

USC Center for Economic and Social Research Understanding America Study  
UAS 453: Financial Health Pulse - April - May 2022

*This survey focuses on you and on your household's financial situation. For all questions, please answer to the best of your ability, and if you are not sure about the answer to a question, just your best guess will do.*

Q001. Are you currently attending school of any kind, either full time or part time?<sup>1</sup>

1. No, I am not attending school
2. Yes, I am a full-time student
3. Yes, I am a part-time student

Q105. Do you or your family own the place where you live, or do you pay rent, or do you live rent free?

1. Own
2. Rent
3. Live rent free
4. Other (Please Specify)

QC002. Would you say your health in general is...

1. Excellent
2. Very good
3. Good
4. Fair
5. Poor

Q003. Overall, how satisfied are you with your current financial situation?

1. Extremely satisfied
2. Very satisfied
3. Somewhat satisfied
4. Not very satisfied
5. Not at all satisfied

QB01. Overall, which one of the following best describes how well you are managing financially these days?

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

---

<sup>1</sup> Question numbers are not necessarily in sequential order to preserve continuity with question numbering from prior surveys.

Q013. How much stress, if any, do your finances cause you?

1. High stress
2. Moderate stress
3. Some stress
4. No stress

## CFPB Financial Wellbeing Scale

*The next questions ask you to read a statement and tell us how well that statement describes you or your situation.*

Q007. How well does this statement describe you or your situation? “Because of my money situation, I feel like I will never have the things I want in life.”

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

Q008. How well does this statement describe you or your situation? “I am just getting by financially.”

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

Q009. How well does this statement describe you or your situation? “I am concerned that the money I have or will save won’t last.”

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

Q010. How often does this statement apply to you? “I have money left over at the end of the month.”

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

Q011. How often does this statement apply to you? “My finances control my life.”

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

*Many of the questions in the remainder of this survey will ask about **your “household’s”** financial situation. “Household” includes you and others living with you who contribute financially to your home. As you answer these questions, please think about all of your household members’ finances, taken as a whole. If you live alone, or do not consider anyone else to be a member of your household, please answer these questions as an individual.*

## Life Events

*The next few questions ask about events that may have happened to you in the last 12 months. For these questions please think back to events that have occurred since [month], [year].*

In the past 12 months (that is, since [month] 2021), have you or anyone in your household experienced any of the following life events?

- Q150. Marriage
- Q151. Divorce or separation
- Q152. Death of a family member
- QB153. Became the primary caregiver of a child (because I had a baby or for other reasons)
- Q154. Became the primary caregiver of an older adult
- Q155. Began college or graduate school
- Q156. Graduated college or graduate school
- QA1. Moved to a new home, apartment, or residence
- Q160. Bought a home
- QA2. Purchased a car
- Q161. Had a major medical expense
- QB161 Had a major change in health or physical ability that limits daily activities
- Q162. Any other significant life events? [Please Specify]

Response Options:

- Yes
- No

## Financial Hardships

*For each of the next questions, please indicate whether the statements were often, sometimes, or never true for you or your household, in the past 12 months.*

Q019. In the past 12 months, I worried whether our food would run out before I got money to buy more.

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

Q020. In the past 12 months, we had trouble paying our rent or mortgage.

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

Q021. In the past 12 months, I or someone in my household did not get healthcare we needed because we couldn't afford it.

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

Q022. In the past 12 months, I or someone in my household stopped taking a medication or took less than directed due to the costs.

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

## Income and Benefits

The next questions ask about your household benefits and income.

In the last 12 months, did you or anyone in your household receive any of the following government benefits?

		Yes	No	Don't know
Q027	Medicaid			
Q027A	Medicare			
Q027B	Social Security			
Q028	Supplemental Security Income (SSI) Benefits			
Q029	Social Security Disability Insurance (SSDI)			
Q032	Supplemental Nutrition Assistance Program (SNAP or food stamps)			
Q035	Other government benefits not listed here (such as WIC, TANF, CHIP, or Section 8 (Please Specify)			

Q024. In the last 12 months, how often were you able to easily predict your household's income for the following month?

1. Every month
2. Most months
3. About half the time
4. A few months
5. I was never able to easily predict my next month's income over the last 12 months

Q025. In the last 12 months, which of the following statements best describes how your household's income varied from month to month, if at all?

My household's income:

1. Was roughly the same each month
2. Occasionally varied from month to month
3. Varied quite often from month to month

Cv003. Thinking back to last year, please indicate if your household's total income and expenses have changed between April 2021 and now. *As you're thinking about your household's total income, please consider wages from employment, as well as government payments or income from other sources.*

1. Cv003a. My household's **income** has [increased/decreased/stayed the same]

2. Cv003b. My household's **expenses** have [increased/decreased/stayed the same]

QB050. Which of the following statements best describes your financial situation today compared to your financial situation in April 2021?

My financial situation today is:

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

QB15. In the next 12 months, do you expect your personal financial situation to ...

1. Improve a lot
2. Improve a little
3. Stay the same
4. Get a little worse
5. Get a lot worse

## Spending and Expenses

*The next questions ask about your total household spending over the last 12 months. For each of these questions, please think about your personal spending, as well as how much other members of your household may have spent.*

Q036. [Indicator 1] Which of the following statements best describes how your household's total spending compared to total income, over the last 12 months?

1. Spending was much less than income
2. Spending was a little less than income
3. Spending was about equal to income
4. Spending was a little more than income
5. Spending was much more than income

Q039. [Indicator 2] Which of the following statements best describes how your household has paid its bills over the last 12 months?

My household has been financially able to:

1. Pay all of our bills on time
2. Pay nearly all of our bills on time
3. Pay most of our bills on time
4. Pay some of our bills on time
5. Pay very few of our bills on time

[if q039 == 1 “Pay all of our bills on time”]

QC040. How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

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

Q043. Suppose now that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method, please select all that apply.

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

## Savings and Assets

*The next questions ask about your household's savings, retirement funds, and investments.*

Q044. [Indicator 3] At your current level of spending, how long could you and your household afford to cover expenses, if you had to live only off the money you have readily available, without withdrawing money from retirement accounts or borrowing?

1. 6 months or more
2. 3-5 months
3. 1-2 months
4. 1-3 weeks
5. Less than 1 week

Q045. [Indicator 4] Thinking about your household's longer term financial goals such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away

for retirement, or making retirement funds last... How confident are you that your household is currently doing what is needed to meet your longer-term goals?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident

Do you or anyone in your household have any of the following financial assets or accounts? You can select more than one “yes” response. If you and someone in your household both own an account or have a “joint” account, please mark "Yes, I do" AND "Yes, someone else in my household does".

		Yes, I do	Yes, someone else in my household does	No	Don't know
Q046	Checking account				
Q047	Savings account				
Q173	Prepaid card [roll-over text: A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.]				
Q048	Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)				
Q050	Employer-provided traditional pension or cash balance plan				
Q049	Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)				
Q052	Savings in cash				
Q051	Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)				
Q052a	Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan				
Q053	Other financial assets or accounts (Please do <u>not</u> include real estate or housing) (Please Specify)				



For each of the following financial assets or accounts, please estimate the current value of that account. Just your best guess will do.

	Show only endorsed accounts but do not include pension	Approximate Current Value
Q054	Checking account	
Q055	Savings account	
Q174	Prepaid card	
Q056	Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)	
Q057	Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)	
Q059	Savings in cash	
Q058	Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)	
Q059a	Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan	
Q060	Other financial assets or accounts (Please do <u>not</u> include real estate or housing) (Please Specify)	

[if q054 > \$100,000]

check\_q054. You entered a current checking account value of over \$100,000. Is this correct?

1. Yes
2. No

[if check\_q054=2]

q054\_incorrect

Please provide the correct, current value of your checking account

[if q055 > \$250,000]

check\_q055. You entered a current savings account value of over \$250,000. Is this correct?

1. Yes
2. No

[if check\_q055=2]

q054\_incorrect

Please provide the correct, current value of your saving account

[if q174 > \$1,000]

check\_q174. You entered a current prepaid card value of over \$1,000. Is this correct?

1. Yes
2. No

[if check\_q174=2]

q054\_incorrect

Please provide the correct, current value of your prepaid card:

[if q057 > \$1,500,000]

check\_q057. You entered a current individual retirement account not provided by an employer value of over \$1,500,000. Is this correct?

1. Yes
2. No

[if check\_q057=2]

q054\_incorrect

Please provide the correct, current value of your individual retirement account

check\_q059. You entered a current savings in cash value of over \$10,000. Is this correct?

1. Yes
2. No

[if check\_q059=2]

q054\_incorrect

Please provide the correct, current value of your savings in cash value:

Please indicate if you or anyone in your household has saved in any of your financial assets or accounts in the past 12 months. If so, did you save regularly (for example, monthly or from each paycheck) or irregularly (adding savings whenever you could), or not at all?

Please remember to include automatic savings, contributions that were taken out of your paycheck by your employer, and automatic transfers to investment accounts.

		Saved regularly	Saving whenever possible	Did not save
Q061	Checking account			
Q062	Savings account			

Q063	Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)			
Q064	Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)			
Q067	Savings in cash			
Q066	Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)			
Q067a	Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan			
Q068	Other financial assets or accounts (Please do <u>not</u> include real estate or housing) (Please Specify)			

Q194. Are you currently setting aside money for an emergency?

1. Yes
2. No
3. Don't know

In the past 12 months, did you or anyone in your household do any of the following activities at **some place other than a bank or credit union**?

		Yes	No	Don't know
Q070	Purchased a money order (at a location that was not a bank or credit union)			
Q071	Cashed a check using a check-cashing service (at a location that was not a bank or credit union)			
Q072	Sent money to friends or family living outside the US (at a location that was not a bank or credit union)			
Q073	Took out a payday loan or received a payday advance loan			
Q074	Used a pawn shop loan			
Q075	Used rent-to-own services			
Q076	Took out a tax refund anticipation loan			

## Borrowing and Debts

The next questions ask about you and your household's credit and debts.

Q004. [Indicator 6] How would you rate your credit score? Your credit score is a number that tells lenders how risky or safe you are as a borrower.

1. Excellent
2. Very Good
3. Good
4. Fair
5. Poor
6. Don't know

Q176. Do you currently have one or more credit cards?

1. Yes
2. No
3. Don't Know

Q077. [Indicator 5] Now thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are carried over from prior months ...

As of today, which of the following statements describes how manageable your household debt is?

1. Have a manageable amount of debt
2. Have a bit more debt than is manageable
3. Have far more debt than is manageable
4. Do not have any debt

[Ask if Q077 < 4 or missing]

Do you or anyone in your household currently have any of the following types of debt? You can select more than one "yes" option.

		Yes, I do	Yes, someone else in my household does	No	Don't know
Q078	Auto loans				
Q079	Student loans				
Q080	Small business loans				

Q081	Mortgages				
Q175	Home equity line of credit				
Q082	Past-due medical bills				
Q083	Outstanding credit card balances carried over from previous months				
QB83	Loan from a retirement plan				
Q084	Other debts or loans not listed (such as payday loans, auto title loans, personal loans, other past due bills, and money borrowed from family or friends)				

*[Display debt categories respondent indicates are held in Q078 - Q084]*

For each of the following types of debt, please estimate the amount your household currently owes. If you aren't sure, your best guess will do.

		The approximate total amount you owe on this debt
Q086	Auto loans	
Q087	Student loans	
Q088	Small business loans	
Q089	Mortgages	
Q177	Home equity line of credit	
Q090	Past-due medical bills	
Q091	Outstanding credit card balances carried over from previous months	
QB93	Loan from a retirement plan	
Q093	Display value of "Other" open end here	

QA12. In the past 12 months, have you engaged with or been contacted persistently by a debt collector?

1. Yes
2. No
3. Don't know

## Insurance

*The next few questions ask about the different types of insurance that you and your household might have.*

Q106. Do you or does anyone in your household have car insurance on all your automobiles?

1. Yes
2. No
3. Don't Know
4. Not applicable (we don't own a car)

[ask if housing type (q105) = "own" (1)]

Q107. Is your household currently covered by homeowner's insurance?

1. Yes
2. No
3. Don't Know

[ask if housing type (Q105) = "rent" (2)]

Q108. Is your household currently covered by renter's insurance?

1. Yes
2. No
3. Don't Know

Q109. Do you currently have life insurance?

1. Yes
2. No
3. Don't Know

Q110. Do you currently have short-term or long-term disability insurance?

1. Yes
2. No
3. Don't Know

Q111. Do you currently have health insurance (including employer-paid, private, Medicare/Medicaid, Military, Indian Health Service, insurance you purchased through federal or state marketplaces, or any other type of medical coverage)?

1. Yes
2. No
3. Don't Know

[if Q111 = 1]

Q134. Which of the following is your main source of health insurance coverage?

1. A plan through your employer
2. A plan through your spouse's employer
3. A plan through your parent or guardian
4. Medicare
5. Medicaid
6. Through an insurance company or a state or federal marketplace that you purchased yourself (including Affordable Care Act (ACA) plans)
7. TRICARE or other military health benefits
8. Indian Health Services
9. Other (Please Specify)
10. Don't know

[ask if any of the insurance questions = yes] [ask if Q106 == 1 | Q107 == 1 | Q108 == 1 | Q109 == 1 | Q110 == 1 | Q111 == 1]

Q112. [Indicator 7] Thinking about all of the types of personal and household insurance you and others in your household have, how confident are you that those insurance policies will provide enough support in case of an emergency?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident

## Healthcare Expenditures

QC181. The next question is about money that you have spent out of pocket on medical care.

In the past 12 months, about how much did you spend for healthcare out of pocket, including medical, dental, and mental health care?

By out of pocket, we mean costs of care up of your deductible, copays, and coinsurance for doctor visits, hospital stays, prescription medications, emergency care, and other health services for which your health insurance does not cover. Please do NOT count health insurance premiums, over the counter drugs, or costs that you will be reimbursed for.

1. Zero
2. Less than \$500

3. \$500-\$1,999
4. \$2,000-\$2,999
5. \$3,000-\$4,999
6. \$5,000 or more

## Planning and Financial Behaviors

*The next question asks about the extent to which your household plans ahead financially, that is, to cover upcoming expenses, or to save up for long-term goals or to cover emergencies.*

Q113. [Indicator 8] To what extent do you agree or disagree with the following statement: “My household plans ahead financially.”

1. Agree strongly
2. Agree somewhat
3. Neither agree nor disagree
4. Disagree somewhat
5. Disagree strongly

QC114. Which of the following are your most important financial goals right now? Select up to three.

1. Saving for my own education
2. Saving for the education of my children, grandchildren, or other minors
3. Paying off student debt for myself or another person in my household
4. Buying or paying off the mortgage on a house
5. Paying off other debt (credit card, car loan, etc.)
6. Saving for a large purchase (car, appliances, furnishings)
7. Saving for a special occasion (such as a wedding or vacation)
8. Starting or growing a business
9. Building savings / creating a financial cushion
10. Saving for retirement
11. Just getting by - covering basic living expenses
12. Building or safeguarding an inheritance to pass on to my loved ones
13. Other (please specify):

*The next questions ask about various financial activities that you may or may not have done in the last 12 months that is, since [month] 2021). For each of the following questions, please indicate whether you have done the activity in the past 12 months.*



Q178. In the past 12 months, have you used internet banking? [Using the internet to access your bank or credit union account. This can be done by accessing your bank's web page through the browser on your phone, tablet, or computer.]

1. Yes
2. No
3. Don't know

Q179. In the past 12 months, have you used mobile banking? [Using a mobile phone to access your bank or credit union account. This can be done either by accessing your bank's web page through the web browser on your mobile phone, via text messaging, or by using an application downloaded to your mobile phone.]

1. Yes
2. No
3. Don't know

QC180. In the past 12 months, have you checked your credit score?

1. Yes
2. No
3. Don't know

*For the next few questions, please indicate how often, if ever, you have done each activity in the last 12 months.*

[If Q176 = yes]

Q189. In the past 12 months, how often did you carry a balance on one or more of your credit cards and pay interest on that balance?

1. Never - I pay off the balance(s) every month
2. 1 - 2 months
3. 3 - 4 months
4. More than 5 months
5. Don't know

Q190. In the last 12 months, how often, if ever, did you overdraw your checking account?

1. Never
2. 1 - 2 times
3. 3 - 4 times
4. More than 5 times
5. Don't know

*The next question asks about your financial priorities.*

QC191. Thinking about the next 12 months, what will be your top financial priority? Please type your response in the box below. [open end response]

## Employment and Gig Economy

The following questions ask about your employment.

QC121. Which of the following best describes your current situation? Please check all that apply.

1. Currently working for pay
2. On sick or other leave
3. Temporarily laid off
4. Unemployed - looking for work
5. Retired
6. Disabled
7. Homemaker
8. Student
9. Other

QC124. Have you done anything to look for a job in the LAST 4 WEEKS?

1. Yes
2. No

*The following questions ask about your job. **If you have more than one job, please think about the one that you think of as your main job in the last 30 days.** If you don't think of any of your jobs as your "main job" please just pick one of them, and answer all questions about that job.*

*[if employed (QC121 = 1 or 2)]*

Q120. In the main job that you had in the past 30 days did you:

1. Work full-time for someone else
2. Work part-time for someone else
3. Work for yourself (self-employed) or as a sole-proprietor
4. Work as a partner in a partnership (e.g. partner in law firm, medical practice)
5. Work as a consultant or contractor
6. Other (Please Specify)

QB17a.

*[if employed (QC121 = 1 or 2)]*

In what type of industry are you employed in your main job?

- Agriculture, forestry, fishing, and hunting
- Mining, quarrying, and oil and gas extraction
- Construction
- Manufacturing
- Wholesale trade
- Retail
- Transportation and warehousing
- Utilities
- Telecom, information technology, broadcasting, or data services
- Finance and insurance
- Real estate and rental and leasing
- Professional and business services
- Educational services
- Healthcare and social assistance
- Arts, entertainment, and recreation
- Accommodation and food services
- Government
- Armed Forces
- Other type of industry (please specify)

*[if not employed (QC121 != 1 & QC121 != 2)]*

In what type of industry were you most recently employed?

- Agriculture, forestry, fishing, and hunting
- Mining, quarrying, and oil and gas extraction
- Construction
- Manufacturing
- Wholesale trade
- Retail
- Transportation and warehousing
- Utilities
- Telecom, information technology, broadcasting, or data services
- Finance and insurance
- Real estate and rental and leasing
- Professional and business services
- Educational services
- Healthcare and social assistance
- Arts, entertainment, and recreation
- Accommodation and food services

- Government
- Not applicable - I have never worked
- Armed Forces
- Other type of industry (please specify)

*[if employed (QC121 = 1 or 2)]*

QC125. Still thinking about your main job, are you salaried or paid by the hour?

1. Salaried
2. Paid by the hour
3. Don't know

*[if QC125 = "Paid by the hour" (2)]*

QC126. What is your hourly rate of pay on this job, not including overtime pay, tips or commissions?

*[if employed (QC121 = 1 or 2)]*

QS5. Including bonuses, tips, overtime and commissions, what are your usual annual earnings on your main job, before taxes or other deductions?

*[if employed (QC121 = 1 or 2)]*

Q123 Still thinking about your main job, does your employer offer you any of the following benefits (even if you do not personally use the benefit)? Please select all that apply.

1. Paid sick leave
2. Paid vacation/personal leave
3. Paid parental leave
4. Student loan repayment
5. Health insurance
6. Disability insurance
7. Life insurance
8. Retirement plans (such as a 401k, 403(b), or Thrift Savings Plan (TSP))
9. Childcare
10. Ability to work from home
11. Pension or cash balance plan
12. Access to earned wages in advance of payday ["Employers typically partner with a provider like Even, Payactiv, DailyPay, Branch, or Instant Financial to offer such a service.]
13. Access to an emergency savings account or employer contributions toward emergency savings
14. Other (please specify)
15. None of these

*[if employed (QC121 = 1 or 2)]*

QC127. Thinking about your main job, are you a member of a labor union or of an employee association similar to a union?

1. Yes
2. No
3. I don't know

[if employed (QC121 = 1 or 2)]

QC128. Some people have jobs that require them to interact with people face to face in the same location. How often does your main job require you to come within six feet of other people (such as customers, clients, patients, or coworkers)?

1. Never
2. Less than once per week
3. 1-2 times per week
4. Several times per week
5. Nearly every day
6. Every day

[if employed (QC121 = 1 or 2)]

QB17. Still thinking about your main job, on a scale of zero to ten, how likely is it that you would recommend this company as a place to work?

[response options: 0 "least likely" - 10 "most likely"]

[if employed (QC121 = 1 or 2)]

QC129. Still thinking about your main job, on a scale of zero to ten, how likely is it that you will leave your main job voluntarily during the next 12 months?

[response options: 0 "not at all likely" - 10 "most likely"]

## Employment changes

*The next few questions ask about changes in your employment over the past 12 months.*

[if employed (QC121 = 1 or 2)]

QC130. Did you change your main job in the past 12 months?

1. Yes
2. No

[if QC130 = Yes (1)]

QC131. Did your employer change when you changed your main job?

1. Yes

2. No

*[If QC130 = Yes (1)]*

QC132. Was your job change voluntary or involuntary (laid off, furloughed, put on temporary leave, or employer temporarily closed)?

1. I voluntarily sought out a new main job
2. I was laid off
3. I was furloughed, put on temporary leave, or my employer temporarily closed
4. Other (please specify)

*[If QC130 = Yes (1)]*

QC301. Were you salaried or paid by the hour at your prior main job?

1. Salaried
2. Paid by the hour
3. Don't know

*[if QC132 = 1 (switched jobs voluntarily)]*

QC133. Why did you change jobs? Please select all that apply.

1. Better pay
2. Ability to work more hours
3. Ability to work fewer hours
4. A more predictable schedule
5. Better working conditions
6. Better benefits
7. Better location
8. Better role
9. Less exposure to COVID-19
10. Ability to work from home
11. Better accomodation of childcare
12. Change in family situation
13. Other (please specify)

*[if QC133 = "Better pay" (1)]*

QC134. You indicated that you changed your main job for better pay in the last 12 months. What was your prior *[logic: if QC301= salaried (1): annual salary] [logic: if QC301 = Paid by the hour or don't know (2 or 3): hourly wage]*?

*[open end response: numeric, two decimal places, salary minimum 10,000, hourly maximum 1,000]*

*[if did not switch main jobs (QC130 = No (2))]*

QC135. In your main job, have you experienced any of these changes in the past 12 months? (response options: yes, no, not applicable)

1. My wages or salary increased
2. My wages or salary decreased
3. The number of hours that I normally work increased
4. The number of hours that I normally work decreased
5. The schedule that I normally work became more predictable
6. The schedule that I normally work became less predictable

[if wages increased (QC135 = 1)]

QC134. You indicated that your wages or salary increased in the last 12 months. What was your prior [logic: if QC125= salaried (1): annual salary] [logic: if QC125 = Paid by the hour or don't know (2 or 3): hourly wage]?

[open end response: numeric, two decimal places, salary minimum 10,000, hourly maximum 1,000]

QC136. In the past 12 months, has your ability to work been affected by childcare responsibilities?

1. Yes
2. No
3. Other (please specify)

[if ability to work has been affected by childcare (QC136 = 1)]

QC137. Did you take any actions as a result of your childcare responsibilities? Please select all that apply.

1. Reduced hours
2. Used Paid Time Off (vacation or sick time)
3. Took an extended paid leave of absence from my employer
4. Took an extended unpaid leave of absence from my employer
5. Switched to a less demanding job
6. Switched to a job that allowed remote work
7. Quit a job and left the workforce
8. Other (Please specify)

*Some people earn money from independent, short-term, task-based, or temporary work. Please indicate whether you have engaged in the following types of work in the last 30 days, even if this was not your main job.*

Q200. In the last 30 days, I worked as an independent contractor, an independent consultant, or freelance worker. [Roll-over text: these situations generally describe someone who has to find customers either online or in person to provide a product or service.]

1. Yes
2. No
3. Don't Know

Q201. In the last 30 days, I completed one-off tasks online or in-person that I found through companies that advertise through an app or website. [Roll-over text: These tasks could include jobs done entirely online where the companies coordinate payment for the work. Or they could include tasks done in-person like using your own car to drive people from one place to another, delivering groceries or other goods, or doing someone's household tasks or errands.]

1. Yes
2. No
3. Don't Know

Q202. In the last 30 days, I worked in a job where I was only called to work as needed, although I could be scheduled for several days or weeks in a row. [Roll-over text: This could include substitute teachers and construction workers supplied by a union hiring hall. These people are sometimes called "on-call" workers. Note: Some people with on-call work as part of their regular job — for example, doctors — are not on-call workers]

1. Yes
2. No
3. Don't Know

Q203. In the last 30 days, I worked for a company that provided my services to organizations or firms under short-term contracts. [Roll-over text: A few examples of services that can be contracted out are security, landscaping, or computer programming.]

1. Yes
2. No
3. Don't Know

Q204. In the last 30 days, I worked a job that lasted for a limited time period or until the completion of a project. [Roll-over text: These types of jobs may be provided by a temp agency.]

1. Yes
2. No
3. Don't Know



## Inflation

*The next section asks about the prices of goods and services that you purchase.*

QC170. Please think about your total household spending. Compared to last year, how, if at all, have the prices of goods and services that you have purchased in these categories changed?

[Text in brackets presented as hover-over text]

1. QC170a. Food [groceries, food, beverages, dining and/or drinking out]
2. QC170b. Housing [mortgage, rent, property taxes, dues, homeowners or renters insurance, home repair, home maintenance, housekeeping, gardening materials and services]
3. QC170c. Utilities [electricity, water, heating fuel for home, telephone, cable, internet]
4. QC170d. Transportation [car payments (interest and principal), vehicle insurance, vehicle maintenance, gasoline, public transportation costs, other transportation]
5. QC170e. Education [tuition, room and board, books, supplies]
6. QC170f. Healthcare [health care services, health insurance, prescriptions, other medical care]
7. QC170g. Childcare [toys, gear, equipment, daycare, babysitting, sports/activity fees]

Response options:

1. Decreased a lot
2. Decreased a little
3. No change
4. Increased a little
5. Increased a lot
6. Don't know

[only display this section and ask about categories where QC170 == 4 | QC170 == 5]

QC175. Please think about your ability to maintain your household's standard of living. Compared to last year, how much have price increases impacted your ability to maintain your standard of living in these categories?

[Text in brackets presented as hover-over text]

1. QC175a. Food [groceries, food, beverages, dining and/or drinking out]
2. QC175b. Housing [mortgage, rent, property taxes, dues, homeowners or renters insurance, home repair, home maintenance, housekeeping, gardening materials and services]
3. QC175c. Utilities [electricity, water, heating fuel for home, telephone, cable, internet]
4. QC175d. Transportation [car payments (interest and principal), vehicle insurance, vehicle maintenance, gasoline, public transportation costs, other transportation]

5. QC175e. Education [tuition, room and board, books, supplies]
6. QC175f. Healthcare [health care services, health insurance, prescriptions, other medical care]
7. QC175g. Childcare [toys, gear, equipment, daycare, babysitting, sports/activity fees]

Response options:

- No impact
- Minor impact
- Moderate impact
- Major impact
- Don't know

*[if QC170 = increased a little or increased a lot in at least one category or for alternate QC170 = ask to all respondents]*

QC171. How much financial stress, if any, have these recent price increases caused you?

1. High financial stress
2. Moderate financial stress
3. Some financial stress
4. No financial stress

*[if QC170 = increased at least a little in at least one category or for alternate QC170 = at least minor impact in at least one category]*

QC172. Have you or has anyone in your household taken any of the following actions to help you cope with the impact of these price increases? Please select all that apply. (yes/no)

1. Cut back on the amount that we buy
2. Used savings to pay for goods
3. Shopped more at discount retailers (for example, dollar stores, discount grocers)
4. Carried a balance on a credit card
5. Purchased items in bulk
6. Change what you buy (e.g., chicken or eggs rather than beef)
7. Delayed a planned purchase, for example, of a car
8. Moved to a less expensive housing situation
9. Traveled less to save on gas
10. Other (please specify)

QC173. Inflation is defined as the rate at which prices increase. In March 2022, the inflation rate in the U.S. was about 8%. That means that prices are about 8% higher compared to last year.

Over the next 12 months, what do you expect the rate of inflation to be? Please enter a negative number if you think that prices will decrease over the next 12 months.

Over the next 12 months, I expect the rate of inflation to be \_\_%

QC174. Is there anything else you want to tell us about inflation? If it is affecting your day-to-day life, how? If it is affecting how you're planning for the future, how? Please type your response in the box below. [open end response]

## Student Loan Forbearance

*[if q079s1 = yes]*

QC210. You indicated that you have student loans. There are two types of loans we are interested in:

**Federal student loans** are issued or guaranteed by the federal government. They can be subsidized or unsubsidized and never require a co-signer.

**Private student loans** are borrowed from a private lender, such as a bank, institution, credit union, or state, and usually require a co-signer.

Have you ever taken out a **federal student loan**, a **private student loan**, or have you taken out both?

1. Federal student loan only
2. Private student loan only
3. Both federal and private student loans

*[if respondent has federal loans (QC210 = 1 or 3)]*

*In March 2020, the federal government temporarily paused payments and interest for most borrowers with federal student loans as part of its COVID-19 assistance efforts.*

QC211. Does this temporary pause apply to any of the student loans that you are currently responsible for paying?

1. Yes
2. No
3. I don't know

*[if pause applies (QC211 = 1)]*

QC212. Has the student loan pause been valuable in helping you manage your finances? If so, how much?

1. Very valuable
2. Somewhat valuable
3. Slightly valuable
4. Not very valuable

QC213. What is your total monthly payment towards your student loan(s)? This may include multiple payments to different lenders. We are interested in the total amount due each month, whether or not you are currently paying it.

[open end response; numeric, two decimals, range: (0 , 50,000) ]

*[if pause applies (QC211 = 1)]*

QC214. Suppose the federal student loan pause ended next month. How easy or difficult would it be for you to afford payments?

1. Very easy
2. Somewhat easy
3. Somewhat difficult
4. Very difficult

## Demographics

*The next few questions are about you.*

QB12. What is your race or ethnicity? Mark all boxes that apply. Note, you may report more than one group

1. White
2. Hispanic, Latino, Spanish, or Latinx
3. Black or African American
4. Asian or Asian American
5. American Indian or Alaska Native
6. Middle Eastern or North African
7. Native Hawaiian or other Pacific Islander
8. Some other race or ethnicity (please specify):

QB10. How would you define your gender identity?

1. Man
2. Woman
3. Non-binary, gender non-conforming, or genderqueer

4. Other (please specify)

QB11. Do you identify as transgender?

1. Yes
2. No

QB09. How would you describe your sexual orientation?

1. Homosexual, gay or lesbian
2. Bisexual, pansexual or queer
3. Heterosexual or straight
4. Asexual
5. Some other description (please specify)

Q002. Would you say that in general your physical health is:

1. Excellent
2. Very good
3. Good
4. Fair
5. Poor

The next six questions ask more specifically about physical, mental, or emotional conditions that can cause serious difficulty with daily activities.

Q138. Is anyone in your household deaf or does anyone have serious difficulty hearing? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

Q139. Is anyone in your household blind or does anyone have serious difficulty seeing even when wearing glasses? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)

5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

Q140. Because of a physical, mental, or emotional condition, does anyone in your household have serious difficulty concentrating, remembering, or making decisions? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

Q141. Does anyone in your household have serious difficulty walking or climbing stairs? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

Q142. Does anyone in your household have difficulty dressing or bathing? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)
6. Yes, Other
7. I don't know

Q143. Because of a physical, mental, or emotional condition, does anyone in your household have difficulty doing errands alone such as visiting a doctor's office or shopping? Select all that apply.

1. No
2. Yes, Myself
3. Yes, Other adult (age 18-65) in your household
4. Yes, Other adult (age 65 and over)
5. Yes, Child (age 5 - 17)

6. Yes, Other
7. I don't know

## Criminal Justice

*The next question asks about your experience with the criminal justice system.*

Q137. Have you or has anyone in your household spent time in jail or prison?

1. Yes, I have
2. Yes, someone else in my household has
3. Yes, I have AND someone else in my household has
4. No, no one in my household has