



RESEARCH & ANALYSIS

Economic Well-Being of U.S. Households in 2024: Appendixes

May 2025



BOARD OF GOVERNORS OF THE
FEDERAL RESERVE SYSTEM



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Appendix A: Survey Questionnaire

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

Introduction

Base: All respondents

DISPLAY01 [Disp]

Welcome

We want to learn more about your financial 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 0.35 hours, including the time to gather data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0374), Washington, DC 20503.

Living Arrangements Section

Base: All respondents

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)

LOB [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 LO_b = 1 (Living with children under age 18)

LOC [S]

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

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

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

LOE [S]

How old is your **[If LOC>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: B3 = 1 or 2 (Somewhat or much worse off financially, compared to 12 months ago)**B3A [M, RANDOMIZE a-d]**

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?

Please select all that apply.

- a. My income is lower
- b. My expenses are higher
- c. The value of my assets decreased
- d. I have more debt
- e. Other (please specify) **[text box]**

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

B3B [M, RANDOMIZE a–d]

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?

Please select all that apply.

- a. My income is higher
- b. My expenses are lower
- c. The value of my assets increased
- d. I have less debt
- e. 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 ½ of sample

1 for ½ of sample

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

CG0 [S]

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

1. Yes
0. No

Base: If $LOE \leq 3$ 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 LOE<=3 and CG0 ne 0 (Living with children under age 13 and uses paid childcare)

CG2 [NUMBER BOX]

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

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

Base: If LOE<=3 (Living with children under age 13)

CG7 [M]

In the past week, did you use any of the following forms of **unpaid** childcare (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 [Code as exclusive answer]

**Base: If (CG7_a=1 or CG7_c= 1) and (LO_d=1 or LOB_a=1 or LOB_b=1)
(Grandparent/relative providing unpaid care & living with another relative)**

CG9 [S]

Does the [If CG7_a=1, INSERT: child's grandparent] [ELSE, INSERT: child's relative] who provided unpaid care in the past week currently live with you?

- 1. Yes
- 0. No

Base: If LOE<=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 LOE<=3 and LO_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 take care of 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 LO_a=1**)
- c. Your spouse or partner (**Display if LO_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=1, 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:

- 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 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)**D47 [S]**

Some employers restrict what their employees can do if they leave their job. [IF D4 ne 0, INSERT: In your main job, did] [ELSE, INSERT: Did] you agree that if you leave your employer, you will not start or work for a competing business? This is often called a non-compete agreement.

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

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

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
- e. 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 LO_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

Base: If D5=0 or D49=0 (spouse/partner not working or working less than 35 hours per week)

D41 [BANKED GRID, S ACROSS]

Did each of the following contribute to your spouse or partner **[If D5=0, INSERT: not working]**
[ELSE, Insert: working less than 35 hours per week] in the last month?

DOWN

- a. Could not find **[IF D49=0, INSERT: more]** work
- b. Full-time workweek less than 35 hours **(Display if D49=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

Gig Economy Section

Base: All respondents

GE2A [BANKED GRID, S ACROSS]

This section will ask some questions about ways you may make money.

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

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

Suppress default instructions, instead show:

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

- 1. Yes
- 0. No

Base: If GE2A=1 (Sold items)

GE12 [BANKED GRID, S ACROSS]

Are the items you sold ones that you:

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: All respondents

GE2B [BANKED GRID, S ACROSS]

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

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

Suppress default instructions, instead show:

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

1. Yes

0. No

CREATE [DOV_GIGSplit]:

0 for ½ of sample

1 for ½ of sample

Base: DOV_GIGSplit=0 (½ sample of all respondents)

GE1A [S]

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

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

Suppress default instructions, instead show:

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

1. Yes

0. No

Base: DOV_GIGSplit=1 (1/2 sample of all respondents)**GE1B [S]**

Some people earn money by arranging for and completing a series of short-term tasks or projects, often for different customers or employers. For example, lining up work as a handyman, substitute teaching, doing freelance computer work, or using an app to find people to drive somewhere or deliver items.

In the past month, did you earn money in a way that involves **obtaining** short-term tasks or projects that you can complete?

Suppress default instructions, instead show:

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

- 1. Yes
- 0. No

Base: IF GE1B = 1 AND DOV_GIGSplit=1 (People who obtain short-term tasks to earn money from the 1/2 sample)**GE1C [S]**

Do you use an app or website to get these short-term tasks or projects?

- 1. Yes
- 0. No
- 2. Sometimes

Base: IF GE1B ne 1 AND DOV_GIGSplit=1 (People who do not obtain short-term tasks to earn money from 1/2 sample)

GE1D [S]

Some people obtain projects or pick tasks by using an app or website to directly connect them with customers to earn money. For example, they may use an app that lists projects for hire or a website that lists customers with specific tasks like creating software, designing a logo, or grant writing.

In the past month, did you use an app or website to select projects, pick tasks, or directly connect with customers to do tasks?

Suppress default instructions, instead show:

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

1. Yes

0. No

Base: IF (GE1B = 1 OR GE1D = 1) AND DOV_GIGSplit=1 (People who do short-term tasks to earn money from the ½ sample)

GE1E [M]

Some people get their next assignment from their boss or supervisor. Other people only work when they line up a task or project on their own, perhaps using an app or website.

Once a task or project is completed, what are the ways that you get your next one (select all that apply)?

- a. A boss, supervisor, or dispatcher assigns it
- b. Line up work on your own
- c. Go to an app or website
- d. Something else (please specify): **[text box]**
<INSERT SPACE>
- e. Only completed one task and do not expect additional ones [S]

CREATE [DOV_GIG]:

IF GE1A=1 then DOV_Gig="doing freelance or gig work"

IF GE1B=1 then DOV_Gig="doing these short-term tasks"

IF GE1D = 1 then DOV_Gig="doing projects found through an app or website"

*IF GE1A ne 1 and GE1B ne 1 and GE1D ne 1 and (GE2A=1 or GE2B=1) then
DOV_Gig="selling or renting items you own"*

Base: If (GE1A=1 or GE1B=1 or GE1D=1 or GE2A=1 or GE2B=1) and (D1A ne 0) (Performed gig work or gig sales/rentals and said working for pay)

GE61 [S]

Was **[DOV_Gig]** **[If D4 ne 0, INSERT: your main]** **[ELSE, INSERT: the]** job that you told us about earlier?

- 1. Yes
- 0. No

**Base: If GE1A=1 or GE1B=1 or GE1D=1 or GE2A=1 or GE2B=1
(Performed gig work or gig sales/rentals)**

GE20C [S]

How many hours **per week** do you usually spend [**DOV_Gig**]?

1. Less than 1 hour
2. 1 to 4 hours
3. 5 to 19 hours
4. 20 to 34 hours
5. 35 hours or more

**Base: If GE1A=1 or GE1B=1 or GE1D=1 or GE2A=1 or GE2B=1
(Performed gig work or gig sales/rentals)**

GE62 [BANKED GRID, S ACROSS]

Do you agree or disagree with the following statements about [**DOV_Gig**]?

DOWN

- a. It gives me work-life balance
- b. It lets me work flexible hours
- c. Without it, I would have trouble making ends meet
- d. I am my own boss doing it
- e. I wish I got benefits, like health insurance, from doing it
- f. I wish the pay was more consistent

ACROSS

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

Housing Section

Base: All respondents

GH1 [S]

This section will ask some questions about your home.

Do you [IF LO_a=1, INSERT: (and/or your spouse or partner)]:

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

Base: 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 GH1=1 or 2 (Own home)

GH13 [M]

Which of the following statements describes your current situation regarding flood insurance?
(Please select all that apply)

By flood insurance, we mean a policy that would cover an overflow of water caused by a natural event (e.g., heavy rainfall/storm), NOT policies that cover when a pipe bursts inside your home or a sink runs over.

- a. I believe my general homeowner's insurance policy covers me for such flood damage
- b. I believe my homeowner's association (HOA) covers me for such flood damage
- c. I have a separate policy specifically for such flood damage
<INSERT SPACE>
- d. I do not have any policy that covers flood damage where I live [Code as exclusive answer]

Base: If GH1=3 (Renters)

R1. [BANKED GRID, S ACROSS, RANDOMIZE a-g]

Are each of the following a reason why you rent your home rather than own?

DOWN

- a. Renting is cheaper
- b. Renting is less financially risky
- c. Renting is more convenient or flexible
- d. Trying to buy
- e. Can't qualify for home mortgage
- f. Can't afford down payment to buy
- g. Can't afford mortgage monthly payment
- h. Prefer to rent

ACROSS

- 1. Yes
- 0. No

Base: All respondents**GH2 [S]**

When did you move into your current home?

1. Before 2023
2. 2023
3. 2024

Base: If (GH2=3) (Moved in 2024)**R4 [S]**

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

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

Base: If (GH2=3) and (R4=0 or refused) (Moved in 2024 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 2024 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=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 \$[0-9,999]

Base: All respondents**GH3 [BANKED GRID, S ACROSS]**

How satisfied are you with each of the following aspects of your neighborhood?

DOWN

- a. Overall quality
- b. Quality of your local schools
- c. Crime risk
- d. Natural disaster and severe weather risk
- e. Cost of housing

ACROSS

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

Natural Disasters Section

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**ND2 [S]**

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

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

Base: All respondents**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 LO_a=1, INSERT: and/or your spouse or partner]** currently have a checking, savings, or money market account?

1. Yes
0. No

Base: All respondents

BK2 [BANKED GRID, S ACROSS]

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

DOWN

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

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 and BK1=1 (Experienced financial fraud or scam other than credit card in past year and has a bank account)

BK51 [S]

Did the financial fraud or scam that you experienced involve your checking, savings, or money market account?

1. Yes
0. No

Base: If BK51=1 (Experienced financial fraud or scam involving bank account in past year)

BK52 [M]

What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)? Please select all that apply.

- a. Debit card
- b. Peer-to-peer payment service (such as Zelle)
- c. Bank wire transfer or payment
- d. Personal check
- e. Cashier's check or money order
- f. Cash withdrawal (from an ATM or a branch)
- g. Loan
- h. Other service or product (please specify) **[text box]**

Credit Application Section

Base: All respondents

A6 [S]

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

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

Base: All respondents

A0 [S]

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

- 1. Yes
- 0. No

Base: If A0=1 (Those who applied for credit)**A7 [BANKED GRID, S ACROSS] [S]**

Have you applied for each of the following types of credit 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 [S]

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 AOB=1 (Did not apply for credit but desired credit)

A2 [S]

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

- 1. Yes
- 0. No

Credit Condition Section

Base: All respondents

C2A [S]

Do you currently have at least one credit card? 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 (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

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

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

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

1. Yes
0. No

CREATE DOV_EDRECODE:

IF ED0=2 and (ED0B>=3 or ED0D=1) THEN DOV_EDRECODE=3.

Else DOV_EDRECODE=response value from ED0.

Base: If DOV_EDRECODE>=3 (Any education beyond high school)

ED1 [S]

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

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

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

ED2A [DROPDOWN]

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

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

Base: If ED2A is answered 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 / IFD1G=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

SL1 [S]

Do you currently have any student loan debt from **your own education**?

1. Yes
0. No

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

SL3 [S]

How much do you currently owe on student loans for **your own education**?

1. Less than \$5,000
2. \$5,000 to \$9,999
3. \$10,000 to \$14,999
4. \$15,000 to \$19,999
5. \$20,000 to \$24,999
6. \$25,000 to \$29,999
7. \$30,000 to \$39,999
8. \$40,000 to \$49,999
9. \$50,000 to \$74,999
10. \$75,000 to \$99,999
11. \$100,000 or above
- 2. Don't know

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

SL4A [S]

Are you currently required to make monthly payments on any of your student loans from **your own education**?

1. Yes
0. No

Base: If SL4A=1 (Currently making payments on loans for own education)**SL4 [S]**

Approximately how much is your current required monthly payment on the student loans from **your own education**?

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

2. \$1 to \$99
3. \$100 to \$199
4. \$200 to \$299
5. \$300 to \$399
6. \$400 to \$499
7. \$500 to \$999
8. \$1,000 or above
- 2. Don't know

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

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

1. Yes
0. No

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

Did you take out any student loans to pay for **your own education** that you have since repaid?

1. Yes
0. No

Base: If SL1=1 or SL7=1 (Has or had student loan own education)

SL8 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

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

SL10A [S]

Does **your spouse or partner** currently have any student loans used to pay for their education?

- 1. Yes
- 0. No

Base: If PPAGE>=30

SL11 [S]

Do you currently have any student loans used to pay for **your child's or grandchild's education**?

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

Base: If SL11=1 (Has a student loan for child or grandchild's education)**SL13 [S]**

How much do you owe on student loans for **your child's or grandchild's education**?

1. Less than \$5,000
2. \$5,000 to \$9,999
3. \$10,000 to \$14,999
4. \$15,000 to \$19,999
5. \$20,000 to \$24,999
6. \$25,000 to \$29,999
7. \$30,000 to \$39,999
8. \$40,000 to \$49,999
9. \$50,000 to \$74,999
10. \$75,000 to \$99,999
11. \$100,000 or above
- 2. Don't know

Retirement and Investments Section**Base: All respondents****D11 [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)

K8B [S]

When did you retire?

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

Base: If (D1I=1) (Retired)

K9 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

1. Yes
0. No

Base: If 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: 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: 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

Income and Consumption Section

Base: All respondents

IO [BANKED GRID, S ACROSS]

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

In the past 12 months, did you **[IF LO_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 LO_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 LO_a=1, INSERT: and/or your spouse or partner]** received any of the following?

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: All respondents

I9 [S]

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

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

Base: If (I9=2 or 3) (Income varies occasionally or quite often from month to month)

I12 [S]

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

1. Yes
0. No

Base: All respondents

I20 [S]

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

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

Base: All respondents

I21 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

3. Increased
2. About the same
1. Decreased

Inflation Section

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

Emergency Fund Section

Base: All respondents

EF1 [S]

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

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

- 1. Yes
- 0. No

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

EF2 [S]

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

- 1. Yes
- 0. No

Base: All respondents

EF3 [M]

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

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

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

Base: All respondents

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=0 or refused (Did not pay all bills in full last month or refused)

EF6C [BANKED GRID, S ACROSS]

How did you handle each of the following types of bills last month?

DOWN

- a. Rent or mortgage
- b. Water, gas, and electric bills
- c. Phone, internet, and cable bills
- d. Car payment

ACROSS

- 1. Paid in full
- 0. Made partial payment or did not pay
- 9. Does not apply (do not have bill)

Base: All respondents

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: All respondents

B0 [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 [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

Food Security Section

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

Criminal Justice Section

Base: All respondents

E8 [BANKED GRID, S ACROSS]

Have you ever been:

DOWN

- a. Arrested or taken into custody by the police
- b. Convicted of a criminal offense but never received a prison sentence
- c. Convicted of a criminal offense and received a prison sentence

ACROSS

1. Yes
0. No

Health and Insurance Section

Base: All respondents

E1 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

Base: All respondents

E2 [S]

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

- 1. Yes
- 0. No

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

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

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

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

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

1. Yes
0. No

Base: All respondents

E4 [BANKED GRID, S ACROSS]

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

DOWN

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

ACROSS

- 1. Yes
- 0. No

Childhood Background Section

Base: If X2023=2 and X2022=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

Show KP closing question QF1

Appendix B: Consumer Responses to Survey Questions

Questions are listed below in order in which they were presented to respondents. Questions with fewer than 12,295 respondents were not asked to the full sample, and the question-specific screening criteria are available in appendix A. All data are weighted to yield estimates for the U.S. adult population.

Living Arrangements Section

Question L0. First, do each of the following people currently live with you?	
Response	Percent
My spouse or partner	64
My child(ren) under age 18	25
My adult child(ren) age 18 or older	18
My parent(s)	15
Other individuals	15
Note: Number of unweighted respondents = 12,295.	

Question L0B. Other than your spouse or partner, children, or parents, are the people living with you:	
Response	Percent
Your brother(s) or sister(s)	48
Other relatives	35
Other people not related to you	34
Note: Number of unweighted respondents = 1,579	

Question L0C. How many children do you have who are under age 18 and currently live with you?	
Response	Percent
1	42
2	37
3	13
4	5
5 or more	3
Note: Number of unweighted respondents = 2,784	

Question L0E. How old is your youngest child that lives with you?	
Response	Percent
0 to 2 years old	23
3 to 5	17
6 to 12	34
13 to 17	27
Note: Number of unweighted respondents = 2,784	

General Well-Being Section

Question B2. Overall, which one of the following best describes how well you are managing financially these days?	
Response	Percent
Finding it difficult to get by	8
Just getting by	19
Doing okay	39
Living comfortably	34
Note: Number of unweighted respondents = 12,295	

Question B3. Compared to 12 months ago, would you say that you and your family are better off, the same, or worse off financially?	
Response	Percent
Much worse off	7
Somewhat worse off	22
About the same	48
Somewhat better off	18
Much better off	5
Note: Number of unweighted respondents = 12,295	

Question B3A. You said that you and your family are (somewhat/much) worse off financially compared to 12 months ago. What factor(s) have contributed to that? Please select all that apply.	
Response	Percent
My income is lower	28
My expenses are higher	82
The value of my assets decreased	13
I have more debt	36
Other (please specify)	11
Note: Number of unweighted respondents = 3,536 maximum (differs by response)	

Question B3B. You said that you (and your family) are (somewhat/much) better off financially compared to 12 months ago. What factor(s) have contributed to that? Please select all that apply.

Response	Percent
My income is higher	59
My expenses are lower	24
The value of my assets increased	36
I have less debt	36
Other (please specify)	6

Note: Number of unweighted respondents = 2,825 maximum (differs by response)

Question B7. How would you rate economic conditions today:

Response	Percent			
	Poor	Only fair	Good	Excellent
In your community	16	38	41	5
In this country	30	41	26	3

Note: Number of unweighted respondents = 12,295

Question X12. Are each of the following a financial challenge or concern for you or your family?

Response	Percent		
	Not a concern	Minor concern	Major concern
Finding or keeping a job	63	23	14
Increases in prices for things you buy	9	35	56
Housing costs or availability	40	29	31
Retirement savings	27	39	33
Making ends meet	39	34	27
Medical debt or affording medical care	44	33	23
Student loans or education costs	68	17	14

Note: Number of unweighted respondents = 6,125

Question X13. In the prior question you indicated that finding or keeping a job and increases in prices for things you buy were both (minor concerns or major concerns). Between the two, are you:

Response	Percent
More concerned about finding or keeping a job	23
More concerned about increases in prices for things you buy	36
Both are of equal concern	41

Note: Number of unweighted respondents = 1,053

Caregiving Section

Question CG0. In the past week, did you use any paid childcare?	
Response	Percent
No	76
Yes	24
Note: Number of unweighted respondents = 2,033	

Question CG1A. In the past week, how many hours did you use paid childcare?	
Response	Percent
1 to 9 hours	19
10 to 19 hours	22
20 to 39 hours	26
40 hours or more	33
Note: Number of unweighted respondents = 481	

Question CG2. How much do you pay per week for childcare in total for all of your children?	
	Dollar amount
Mean	325
Median	240
Note: Number of unweighted respondents = 483	

Question CG7. In the past week, did you use any of the following forms of unpaid childcare?	
Response	Percent
Child's grandparent	30
Child's sibling	9
Another relative other than the parent	11
A nonrelative such as a friend or neighbor	6
Headstart or another preschool that you don't pay for	3
Other unpaid childcare (please specify)	3
Did not use unpaid childcare	54
Note: Number of unweighted respondents = 2,033	

Question CG9. Does the (child's grandparents or child's relative) who provided unpaid care in the past week currently live with you?

Response	Percent
No	22
Yes	78
Note: Number of unweighted respondents = 133	

Question CG8. In the past week, how many hours did you use the unpaid childcare you just mentioned?

Response	Percent
1 to 9 hours	58
10 to 19 hours	21
20 to 39 hours	13
40 hours or more	8
Note: Number of unweighted respondents = 932	

Question CG3. When it comes to taking care of your children when they are at home, which of the following statements best describes the caretaking responsibilities?

Response	Percent
I am usually the primary caretaker	35
My spouse/partner is usually the primary caretaker	19
My spouse/partner and I equally share caretaking responsibilities	46
Note: Number of unweighted respondents = 1,744	

Question CG4. Do you regularly provide unpaid help or take care of an adult relative or friend who needs assistance due to aging, disability, or illness?

Response	Percent
No	83
Yes	17
Note: Number of unweighted respondents = 12,295	

Question CG5. Do you regularly provide unpaid help or care to each of the following people due to aging, disability, or illness?

Response	Percent
Your parent	50
Your spouse's or partner's parent	27
Your spouse or partner	22
An adult child (age 18 or older)	14
Another relative	26
A friend or neighbor	17
Note: Number of unweighted respondents = 2,139 maximum (differs by response)	

Question CG6. 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?

Response	Percent
Daily	34
Several days per week	27
Several days per month	27
Once per month	7
Less than once per month	4
Note: Number of unweighted respondents = 2,139	

Employment Section

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

Response	Percent
No	40
Yes	60
Note: Number of unweighted respondents = 12,295	

Question D4. Last month, did you have more than one job, including part time, evening or weekend work?

Response	Percent
No	81
Yes	19
Note: Number of unweighted respondents = 7,066	

Question D48. Thinking about all your jobs, do you usually work 35 hours or more per week?	
Response	Percent
No	22
Yes	78
Note: Number of unweighted respondents = 7,066	

Question D3B. Thinking about your main job (where you earn the most money), do you usually work 35 hours or more per week:	
Response	Percent
No	11
Yes	89
Note: Number of unweighted respondents = 1,051	

Question D1E. At any time during the past month, did you want to work more hours?	
Response	Percent
No	67
Yes	33
Note: Number of unweighted respondents = 12,295	

Question D22. Did each of the following contribute to you not working or working less than 35 hours per week in the last month?	
Response	Percent
Could not find (more) work	18
Full-time workweek less than 35 hours	7
Childcare	7
Caregiving for an elderly, disabled, or sick adult	8
Other family or personal obligations	17
Would lose access to unemployment benefits or other government programs	7
Health limitations or disability	22
In school or training	9
Retired	44
Note: Number of unweighted respondents = 6,817 maximum (differs by response)	

Question D3A. Think about your main job (the job from which you earned the most money in the past month). In this job, were you working for someone else, were you self-employed, or something else?	
Response	Percent
Working for someone else	85
Self-employed (working for myself)	11
Other work arrangement	4
Note: Number of unweighted respondents = 7,066	

Question D28. How often do each of these statements describe your work situation at your main job?

Response	Percent				
	Never	Rarely	Sometimes	Often	Always
I can choose what tasks I work on	14	20	33	25	8
I can choose how I complete tasks at work	8	10	27	37	18

Note: Number of unweighted respondents = 5,974

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

Response	Percent
Normally work the same hours	73
Schedule varies, primarily at my request	10
Schedule varies, primarily based on my employer's needs	17

Note: Number of unweighted respondents = 5,974

Question D47. Some employers restrict what their employees can do if they leave their job. In your main job, did you agree that if you leave your employer, you will not start or work for a competing business? This is often called a non-compete agreement.

Response	Percent
Don't know	13
No	76
Yes	12

Note: Number of unweighted respondents = 7,066

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

Response	Percent
None	59
Some	22
All	18

Note: Number of unweighted respondents = 7,066

Question D36B. How likely would you be to actively look for another job or leave your job if your employer (kept your pay the same for a year/decreased your pay by 1 percent/5 percent/10 percent)?

Response	Percent			
	Kept your pay the same for a year	Decreased your pay by 1 percent	Decreased your pay by 5 percent	Decreased your pay by 10 percent
Very likely	14	22	36	46
Somewhat likely	31	28	29	29
Not that likely	35	34	24	16
Not at all likely	20	16	10	9

Note: Number of unweighted respondents = 5,974

Question D44_f. (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)?

Response	Percent
No	94
Yes	6

Note: Number of unweighted respondents = 12,295

Question D44. (Think about any job in the past 12 months.) In the past 12 months, have you:

Response	Percent
Asked for a raise or a promotion	20
Received a raise or a promotion	52
Applied for a new job	23
Started a new job	14
Voluntarily left a job	9

Note: Number of unweighted respondents = 12,295 maximum (differs by response)

Question D37A. 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?

Response	Percent
Different main job - new employer	54
Different main job - same employer	15
Same main job - started a second job	12
Was not working a year ago	15
Other	4

Note: Number of unweighted respondents = 1,298

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

Response	Percent		
	Better	About the same	Worse
Pay or benefits	52	30	18
Opportunities for advancement	39	48	12
Your interest in the work	47	43	9
Physical demands of the job	32	56	12
Work-life balance	38	45	17

Note: Number of unweighted respondents = 900

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

Response	Percent
Better	62
About the same	29
Worse	9

Note: Number of unweighted respondents = 900

Question D1B. If you wanted to, how confident are you that you could get a job in the next 3 months?

Response	Percent
Not confident	21
Somewhat confident	37
Very confident	28
Not working and not interested in working right now	14

Note: Number of unweighted respondents = 12,295

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

Response	Percent
No	36
Yes	64

Note: Number of unweighted respondents = 8,029

Question D49. Does your spouse or partner usually work 35 hours or more per week?

Response	Percent
No	15
Yes	85

Note: Number of unweighted respondents = 4,887

Question D41. Did each of the following contribute to your spouse or partner not working or working less than 35 hours per week in the last month?

Response	Percent
Could not find (more) work	10
Full-time workweek less than 35 hours	6
Childcare	9
Caregiving for an elderly, disabled, or sick adult	6
Other family or personal obligations	11
Would lose access to unemployment benefits or other government programs	4
Health limitations or disability	17
In school or training	3
Retired	50

Note: Number of unweighted respondents = 3,994 maximum (differs by response)

Gig Economy Section

Question GE2A. Some people earn money by selling items at places like flea markets and garage sales or through online marketplaces like eBay or Etsy. In the past month, have you made money by selling items in any of these ways?

Response	Percent
No	87
Yes	13

Note: Number of unweighted respondents = 12,295

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

Response	Percent
Made or repurposed, such as handmade crafts	21
Purchased to resell for a profit	32
Previously owned for personal use, such as old clothing	77

Note: Number of unweighted respondents = 1,537

Question GE2B. Some people earn money by offering short-term rentals of items or property they own through platforms such as Turo or Airbnb. In the past month, have you made any money from short-term rentals of items or property that you own?

Response	Percent
No	98
Yes	2

Note: Number of unweighted respondents = 12,295

Question GE1A. Some people earn money by doing freelance or gig work, where they are paid for specific tasks and have flexibility about when and how to work. Payments are either received directly from customers or through a company that coordinates the service and payments such as Uber, Doordash, or Upwork. In the past month, have you done any freelance or gig work, either to supplement your income or as your main job?

Response	Percent
No	91
Yes	9

Note: Number of unweighted respondents = 6,145

Question GE1B. Some people earn money by arranging for and completing a series of short-term tasks or projects, often for different customers or employers. For example, lining up work as a handyman, substitute teaching, doing freelance computer work, or using an app to find people to drive somewhere or deliver items. In the past month, did you earn money in a way that involves obtaining short-term tasks or projects that you can complete?

Response	Percent
No	93
Yes	7

Note: Number of unweighted respondents = 6,150

Question GE1C. Do you use an app or website to get these short-term tasks or projects?

Response	Percent
No	57
Yes	34
Sometimes	10

Note: Number of unweighted respondents = 448

Question GE1D. Some people obtain projects or pick tasks by using an app or website to directly connect them with customers to earn money. For example, they may use an app that lists projects for hire or a website that lists customers with specific tasks like creating software, designing a logo, or grant writing. In the past month, did you use an app or website to select projects, pick tasks, or directly connect with customers to do tasks?

Response	Percent
No	99
Yes	1

Note: Number of unweighted respondents = 5,702

Question GE1E. Some people get their next assignment from their boss or supervisor. Other people only work when they line up a task or project on their own, perhaps using an app or website. Once a task or project is completed, what are the ways that you get your next one (select all that apply)?

Response	Percent
A boss, supervisor, or dispatcher assigns it	29
Line up work on your own	44
Go to an app or website	31
Something else (please specify)	9
Only completed one task and do not expect additional ones	11

Note: Number of unweighted respondents = 509

Question GE61. Was performing gig work or gig sales/rentals your main job that you told us about earlier?

Response	Percent
No	71
Yes	29
Note: Number of unweighted respondents = 1,703	

Question GE20C. How many hours per week do you usually spend performing gig work or gig sales/rentals?

Response	Percent
Less than 1 hour	40
1 to 4 hours	31
5 to 19 hours	20
20 to 34 hours	6
35 hours or more	4
Note: Number of unweighted respondents = 2,395	

Question GE62. Do you agree or disagree with the following statements about performing gig work or gig sales/rentals?

Response	Percent		
	Agree	Neither agree nor disagree	Disagree
It gives me work-life balance	35	47	19
It lets me work flexible hours	55	31	14
Without it, I would have trouble making ends meet	31	27	42
I am my own boss doing it	61	29	11
I wish I got benefits, like health insurance, from doing it	28	40	32
I wish the pay was more consistent	49	35	16
Note: Number of unweighted respondents = 2,395			

Housing Section

Question GH1. Do you and/or your spouse or partner

Response	Percent
Own your home with a mortgage or loan	41
Own your home free and clear (without a mortgage or loan)	22
Pay rent	28
Neither own nor pay rent	9
Note: Number of unweighted respondents = 12,295	

Question GH12. Do you have either a homeowner's insurance or a condo insurance policy for your primary residence?

Response	Percent
No	7
Yes	93
Note: Number of unweighted respondents = 8,184	

Question GH12A. What is the main reason you do not have homeowners insurance?

Response	Percent
I can't afford it	43
It is not worth the cost	19
I self-insure or prefer not to buy insurance	15
No insurance company will insure my home	7
Other (please specify)	17
Note: Number of unweighted respondents = 464	

Question GH13. Which of the following statements describes your current situation regarding flood insurance? By flood insurance, we mean a policy that would cover an overflow of water caused by a natural event (e.g., heavy rainfall/storm), NOT policies that cover when a pipe bursts inside your home or a sink runs over.

Response	Percent
I believe my general homeowner's insurance policy covers me for such flood damage	26
I believe my homeowner's association (HOA) covers me for such flood damage	3
I have a separate policy specifically for such flood damage	6
I do not have any policy that covers flood damage where I live	66
Note: Number of unweighted respondents = 8,184	

Question R1. Are each of the following a reason why you rent your home rather than own?

Response	Percent
Renting is cheaper	46
Renting is less financially risky	47
Renting is more convenient or flexible	58
Trying to buy	30
Can't qualify for home mortgage	42
Can't afford down payment to buy	68
Can't afford mortgage monthly payment	49
Prefer to rent	39
Note: Number of unweighted respondents = 3,206	

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

Response	Percent
Before 2023	85
2023	7
2024	8
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
No	74
Yes, and I still own that home	7
Yes, and I no longer own that home	19
Note: Number of unweighted respondents = 876	

Question R5B. Did each of the following contribute to your moving in the past year?

Response	Percent
Evicted or received an eviction notice	8
Landlord told you, or a person you were staying with, to leave	9
You missed a rent payment and thought you would be evicted	5
City condemned the property and forced you to leave	1
Note: Number of unweighted respondents = 634	

Question R5C. Did each of the following contribute to your moving in the past year?

Response	Percent
Bank took possession of your home in foreclosure	3
Received a notice from bank that they planned to foreclose	4
Missed mortgage payments and thought bank would foreclose	3
City condemned the property and forced you to leave	3
Note: Number of unweighted respondents = 175	

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

	Dollar amount
Mean	1,357
Median	1,200
Note: Number of unweighted respondents = 3,201	

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

Response	Percent
No	79
Yes	21

Note: Number of unweighted respondents = 3,206

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

	Dollar amount
Mean	1,740
Median	1,500

Note: Number of unweighted respondents = 5,071

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

Response	Percent				
	Very dissatisfied	Somewhat dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Very satisfied
Overall quality	3	7	13	36	41
Quality of your local schools	5	8	31	30	26
Crime risk	6	12	18	35	29
Natural disaster and severe weather risk	3	7	22	37	31
Cost of housing	15	22	25	25	12

Note: Number of unweighted respondents = 12,295

Natural Disasters Section**Question ND0. In the past year, have you been financially affected by natural disasters or severe weather events like flooding, hurricanes, wildfires, or extreme temperatures?**

Response	Percent
No	79
Yes, slightly	13
Yes, moderately	6
Yes, substantially	2

Note: Number of unweighted respondents = 12,295

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

Response	Percent
Income loss or work disruption	28
Property damage	48
Needed to evacuate temporarily	15
Longer-term displacement from home	4
Other (please specify)	14
Note: Number of unweighted respondents = 2,551	

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

Response	Percent
Much higher	10
Somewhat higher	27
About the same	56
Somewhat lower	2
Much lower	4
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
Investigated other places to live	14
Improved your property to reduce risk	18
Purchased additional insurance	5
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
No	6
Yes	94
Note: Number of unweighted respondents = 12,295	

Question BK2. In the past 12 months, did you and/or your spouse or partner:	
Response	Percent
Purchase a money order from a place other than a bank	9
Cash a check at a place other than a bank	7
Take out a payday loan or payday advance	4
Take out a pawn shop loan or an auto title loan	2
Obtain a tax refund advance to receive your refund faster	2
Pay an overdraft fee on a bank account	11
Note: Number of unweighted respondents = 12,295 maximum (differs by response)	

Question BK47. In the past year, have you personally experienced either of the following fraud or scams involving your money?	
Response	Percent
Credit card fraud or scam	17
Another type of financial fraud or scam	8
Note: Number of unweighted respondents = 12,295	

Question BK48. Did you lose any money to the fraud or scam?	
Response	Percent
I lost money, but all of it was recovered or refunded	30
I lost money, and some of it was recovered or refunded	10
I lost money, and none of it was recovered or refunded	21
No money was ever transferred out of or taken from my account	35
I don't know	4
Note: Number of unweighted respondents = 1,061	

Question BK49A. Approximately how much money did you lose in the fraud or scam before any money was recovered?	
	Dollar amount
Mean	6,366
Median	500
Note: Number of unweighted respondents = 624	

Question BK49B. Approximately how much money did you recover or get refunded?	
	Dollar amount
Mean	2,044
Median	300
Note: Number of unweighted respondents = 98	

Question BK50. Still thinking about the most recent financial fraud or scam you experienced in the past year that did not involve your credit card, how much time have you spent trying to recover funds or dealing with the consequences?

Response	Percent
less than 1 hour	30
1 to 9 hours	39
10 to 39 hours	15
40 to 79 hours	6
80 hours or more	9

Note: Number of unweighted respondents = 1,061

Question BK51. Did the financial fraud or scam that you experienced involve your checking, savings, or money market account?

Response	Percent
No	43
Yes	57

Note: Number of unweighted respondents = 1,005

Question BK52. What service or product from your bank or credit union was involved in the most recent fraud or scam involving money from your checking, savings, or money market account (NOT a credit card)? Please select all that apply.

Response	Percent
Debit card	62
Peer-to-peer payment service (such as Zelle)	9
Bank wire transfer or payment	14
Personal check	11
Cashier's check or money order	2
Cash withdrawal (from an ATM or a branch)	6
Loan	2
Other service or product (please specify)	11

Note: Number of unweighted respondents = 565

Credit Application Section

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

Response	Percent
Don't know	5
Very confident	62
Somewhat confident	19
Not confident	14
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
No	66
Yes	34
Note: Number of unweighted respondents = 12,295	

Question A7. Have you applied for each of the following types of credit in the past 12 months?

Response	Percent
Credit card	71
Car/auto loan	23
Student loan	8
Mortgage (purchase or refinance)	11
Home equity loan or line of credit	6
Other credit or loan	21
Note: Number of unweighted respondents = 4,111	

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

Response	Percent
No	89
Yes	11
Note: Number of unweighted respondents = 8,184	

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

Response	Percent
Turned down for credit	26
Approved for credit, but were not given as much credit as you applied for	17
Put off applying for credit because you thought you might be turned down	20
Note: Number of unweighted respondents = 4,111	

Question A8. Were you turned down or offered less credit than requested for the following types of credit in the past 12 months?

Response	Percent
Credit card	91
Car/auto loan	54
Student loan	38
Mortgage (purchase or refinance)	54
Home equity loan or line of credit	65
Other credit or loan	71
Note: Number of unweighted respondents = 1,056 maximum (differs by response)	

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

Response	Percent
No	41
Yes	59
Note: Number of unweighted respondents = 795	

Credit Condition Section**Question C2A. Do you currently have at least one credit card? Please do not include debit cards or prepaid cards.**

Response	Percent
No	19
Yes	81
Note: Number of unweighted respondents = 12,295	

Question C3P. Last month, how did you handle your credit card bills?	
Response	Percent
Did not use any of my credit cards so had no balances	7
Paid at least the minimum payment on all credit cards	90
Did not pay or paid less than the minimum payment on at least one card	3
Note: Number of unweighted respondents = 10,349	

Question C4A. In the past 12 months, how frequently have you carried an unpaid balance on one or more of your credit cards?	
Response	Percent
Never carried an unpaid balance (always pay in full)	54
Once	5
Some of the time	18
Most or all of the time	22
Note: Number of unweighted respondents = 10,349	

Question BNPL1. In the past year, have you used a “Buy Now Pay Later” service to buy something?	
Response	Percent
No	85
Yes	15
Note: Number of unweighted respondents = 12,295	

Question BNPL3. In the past year, have you ever been late making a payment for something you bought using a Buy Now Pay Later service?	
Response	Percent
No	76
Yes	24
Note: Number of unweighted respondents = 1,670	

Question BNPL3A. In the past year, have you been charged extra because you were late on a Buy Now Pay Later payment?	
Response	Percent
No	43
Yes	57
Note: Number of unweighted respondents = 358	

Question BNPL4. 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?

Response	Percent
Avoid interest charges	58
Wanted to spread out payments	87
Wanted a fixed number of payments	49
Convenience	82
Only way I could afford it	58
Only accepted payment method I had	22
Did not want to use a credit card	53
Note: Number of unweighted respondents = 1,670	

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

Response	Percent
Bought cryptocurrency or held as an investment	7
Used cryptocurrency to buy something or make a payment	2
Used cryptocurrency to send money to friends or family	1
Note: Number of unweighted respondents = 12,295	

Question S18. Were any of the family or friends you sent cryptocurrency to living outside of the United States?

Response	Percent
No	72
Yes	28
Note: Number of unweighted respondents = 92	

Question S21. What was the main reason you used cryptocurrency to buy something, make a payment, or send money?

Response	Percent
Privacy	12
To send the money faster	18
Cheaper	13
Safer	5
Don't trust banks	3
Person or business receiving the money preferred cryptocurrency	35
Other (please specify)	13
Note: Number of unweighted respondents = 213	

Education Section

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

Response	Percent
Less than high school degree	6
High school degree or GED	23
Some college but no degree (including currently enrolled in college)	20
Certificate or technical degree	5
Associate degree	9
Bachelor's degree	20
Master's degree	10
Professional degree (e.g., MBA, MD, JD)	4
Doctoral degree	3
Note: Number of unweighted respondents = 12,295	

Question D1G. Are you currently enrolled as a student?

Response	Percent
No	92
Yes, as a part-time student	3
Yes, as a full-time student	6
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
High school or GED program	7
Non-degree training program	4
Certificate or technical degree	9
Associate degree	15
Bachelor's degree	45
Master's degree	11
Professional degree (e.g., MBA, MD, JD)	5
Doctoral degree	5
Note: Number of unweighted respondents = 800	

Question ED0D. Have you ever enrolled in an educational degree program beyond high school?	
Response	Percent
No	87
Yes	13
Note: Number of unweighted respondents = 2,629	

Question ED1. Which one of the following broad categories best describes your most recent educational program?	
Response	Percent
Humanities / arts	7
Social / behavioral sciences	7
Life sciences	3
Physical sciences/math	3
Computer / information sciences	9
Engineering	6
Education	8
Business / management	20
Health	12
Law	4
Vocational / technical training	7
Undeclared	5
Other	9
Note: Number of unweighted respondents = 9,417	

Student Loans Section

Question SL1. Do you currently have any student loan debt from your own education?	
Response	Percent
No	88
Yes	12
Note: Number of unweighted respondents = 12,295	

Question SL3. How much do you currently owe on student loans for your own education?

Response	Percent
Don't know	3
Less than \$5,000	12
\$5,000 to \$9,999	15
\$10,000 to \$14,999	12
\$15,000 to \$19,999	9
\$20,000 to \$24,999	8
\$25,000 to \$29,999	8
\$30,000 to \$39,999	7
\$40,000 to \$49,999	5
\$50,000 to \$74,999	9
\$75,000 to \$99,999	4
\$100,000 or above	9
Note: Number of unweighted respondents = 1,467	

Question SL4A. Are you currently required to make monthly payments on any of your student loans from your own education?

Response	Percent
No	43
Yes	57
Note: Number of unweighted respondents = 1,467	

Question SL4. Approximately how much is your current required monthly payment on the student loans from your own education?

Response	Percent
Don't know	7
\$1 to \$99	20
\$100 to \$199	24
\$200 to \$299	16
\$300 to \$399	11
\$400 to \$499	6
\$500 to \$999	10
\$1,000 or above	6
Note: Number of unweighted respondents = 848	

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

Response	Percent
No	80
Yes	20

Note: Number of unweighted respondents = 1,467

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

Response	Percent
No	80
Yes	20

Note: Number of unweighted respondents = 10,828

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

Response	Percent
Certificate or technical training	14
Associate degree	20
Bachelor's degree	65
Professional degree (e.g., MBA, MD, JD)	9
Master's degree or doctoral degree	18

Note: Number of unweighted respondents = 3,912

Question SL10A. Does your spouse or partner currently have any student loans used to pay for their education?

Response	Percent
No	89
Yes	11

Note: Number of unweighted respondents = 8,029

Question SL11. Do you currently have any student loans used to pay for your child's or grandchild's education?

Response	Percent
No	76
Yes	6
Do not have children or grandchildren	18

Note: Number of unweighted respondents = 10,408

Question SL13. How much do you owe on student loans for your child or grandchild's education?	
Response	Percent
Don't know	7
Less than \$5,000	11
\$5,000 to \$9,999	13
\$10,000 to \$14,999	13
\$15,000 to \$19,999	7
\$20,000 to \$24,999	8
\$25,000 to \$29,999	8
\$30,000 to \$39,999	6
\$40,000 to \$49,999	5
\$50,000 to \$74,999	9
\$75,000 to \$99,999	5
\$100,000 or above	8
Note: Number of unweighted respondents = 624	

Retirement and Investments Section

Question D1I. Do you consider yourself to be retired?	
Response	Percent
No	73
Yes	27
Note: Number of unweighted respondents = 12,295	

Question K0. Do you think that your retirement savings plan is currently on track?	
Response	Percent
Don't know	20
No	44
Yes	35
Note: Number of unweighted respondents = 8,247	

Question K8B. When did you retire?	
Response	Percent
Within the past year	8
1 or 2 years ago	11
3 or 4 years ago	13
5 years ago or more	68
Note: Number of unweighted respondents = 4,048	

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

Response	Percent
Health problem	26
Wanted to do other things or spend time with family	53
Didn't like the work	14
Care for family members	15
Reached normal retirement age	49
Forced to retire or lack of available work	9
Note: Number of unweighted respondents = 4,048	

Question K14. 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?

Response	Percent
Financial reasons (such as earning money or keeping health insurance)	45
Nonfinancial reasons (such as enjoy work/sense of purpose or social connections)	68
Note: Number of unweighted respondents = 610	

Question K15. Were each of the following true about your decision to work last month?

Response	Percent
I needed money to make ends meet	56
I wanted extra spending money	81
I worked because I needed to keep health insurance	23
I worked to save more money, make retirement savings last longer, or delay claiming Social Security	49
Working enabled me to give financial help to family members or friends	42
Note: Number of unweighted respondents = 266	

Question K21. Do you currently have each of the following types of savings or assets?

Response	Percent
Retirement savings account, such as a 401(k) plan through an employer, IRA, or Roth IRA	61
Pension with a defined benefit through an employer that will pay a monthly amount in retirement	29
Stocks, bonds, ETFs, or mutual funds held outside a retirement account	35
Savings account, money market account, or certificate of deposit (CD)	59
Cash value in a life insurance policy	25
Business or real estate investment (other than your primary residence)	11
Note: Number of unweighted respondents = 12,295	

Question DC4. How comfortable are you with choosing and managing your investments?	
Response	Percent
Very comfortable	17
Mostly comfortable	29
Slightly comfortable	28
Not comfortable	25
Note: Number of unweighted respondents = 12,295	

Question K5A. In the past 12 months, have you done each of the following?	
Response	Percent
Borrowed money from your retirement accounts	5
Cashed out (permanently withdrawn) money from your retirement accounts	4
Reduced your regular contributions from your retirement accounts	8
Note: Number of unweighted respondents = 8,247	

Income and Consumption Section

Question I0. In the past 12 months, did you or your spouse/partner receive any income from the following sources?	
Response	Percent
Wages, salaries, or self-employment income	66
Interest, dividends, or rental income	35
Social Security (including old age and DI)	27
Supplemental Security Income (SSI), TANF, or cash assistance from a welfare program	6
Unemployment income	3
Pension	18
Note: Number of unweighted respondents = 12,295	

Question I40. Which category represents your and your spouse/partner's total combined income in the past 12 months?

Response	Percent
Less than \$5,000	6
\$5,000 to \$9,999	3
\$10,000 to \$14,999	4
\$15,000 to \$19,999	3
\$20,000 to \$24,999	3
\$25,000 to \$29,999	3
\$30,000 to \$34,999	4
\$35,000 to \$39,999	4
\$40,000 to \$49,999	6
\$50,000 to \$59,999	7
\$60,000 to \$74,999	8
\$75,000 to \$99,999	11
\$100,000 to \$149,999	16
\$150,000 to \$199,999	11
\$200,000 or more	12

Note: Number of unweighted respondents = 12,295

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

Response	Percent
Earned Income Tax Credit (EITC)	8
Supplemental Nutrition Assistance Program (SNAP or food stamps)	11
Women, Infants, and Children (WIC) nutrition program benefits	2
Housing assistance from government program	3
Free or reduced price school lunches for your children	25

Note: Number of unweighted respondents = 12,295 maximum (differs by response)

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

Response	Percent
Roughly the same amount each month	71
Occasionally varies from month to month	21
Varies quite often from month to month	8

Note: Number of unweighted respondents = 12,295

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

Response	Percent
No	63
Yes	37

Note: Number of unweighted respondents = 3,354

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

Response	Percent
Less than your income	51
The same as your income	30
More than your income	19

Note: Number of unweighted respondents = 12,295

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

Response	Percent		
	Decreased	About the same	Increased
Total monthly income	13	56	32
Total monthly spending	10	53	37

Note: Number of unweighted respondents = 12,295

Inflation Section

Question INF4. Overall, have changes in the prices you pay compared to last year made your financial situation worse, better, or had little or no effect?

Response	Percent
Much worse	17
Somewhat worse	43
Little or no effect	36
Somewhat better	4
Much better	1

Note: Number of unweighted respondents = 12,295

Question INF3. Did you take any of the following actions because of increases in prices over the past 12 months?

Response	Percent
Switched to cheaper products	63
Used less or stopped using products	61
Reduced savings	43
Increased borrowing	16
Delayed a major purchase	46
Worked more or got another job	18
Asked for a raise	68
Note: Number of unweighted respondents = 12,295 maximum (differs by response)	

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

Response	Percent
No	45
Yes	55
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
No	67
Yes	33
Note: Number of unweighted respondents = 5,144	

Question EF3. Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

Response	Percent
Put it on my credit card and pay it off in full at the next statement	38
Put it on my credit card and pay it off over time	15
With the money currently in my checking/savings account or with cash	43
Using money from a bank loan or line of credit	3
By borrowing from a friend or family member	10
Using a payday loan, deposit advance, or overdraft	2
By selling something	7
I wouldn't be able to pay for the expense right now	13
Note: Number of unweighted respondents = 12,295	

Question EF5C. Other than any credit card bills you may have, did you pay all your bills in full last month?

Response	Percent
No	15
Yes	85

Note: Number of unweighted respondents = 12,295

Question EF6C. How did you handle each of the following types of bills last month?

Response	Percent		
	Does not apply (do not have bill)	Made partial payment or did not pay	Paid in full
Rent or mortgage	28	19	53
Water, gas, and electric bills	21	35	44
Phone, internet, and cable bills	14	32	54
Car payment	54	17	29

Note: Number of unweighted respondents = 1,667

Question EF7. Based on your current financial situation, what is the largest emergency expense that you could handle right now using only your savings?

Response	Percent
Under \$100	18
\$100 to \$499	13
\$500 to \$999	10
\$1,000 to \$1,999	10
\$2,000 or more	48

Note: Number of unweighted respondents = 12,295

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

Response	Percent				
	Completely	Very well	Somewhat	Very little	Not at all
Because of my money situation, I feel like I will never have the things I want in life	12	9	28	23	28
I am just getting by financially	13	13	31	18	25
I am concerned that the money I have or will save won't last	20	15	30	17	18

Note: Number of unweighted respondents = 12,295

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

Response	Percent				
	Always	Often	Sometimes	Rarely	Never
I have money left over at the end of the month	23	19	28	18	12
My finances control my life	11	15	31	27	16

Note: Number of unweighted respondents = 12,295

Food Security Section**Question FD3. In the past month, which of these statements best describes the food eaten in your household?**

Response	Percent
Enough of the kinds of food we wanted to eat	66
Enough, but not always the kinds of food we wanted to eat	27
Sometimes not enough to eat	5
Often not enough to eat	2

Note: Number of unweighted respondents = 12,295

Criminal Justice Section**Question E8. Have you ever been:**

Response	Percent
Arrested or taken into custody by the police	13
Convicted of a criminal offense but never received a prison sentence	6
Convicted of a criminal offense and received a prison sentence	2

Note: Number of unweighted respondents = 12,295

Health and Insurance Section

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

Response	Percent
Prescription medicine	11
Seeing a doctor or specialist	16
Mental health care or counseling	9
Dental care	19
Follow-up care	11
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
No	77
Yes	23
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
Don't know	4
\$1 to \$499	19
\$500 to \$999	19
\$1,000 to \$1,999	21
\$2,000 to \$4,999	24
\$5,000 or higher	13
Note: Number of unweighted respondents = 2,937	

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

Response	Percent
No	83
Yes	17
Note: Number of unweighted respondents = 12,295	

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

Response	Percent
Insurance through an employer or union	55
Insurance purchased directly from an insurance company	11
Medicare or Medicaid	35
TRICARE, VA, or other military or veteran's health care	6
Insurance purchased through a health insurance exchange	4
Any other health insurance	7
Note: Number of unweighted respondents = 12,295	

Childhood Background Section**Question CH2A. Thinking about your family or primary caregivers growing up, what was the highest level of education achieved by any parent or guardian?**

Response	Percent
Don't know	5
Refused	0
Less than high school degree	13
High school degree or GED	31
Some college but no degree	10
Certificate or technical degree	6
Associate degree	6
Bachelor's degree	17
Graduate degree	13
Note: Number of unweighted respondents = 12,273	

Demographics

Summary statistics for demographics		
Demographic characteristic	Weighted percent	Unweighted percent
Male/Female		
Male	49	51
Female	51	49
Age		
18-29	20	15
30-44	26	23
45-59	23	23
60+	31	38
Education		
Less than high school	6	5
High school degree	23	19
Some college, no associate degree	25	24
Associate degree	9	9
Bachelor's degree or more	37	43
Race and Ethnicity		
White	61	67
Black	12	11
Hispanic	18	14
Asian	6	4
Other	3	4
Family Income		
Less than \$25,000	19	17
\$25,000-\$49,999	16	16
\$50,000-\$99,999	26	27
\$100,000 or more	39	39
Household Income		
Less than \$25,000	10	11
\$25,000-\$49,999	14	15
\$50,000-\$99,999	27	28
\$100,000 or more	49	46
Marital Status		
Married	53	55
Not married	47	45
Region		
Northeast	17	18
Midwest	20	22
South	39	37
West	24	23

(continued)

Summary statistics for demographics— <i>continued</i>		
Demographic characteristic	Weighted percent	Unweighted percent
Disability Status		
Unknown or Refused	10	10
No disability	77	77
Disability	13	14



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