]

Approximately how much money did you **recover or get refunded**?

Number Box \$[1–5,000,000]

Base: If BK47_b=1 (Experienced financial fraud or scam other than credit card in past year)

BK53 [M]

Still thinking about the most recent financial fraud or scam you experienced in the past year **[IF BK47_a=1, INSERT: other than credit card fraud]**, which payment methods were involved?
Please select all that apply.

- a. Debit card
- b. Cryptocurrency
- c. Zelle, PayPal, Venmo, CashApp, or Apple Cash
- d. Western Union, MoneyGram, Ria, or other money transfer service
- e. Bank wire or other electronic transfer
- f. Prepaid, gift, or government benefit card
- g. Personal check
- h. Cashier's check or money order
- i. Cash
- j. Other payment method (please specify) **[text box]**

Base: If BK53_c=1 (Zelle, PayPal, Venmo, CashApp or a similar service involved in fraud)

BK54 [M]

Which of the following services was involved in the fraud or scam you experienced?

Suppress default instructions, instead show: If the fraud or scam involved more than one, please select all that apply.

- a. Zelle
- b. PayPal
- c. Venmo
- d. CashApp
- e. Apple Cash
- f. Other P2P service (please specify) **[text box]**

Base: If BK47_b=1 (Experienced financial fraud or scam other than credit card in past year)

BK55[S]

Did you communicate with your bank or financial services company for assistance in dealing with the most recent fraud or scam **[IF BK47_a=1, INSERT: that did not involve your credit card]**?

- 1. Yes
- 0. No
- 9. No institution/company was involved

Base: If BK47_b=1 (Experienced financial fraud or scam other than credit card in past year)

BK56 [BANKED GRID, S ACROSS]

Did you or your bank do each of the following because of the most recent fraud you experienced **[IF BK47_a=1, INSERT: that did not involve your credit card]**?

DOWN

- a. Placed a freeze or temporary hold on my account
- b. Closed my account
- c. I changed the banks or financial service companies that I use

ACROSS

- 1. Yes

0. No

Base: If BK47_b=1 (Experienced financial fraud or scam other than credit card in past year)

BK57 [BANKED GRID, S ACROSS]

Did you notify any of the following organizations about the most recent fraud or scam you experienced [IF BK47_a=1, INSERT: that **did not involve** your credit card]?

DOWN

- a. Police or another law enforcement agency
- b. Credit bureau (Equifax, Experian, Transunion)
- c. Federal or state government agency that deals with consumer concerns/complaints

ACROSS

- 1. Yes
- 0. No

Base: If BK47_b=1 (Experienced financial fraud or scam other than credit card in past year)

BK50 [S]

Still thinking about the most recent financial fraud or scam you experienced in the past year [IF BK47_a=1, INSERT: that **did not involve** your credit card], how much time have you spent trying to recover funds or dealing with the consequences?

- 1. less than 1 hour
- 2. 1 to 9 hours
- 3. 10 to 39 hours
- 4. 40 to 79 hours
- 5. 80 hours or more

Base: If BK47_b=1 (Experienced financial fraud or scam other than credit card in past year)

BK58 [TEXT BOX]

Is there anything else you would like us to know about your most recent fraud experience [IF BK47_a=1, INSERT: that **did not involve** your credit card] or the impact it had on you?

Text box [500 Characters]

<INSERT SPACE>

999. No [S]

CREDIT 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=1 (Those who applied for credit)

A7 [BANKED GRID, S ACROSS] [S]

What types of credit have you applied for in the past 12 months?

DOWN

- a. Credit card
- b. Car/auto loan
- c. Student loan
- d. Mortgage (purchase or refinance)
- e. Home equity loan or line of credit
- f. Other credit or loan

ACROSS

- 1. Yes
- 0. No

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

A0B [S]

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

- 1. Yes
- 0. No

Base: If A0=1 or Refused (Applied for credit)

A1 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: If (A1_a=1 or A1_b=1) and at least two of (A7_a – A7_f) selected
If only one of A7_a – A7_f selected, do not ask and auto-punch response

A8 [BANKED GRID, S ACROSS]

Were you turned down or offered less credit than requested for the following types of credit in the past 12 months?

[ONLY SHOW OPTIONS SELECTED IN A7]

DOWN

- a. Credit card
- b. Car/auto loan
- c. Student loan
- d. Mortgage (purchase or refinance)
- e. Home equity loan or line of credit
- f. Other credit or loan

ACROSS

- 1. Yes
- 0. No

Base: If A0B=1 (Did not apply for credit but desired credit)

A2 [S]

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

- 1. Yes
- 0. No

Base: All respondents

C2A [S]

Do you currently have at least one credit card? Please do **not** include debit cards or prepaid cards.

- 1. Yes
- 0. No

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

C3P [S]

Last month, how did you handle your credit card bills?

- 1. Paid at least the minimum payment on all credit cards
- 2. Did not pay or paid less than the minimum payment on at least one card
- <INSERT SPACE>
- 9. Did not use any of my credit cards so had no balances

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

C4A [S]

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

- 0. Never carried an unpaid balance (always pay in full)
- 1. Once

2. Some of the time
3. Most or all of the time

Base: All respondents

BNPL1 [S]

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

Buy Now Pay Later lets you pay part of the price upfront and pay the rest over time. It is sometimes called a “pay in four” service.

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)

BNPL3 [S]

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

1. Yes
0. No

Base: If BNPL3=1 or refused (Has been late making BNPL payment in the past year)

BNPL3A [S]

In the past year, have you **been charged extra because you were late** on a Buy Now Pay Later payment?

1. Yes
0. No

Base: If BNPL1=1 and BK2_f=1 (Has used a BNPL service in the past year and paid an overdraft fee in the past year)

BNPL1A [S]

In the past year, did any of your BNPL payments trigger an overdraft or non-sufficient-funds (NSF) fee on your bank account?

1. Yes
0. No

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

BNPL4 [BANKED GRID, S ACROSS]

Thinking about the most recent time you used a Buy Now Pay Later service, were each of the following a reason why you chose to finance the purchase in this way?

DOWN

- a. Avoid interest charges

- b. Wanted to spread out payments
- c. Wanted a fixed number of payments
- d. Convenience
- e. Only way I could afford it
- f. Only accepted payment method I had
- g. Did not want to use a credit card

ACROSS

- 1. Yes
- 0. No

Base: If BNPL1=1 and at least two of (BNPL4_a – BNPL4_g) selected

If only one of BNPL4_a to BNPL4_f selected, do not ask and auto-punch response

BNPL5 [S]

Thinking about the most recent time you used a Buy Now Pay Later service, which of the following was **the most important** reason why you chose to finance the purchase in this way?

[ONLY SHOW OPTIONS SELECTED IN BNPL4]

- 1. Avoid interest charges
- 2. Wanted to spread out payments
- 3. Wanted a fixed number of payments
- 4. Convenience
- 5. Only way I could afford it
- 6. Only accepted payment method I had
- 7. Did not want to use a credit card

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

BNPL6 [M]

In the past year, when you have used Buy Now Pay Later, which of the following have you used it for?

Suppress default instructions, instead show: Please select all that apply and only include those categories that you paid for using a 'pay in four' service.

- a. Clothing or accessories
- b. Groceries or food delivery
- c. Travel expenses (e.g. flights or hotels)
- d. Furniture or appliances
- e. Electronics
- f. Medical or veterinary procedures
- g. Other (please specify) **[text box]**

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

BNPL7 [BANKED GRID, S ACROSS]

Do you agree or disagree with the following statements about using Buy Now Pay Later?

DOWN

- a. It helps me build a credit history
- b. Making payments on time helps my credit score

ACROSS

- 1. Agree
- 0. Disagree
- 2. Unsure

CRYPTOCURRENCY SECTION

Base: All respondents

S16 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: If S16 c=1 (Used cryptocurrency to send money to friends or family)

S18 [S]

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

- 1. Yes
- 0. No

Base: If S16 b=1 or S16 c=1 (Used cryptocurrency for transactions)

S21 [S]

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

- 1. Privacy
- 2. To send the money faster
- 3. Cheaper
- 4. Safer
- 5. Don't trust banks
- 6. Person or business receiving the money preferred cryptocurrency
- 7. Other (please specify) [text box]

EDUCATION SECTION

Base: All respondents

ED0 [S]

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

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

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

CREATE [DOV_ED]:

IF ED0<=4 DOV_ED="most recent educational program"

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

CREATE DOV_EDRECODE:

- *IF ED0=2 and ED0B>=3 THEN DOV_EDRECODE=3.*
- *Else DOV_EDRECODE=response value from ED0.*

Base: If DOV_EDRECODE=3 or 4 (Some college or certificate)

ED2A [DROPDOWN]

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

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

Base: If ED2A is answered and not "international"

ED2B [DROPDOWN]

Note for coder: please code as a dropdown list for each state rather than a box to type (see the 2018 SHED as an example).

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=5, 6, 7, 8, or 9) (Associate degree or above)

ED7A [DROPDOWN]

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

DROPDOWN BOX with 50 states + DC + the term "International"

Base: If ED7A is answered and not "International"

ED7B [DROPDOWN]

Note for coder: please code as a dropdown list for each state rather than a box to type (see the 2018 SHED as an example).

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]**

STUDENT LOANS SECTION

Base: All respondents

SL21 [S]

Do you have any student loans? *These can be for your own education or someone else's education.*

- 1. Yes
- 0. No

Base: If SL21=1 (Has student loans)

SL22 [BANKED GRID, S ACROSS]

Whose education were your student loans used for?

DOWN

- a. Yours
- b. Your spouse's/partner's (**Display if L0_a=1**)
- c. Your child's/grandchild's (**Display if PPAGE>=30**)
- d. Someone else's (please specify) [**text box**]

ACROSS

- 1. Yes
- 0. No

Base: If SL21=1 (Has student loans)

SL23 [S]

Last month, how did you handle your student loan payments?

- 1. Paid the full payment required
- 2. Did not pay or paid less than the required amount
- 9. I'm not currently required to make payments

Base: If SL23=1 (Has student loans and paid the required amount last month)

SL24 [S]

In the past 12 months, did you have difficulty making payments on your student loans (for your own or someone else's education)?

- 1. Yes
- 0. No

Base: If SL23=2 or SL24=1 (Did not make last month's student loan payment in full or had difficulty making student loan payment in previous 12 months)

SL25 [M, randomize a-f]

Which of the following contributed to why you most recently had difficulty making student loan payments?

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

- a. I had unexpected expenses
- b. My income was less than my expenses
- c. I had an unexpected drop in income
- d. I didn't know how to make payments
- e. I didn't know I needed to make payments
- f. I didn't want to make payments
- <INSERT SPACE>
- g. None of the above [**S**]

Base: If SL23=2 or SL24=1 (Did not make last month's student loan payment in full or had difficulty making student loan payment in previous 12 months)

SL26 [BANKED GRID, S ACROSS]

In the past 12 months, did you experience any of the following to collect money owed on your student loans?

DOWN

- a. My student loans were assigned to a debt collector or collection agency
- b. My federal income tax refund was withheld by the IRS
- c. My Social Security retirement or disability benefits were withheld
- d. My wages were garnished

ACROSS

- 1. Yes
- 0. No

RETIREMENT AND INVESTMENTS 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 = 1 (Retired) and PPAGE>=60
If D1I = 1 and PPAGE<60, then autopunch K8A=1

K8A [S]

At what age did you retire?

- 1. 59 or younger
- 2. 60 or 61
- 3. 62, 63, or 64 (Display if PPAGE>=62)
- 4. 65 or 66 (Display if PPAGE>=65)
- 5. 67, 68, or 69 (Display if PPAGE>=67)
- 6. 70 or older (Display if PPAGE>=70)
- 2. Not Sure

Base: If D1I=1 (Retired)

K9 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: If D1I=1 and D1A=1 (Retired and working for pay)

K14 [BANKED GRID, S ACROSS]

You indicated you consider yourself to be retired and that you worked for pay last month. Were each of the following important for your decision to work last month?

DOWN

- a. Financial reasons (such as earning money or keeping health insurance)
- b. Nonfinancial reasons (such as enjoy work/sense of purpose or social connections)

ACROSS

- 1. Yes
- 0. No

Base: If K14_a=1 (Retired and working for financial reasons)

K15 [BANKED GRID, S ACROSS]

Were each of the following true about your decision to work last month?

DOWN

- a. I needed money to make ends meet
- b. I wanted extra spending money
- c. I worked because I needed to keep health insurance
- d. I worked to save more money, make retirement savings last longer, or delay claiming Social Security
- e. Working enabled me to give financial help to family members or friends

ACROSS

- 1. Yes
- 0. No

Base: All respondents

K21 [BANKED GRID, S ACROSS]

Do you currently have each of the following types of savings or assets?

DOWN

- a. Retirement savings account, such as a 401(k) plan through an employer, IRA, or Roth IRA
- b. Pension with a defined benefit through an employer that will pay a monthly amount in retirement
- c. Stocks, bonds, ETFs, or mutual funds held **outside** a retirement account
- d. Savings account, money market account, or certificate of deposit (CD)
- e. Cash value in a life insurance policy
- f. Business or real estate investment (**Display if GH1=1 or 2:** (other than your primary residence))

ACROSS

- 1. Yes
- 0. No

Base: If D1I ne 1 (Not retired)

K5A [BANKED GRID, S ACROSS]

In the past 12 months, have you done each of the following?

DOWN

- a. Borrowed money from your retirement accounts
- b. Cashed out (permanently withdrawn) money from your retirement accounts
- c. Reduced your regular contributions to your retirement accounts

ACROSS

- 1. Yes
- 0. No

Base: All respondents

DC4 [S]

How comfortable are you with choosing and managing your investments?

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

Base: All respondents

FL0 [S]

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

INCOME AND CONSUMPTION SECTION

Base: All respondents

I0 [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: or your spouse/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: All respondents

I40 [S]

Which category represents your [IF L0_a=1, INSERT: and your spouse/partner's] total combined income in the past 12 months?

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 \$34,999
8. \$35,000 to \$39,999
9. \$40,000 to \$49,999
10. \$50,000 to \$59,999
11. \$60,000 to \$74,999
12. \$75,000 to \$99,999
13. \$100,000 to \$149,999
14. \$150,000 to \$199,999
15. \$200,000 or more

Prompt once. If prompted, suppress default instructions and instead show:

We ask for information about your income because it is extremely important for our understanding of household finances in the United States. Your answer will also remain completely anonymous.

Base: All respondents

I41 [BANKED GRID, S ACROSS]

In the past 12 months, have you [IF L0_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
- d. Housing assistance from government program
- e. Free or reduced price school lunches for your children (Display if L0_b=1)

ACROSS

- 1. Yes
- 0. No

Base: All respondents

FS21 [BANKED GRID, S ACROSS]

In the past 12 months, has anyone outside of your household helped you [IF L0_a=1, INSERT: and/or your spouse or partner] to pay each of the following expenses?

DOWN

- a. Rent, mortgage, utilities, or housing costs
- b. Education expenses or student loans
- c. Medical expenses/debt or health insurance
- d. Car payment, insurance, or repairs
- e. Cell phone bill
- f. Childcare or other expenses for children (Display if L0_b=1)
- g. Money for general expenses or anything else

ACROSS

- 1. Yes
- 0. No

Base: All respondents

I9 [S]

In the past 12 months, which one of the following best describes your [IF L0_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 L0_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 L0_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 L0_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: All respondents

INF4 [S]

Overall, have changes in the prices you pay **compared to last year** made your financial situation worse, better, or had little or no effect?

- 1. Much worse
- 2. Somewhat worse
- 3. Little or no effect
- 4. Somewhat better
- 5. Much better

Base: All respondents

INF3 [BANKED GRID, S ACROSS]

Did you take any of the following actions because of increases in prices **over the past 12 months?**

DOWN

- a. Switched to cheaper products
- b. Used less or stopped using products
- c. Reduced savings
- d. Increased borrowing

- e. Delayed a major purchase
- f. Worked more or got another job
- g. Asked for a raise (**Display if D44_a=1**)

ACROSS

- 1. Yes
- 0. No

Base: All respondents

INF5 [S]

In the past 12 months, did you make any large purchases sooner than you had planned because you expected prices to increase?

- 1. Yes
- 0. No

EMERGENCY FUND AND ECONOMIC HARDSHIPS 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

EF5C [S]

Other than any credit card bills you may have, did you pay all your bills in full last month?

- 1. Yes
- 0. No

Base: If EF5C=1 (Paid all non-credit card bills in full last month)

EF5D [S]

Did you have any bills that you had difficulty paying last month?

- 1. Yes
- 0. No

Base: if EF5D=1 or EF5C=0 (Had difficulty paying a bill last month or did not pay all non-credit card bills in full last month)

EF8 [M]

[If EF5C=0, INSERT: In addition to not paying a bill in full, did][ELSE, INSERT: Did] you do each of the following when you had difficulty paying a bill last month?

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

- a. Paid a bill late
- b. Negotiated a lower payment or more time to pay
- c. Cut back on other expenses
- d. Increased income, for example, by working overtime or taking an extra job
- e. Used money from savings or a retirement account
- f. Used a credit card that I will pay off over time
- g. Borrowed or received money from friends or family
- h. Took out another type of loan, such as a payday loan or personal loan
- i. Sold or pawned something
- j. Other

CREATE [DOV_EF7]:

0 for 1/2 of sample

1 for 1/2 of sample

Base: If DOV_EF7=1 (1/2 sample)

EF7 [S]

Based on your current financial situation, what is the largest emergency expense that you could handle right now using only your savings?

- 1. Under \$100
- 2. \$100 to \$499

3. \$500 to \$999
4. \$1,000 to \$1,999
5. \$2,000 or more

Base: If DOV_EF7=0 (1/2 sample)

EF7A [S]

Based on your current financial situation, what is the largest emergency expense that you could handle right now using only your savings?

1. Under \$100
2. \$100 to \$499
3. \$500 to \$999
4. \$1,000 to \$1,999
5. \$2,000 to \$4,999
6. \$5,000 or more

Base: All respondents

B0 [BANKED GRID, S ACROSS]

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

B1 [BANKED GRID, S ACROSS]

How often do each of these statements apply to you?

DOWN

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

ACROSS

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

Base: All respondents

FD3 [S]

In the past month, which of these statements best describes the food eaten in your household?

1. Enough of the kinds of food we wanted to eat
2. Enough, but not always the kinds of food we wanted to eat
3. Sometimes not enough to eat
4. Often not enough to eat

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

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

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: All respondents

E11 [BANKED GRID, S ACROSS]

During the past 12 months, have you had any of the following other **unexpected major expenses**?

DOWN

- b. A major vehicle repair or replacement
- c. A major house or appliance repair
- d. A mobile phone or computer repair or replacement
- e. Legal expenses, taxes, or fines
- f. Increases in childcare or dependent care expenses
- g. Another major unexpected expense (please specify) **[text box]**

ACROSS

- 1. Yes
- 0. No

Base: If E2=1 or E11_b=1 or E11_c=1 or E11_d=1 or E11_e=1 or E11_f=1 or E11_g=1 (Had an unexpected major expense)

E12 [BANKED GRID, S ACROSS]

Approximately how much did you pay for these unexpected major expenses in the past 12 months?

DOWN

- a. Unexpected major medical expenses **(Display if E2=1)**
- b. A major vehicle repair or replacement **(Display if E11_b=1)**
- c. A major house or appliance repair **(Display if E11_c=1)**
- d. A mobile phone or computer repair or replacement **(Display if E11_d=1)**
- e. Legal expenses, taxes, or fines **(Display if E11_e=1)**
- f. Increases in childcare or dependent care expenses **(Display if E11_f=1)**
- g. Other unexpected expenses **(Display if E11_g=1)**

ACROSS

- 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

FAMILY BACKGROUND SECTION

Base: If X2024=2 and X2023=2 (Did not participate in the survey in the past 2 years)

CH2A [S]

We are interested in a few characteristics of your parents.

Thinking about your family or primary caregivers growing up, what was the highest level of education achieved by any parent or guardian?

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
- <INSERT SPACE>
- 2. Don't know

CONSENT SECTION

Base: All respondents

Note to programmers: if possible, please treat breakoffs who make it to this question as a completed interview.

CM0 [S]

Finally, to better understand the survey results, can we have your permission to anonymously match your credit history with your responses to this survey?

This will not affect your credit in any way. **Your participation will help policymakers understand how people are managing financially in the United States.** The match will use your name and address, which will then be deleted from the survey data to ensure confidentiality.

Since this information is so helpful, as a thank you, we will also give you an additional 5,000 points (worth \$5) when the survey closes if you give your permission.

1. Yes
0. No

Base: (CM0=1 or CM1=1 or CM3=1) and XDOB=1 (Agreed to a credit merge and didn't already refuse date of birth question)

CM2 [S]

Thank you! To help make sure we are matching the right credit history, can we also use your birthday? After the match, your birthday will be deleted from the dataset.

1. Yes
0. No

Show KP closing question QF1