

## 2024 National Financial Capability Study State-by-State Survey Instrument

**Note:**

- Changes to the NFCS State-by-State Survey are footnoted in this document. Footnotes are labeled with the year that the change was implemented (2024, 2021, 2018, 2015 or 2012).

**Sample Characteristics:**

- $N \approx 500$  respondents per state (plus D.C.)
- Quotas within each state by:
  - Age
  - Gender
  - Income
  - Ethnicity
  - Education

**Coding Notes:**

- For all questions in the survey except A3a:
  - Code 98 = Don't know
  - Code 99 = Prefer not to say
- For A3a:
  - Code 999 = Prefer not to say
- For questions that have been modified, answer codes may differ among waves.

# Wel) You're invited to participate in this research survey.

Please be assured that **all of your answers will be completely ANONYMOUS and CONFIDENTIAL**. Therefore, please try to answer these questions as openly and honestly as possible.

# A1a) [SECTION A: DEMOGRAPHICS & CLASSIFICATION QUESTIONS]

# A2) Please enter your 5-digit home zip code.

[\_\_\_\_\_]

[EDIT: 00001-99998]

[LOAD ALL GEO INFORMATION TO DATA]

[CHECK TOTAL STATE QUOTA, IF FULL, TERMINATE]

# A50)<sup>1</sup> Do you describe yourself as a man, a woman, or in some other way?

Man .....1

Woman .....2

Some other way .....3

# A50a)<sup>2</sup> [BUILDER: PUNCH GENDER FROM Q.A50; IF Q.A50 = 3, RANDOMLY ASSIGN TO MALE OR FEMALE]

Male .....1

Female.....2]

<sup>1</sup> 2021: New question. Replaces A3 (binary gender) from 2018.

<sup>2</sup> 2021: Binary gender for quotas and weighting to maintain comparability with previous years.

# A3a)<sup>3</sup> What is your age?

[DROP DOWN MENU; PUNCH SHOULD MATCH AGE]

[13.....	13
14 .....	14
15 .....	15
16 .....	16
17 .....	17
18 .....	18
19 .....	19
20 .....	20
...etc.	...etc.
97 .....	97
98 .....	98
99 .....	99
100 .....	100
101 or older.....	101
Prefer not to say .....	999]

[IF Q.A3a = 13-17, 999 (REF), TERMINATE]

# A50b)<sup>4</sup> [BUILDER: CREATE GENDER/AGE NET FROM Q's A50a & A3a:

Male 18-24.....	1
Male 25-34.....	2
Male 35-44.....	3
Male 45-54 .....	4
Male 55-64.....	5
Male 65+.....	6
Female 18-24 .....	7
Female 25-34 .....	8
Female 35-44 .....	9
Female 45-54 .....	10
Female 55-64 .....	11
Female 65+ .....	12

CHECK GENDER/AGE QUOTA, IF FULL, TERMINATE]

<sup>3</sup> 2012: Changed from age ranges in 2009 to continuous years in 2012. Tracking comparisons can be made by coding individual years into the age ranges used in 2009.

<sup>4</sup> 2021: Binary gender/age net for quotas and weighting to maintain comparability with previous years.

# A4)<sup>5</sup> Which of the following best describes your race or ethnicity?

Select **all** that apply.

[CODE 99 EXCLUSIVE] [BUILDER: NOTE PUNCH 7 IS NOT IN ORDER]

	[M]
White or Caucasian.....	1
Black or African-American.....	2
Hispanic or Latino/a.....	3
Asian.....	4
Native Hawaiian or other Pacific Islander.....	7
American Indian or Alaska Native.....	5
Other .....	6
Prefer not to say .....	99

[IF Q.A4 = 99 (REF), TERMINATE]

# A4a)<sup>6</sup> [BUILDER: PUNCH ETHNICITY QUOTA]

IF SINGLE RESPONSE:

IF Q.A4 = 1, PUNCH 1

IF Q.A4 = 2, PUNCH 2

IF Q.A4 = 3, PUNCH 3

IF Q.A4 = 4, PUNCH 4

IF Q.A4 = 7, PUNCH 4

IF Q.A4 = 5 or 6, PUNCH 5

IF MULTIPLE RESPONSES:

IF Q.A4 = 3, PUNCH 3

IF Q.A4 = 4 AND 7 ONLY, PUNCH 4

IF Q.A4 NE 3 OR (NE 4 AND 7 ONLY), PUNCH 5

White non-Hispanic .....	1
Black non-Hispanic.....	2
Hispanic (alone or in combination).....	3
Asian/Pacific Islander non-Hispanic.....	4
Other non-Hispanic (American Indian, Other, 2+ ethnicities) .....	5

CHECK ETHNICITY QUOTA, IF FULL, TERMINATE]

<sup>5</sup> 2015: Changed “Asian/Pacific Islander” into two separate categories. Tracking comparisons can be made by coding into 2012 categories. Minor wording changes (from “Native American” in 2012 to “American Indian” in 2015).

<sup>6</sup> 2015: Programming logic updated to correspond to changes to A4 (ethnicity).

# A51)<sup>7</sup> [IF Q.A4a = 2 (BLACK), ASK; OTHERWISE, SKIP TO Q.A52]  
With which of the following heritages do you most identify?

Select **all** that apply.

[CODE 99 EXCLUSIVE]

[DISPLAY HEADERS; IN TWO COLUMNS WITH BREAKS AS SHOWN]

[M]

**American:**

African-American or American..... 1

**African:**

Cape Verdean ..... 10

Ethiopian..... 11

Ghanaian..... 12

Kenyan..... 13

Liberian..... 14

Nigerian..... 15

Senegalese ..... 16

Sierra Leonean..... 17

Somali..... 18

South African..... 19

Sudanese ..... 20

Ugandan..... 21

Zimbabwean ..... 22

**Caribbean:**

Bahamian..... 40

Barbadian..... 41

Belizean ..... 42

Bermudan ..... 43

British Caribbean..... 44

Cuban..... 45

Dominican ..... 46

Dutch Caribbean..... 47

Haitian ..... 48

Jamaican ..... 49

Trinidadian and Tobagonian..... 50

U.S. Virgin Islander..... 51

Other ..... 90

Prefer not to say..... 99

# A52)<sup>8</sup> [IF Q.A4a = 3 (HISPANIC), ASK; OTHERWISE, SKIP TO Q.A53]  
With which of the following heritages do you most identify?

Select **all** that apply.

[CODE 99 EXCLUSIVE]

[DISPLAY IN TWO COLUMNS WITH BREAKS AS SHOWN]

[M]

Argentinian ..... 1

Bolivian ..... 2

Chilean..... 3

Colombian ..... 4

Costa Rican..... 5

Cuban..... 6

Dominican ..... 7

Ecuadorian..... 8

Guatemalan..... 9

Honduran ..... 10

Mexican..... 11

Nicaraguan..... 12

Panamanian..... 13

Paraguayan ..... 14

Peruvian..... 15

Puerto Rican ..... 16

Salvadoran ..... 17

Spanish ..... 18

Uruguayan ..... 19

Venezuelan ..... 20

Other ..... 90

Prefer not to say..... 99

<sup>7</sup> 2021: New question.

<sup>8</sup> 2021: New question.

# A53)<sup>9</sup> [IF Q.A4a = 4 (ASIAN/PAC. ISL.), ASK; OTHERWISE, SKIP TO Q.A60]  
With which of the following heritages do you most identify?

Select **all** that apply.

[CODE 99 EXCLUSIVE]

[DISPLAY HEADERS; IN THREE COLUMNS WITH BREAKS AS SHOWN]

[M]

<b>Asian:</b>	<b>Asian (cont'd):</b>	<b>Pacific Islander:</b>
Bangladeshi ..... 1	Laotian.....12	Fijian ..... 40
Bhutanese ..... 2	Malaysian .....13	Guamanian or Chamorro ... 41
Burmese ..... 3	Mongolian .....14	Marshallese ..... 42
Cambodian..... 4	Nepalese .....15	Native Hawaiian ..... 43
Chinese ..... 5	Okinawan .....16	Samoan ..... 44
Filipino ..... 6	Pakistani .....17	Tongan ..... 45
Hmong ..... 7	Sri Lankan .....18	
Indian ..... 8	Taiwanese.....19	
Indonesian..... 9	Thai .....20	
Japanese ..... 10	Vietnamese .....21	Other ..... 90
Korean ..... 11		Prefer not to say ..... 99

# A60)<sup>10</sup> Do you identify as Middle Eastern or North African?

Yes.....1  
No .....2  
Prefer not to say .....99

[IF Q.A60 = 99 (REF), TERMINATE]

# A5)<sup>11,12</sup> What was the highest level of education that you completed?

Did not complete high school .....1  
High school graduate – regular high school diploma .....2  
High school graduate – GED or alternative credential .....3  
Some college, no degree .....4  
Associate's degree.....5  
Bachelor's degree.....6  
Post graduate degree .....7  
Prefer not to say .....99

[IF Q.A5 = 99 (REF), TERMINATE]

[CHECK EDUCATION QUOTA, IF FULL, TERMINATE]

<sup>9</sup> 2021: New question.

<sup>10</sup> 2024: New question.

<sup>11</sup> 2012: Changed “high school graduate” into two separate categories (regular diploma and GED). Tracking comparisons between 2012 and 2009 can be made by coding into 2009 categories.

<sup>12</sup> 2015: Changed “some college” and “college graduate” into three separate categories (“some college, no degree,” “associate’s degree,” and “bachelor’s degree”). Minor wording changes (from “last year of education” and “post graduate education” in 2012 to “highest level of education” and “post graduate degree” in 2015).

#	A6)	What is your marital status?	
		Married.....	1
		Single .....	2
		Separated.....	3
		Divorced.....	4
		Widowed/widower .....	5
		Prefer not to say .....	99

[IF Q.A6 = 99 (REF), TERMINATE]

#	A7)	Which of the following describes your current living arrangements?	
		I am the only adult in the household.....	1
		I live with my spouse/partner/significant other.....	2
		I live in my parents' home .....	3
		I live with other family, friends, or roommates.....	4
		Prefer not to say .....	99

[IF Q.A7 = 99 (REF), TERMINATE]

#	A7a)	[BUILDER: PUNCH MARITAL STATUS VARIABLE:	
		If Q.A6 = 1, PUNCH MARRIED	
		If Q.A6 = 2 – 5 AND Q.A7 = 2, PUNCH LIVING WITH PARTNER	
		If Q.A6 = 2 – 5 AND Q.A7 = 1, 3, or 4, PUNCH SINGLE	
		Married.....	1
		Living with partner .....	2
		Single .....	3

A7aa) [BUILDER: CREATE CVAR FOR SURVEY:

IF Q.A7a = 1, PUNCH CODE 1

IF Q.A7a = 2, PUNCH CODE 2

spouse .....	1
partner .....	2]

- # A11)<sup>13</sup> How many children do you have who are financially dependent on you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner]?

Please include children not living at home, and step-children as well.

1 .....	1
2 .....	2
3 .....	3
4 or more .....	4
No financially dependent children .....	5
Do not have any children .....	6
Prefer not to say .....	99

[IF Q.A11 = 99 (REF), TERMINATE]

- # A8)<sup>14</sup> What is [IF Q.A7a = 3 INSERT: your approximate annual income/ IF Q.A7a = 1, 2 INSERT: your household's approximate annual income], including wages, tips, investment income, public assistance, income from retirement plans, etc.?

Would you say it is...

Less than \$15,000 .....	1
At least \$15,000 but less than \$25,000 .....	2
At least \$25,000 but less than \$35,000 .....	3
At least \$35,000 but less than \$50,000 .....	4
At least \$50,000 but less than \$75,000 .....	5
At least \$75,000 but less than \$100,000 .....	6
At least \$100,000 but less than \$150,000 .....	7
At least \$150,000 but less than \$200,000 .....	8
At least \$200,000 but less than \$300,000 .....	9
\$300,000 or more .....	10
Don't know .....	98
Prefer not to say .....	99

[IF Q.A8 = 98 (DK) OR 99 (REF), TERMINATE]

[CHECK INCOME QUOTA, IF FULL, TERMINATE]

- # AM21)<sup>15</sup> Have you ever been a member of the U.S. Armed Services, either in the active or reserve component?

Currently a member of the U.S. Armed Services .....	1
Previously a member of the U.S. Armed Services .....	2
Never a member of the U.S. Armed Services .....	3
Prefer not to say .....	99

<sup>13</sup> 2012: Changed question order (appears earlier in the survey than in 2009).

<sup>14</sup> 2021: Changed "\$150,000 or more" into three separate categories. Tracking comparisons can be made by coding into 2018 categories.

<sup>15</sup> 2012: Military question added to State-by-State survey. See note that follows question X3.



# X3)<sup>16</sup> [BUILDER: PUNCH QUESTIONNAIRE VERSION:

IF Q.AM21 = 1, PUNCH 2 (MILITARY)  
ALL OTHERS, PUNCH 1 (CORE)

Core questions ..... 1  
Military ..... 2]

**Note on Military Questions:**

- Depending on their military status, respondents were also shown military-specific wording for several questions, as indicated in the programming instructions in this document.

# A9) Which of the following best describes your current employment or work status?

Self-employed ..... 1  
Work full-time for an employer [IF Q.AM21 = 1 INSERT: or the military] ..... 2  
Work part-time for an employer [IF Q.AM21 = 1 INSERT: or the military] ..... 3  
Homemaker ..... 4  
Full-time student ..... 5  
Permanently sick, disabled, or unable to work ..... 6  
Unemployed or temporarily laid off ..... 7  
Retired ..... 8  
Prefer not to say ..... 99

[IF Q.A9 = 99 (REF), TERMINATE]

# A40)<sup>17</sup> [IF Q.A9 = 1-3 (EMPLOYED) DISPLAY] In addition to your main employment, did you also do other work for pay in the past 12 months?

[IF Q.A9 = 4-8 (NOT EMPLOYED) DISPLAY] Did you do any work for pay in the past 12 months?

Yes ..... 1  
No ..... 2  
Don't know ..... 98  
Prefer not to say ..... 99

<sup>16</sup> 2021: Programming logic updated to accommodate deletion of AM22 (spouse military status).

<sup>17</sup> 2018: New question.

# A10)<sup>18</sup> [IF Q.A7a = 1 OR 2, ASK; OTHERWISE, SKIP TO Q.A10a]  
Which of the following best describes your [IF Q.A7a = 1 INSERT: spouse's/ IF Q.A7a = 2 INSERT: partner's] current employment or work status?

Self-employed.....1  
Work full-time for an employer .....2  
Work part-time for an employer.....3  
Homemaker.....4  
Full-time student .....5  
Permanently sick, disabled, or unable to work .....6  
Unemployed or temporarily laid off .....7  
Retired.....8  
Prefer not to say .....99

[IF Q.A10 = 99 (REF), TERMINATE]

# A10a) [BUILDER: HOUSEHOLD RETIREMENT STATUS:

IF Q.A9 = 1 – 3, PUNCH NON-RETIRED HOUSEHOLD

IF ((Q.A7a = 3 AND Q.A9 = 4 – 7) OR (Q.A7a = 1, 2 AND Q.A9 = 4 – 7 AND Q.A10 = 1 – 7)),  
PUNCH NON-RETIRED HOUSEHOLD

IF Q.A9 = 8, PUNCH RETIRED-HOUSEHOLD – RESPONDENT RETIRED

IF Q.A7a = 1, 2 AND Q.A9 = 4 – 7 AND Q.A10 = 8, PUNCH RETIRED HOUSEHOLD –  
RESPONDENT NOT WORKING AND SPOUSE RETIRED

Non-retired household .....1  
Retired household--Respondent retired .....2  
Retired household--Respondent not working and spouse retired ..... 3]

[IF Q.A5 = 2, 3, 4, 5 (HS GRAD, SOME COLLEGE, ASSOCIATE'S DEGREE) AND Q.A9 NE 5  
(NOT FT STUDENT), ASK; OTHERWISE, SKIP TO Q.A14]

# A21)<sup>19,20</sup> Are you a part-time student taking courses for credit?

Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99

[IF Q.A7a = 1, 2, ASK; OTHERWISE, SKIP TO Q.A41]

# A14) Who in the household is most knowledgeable about saving, investing and debt?

You.....1  
Someone else .....2  
You and someone else are equally knowledgeable.....3  
Don't know .....98  
Prefer not to say .....99

<sup>18</sup> 2021: Programming logic updated to accommodate deletion of AM22 (spouse military status).

<sup>19</sup> 2012: New question.

<sup>20</sup> 2015: Question base updated to correspond to changes to A5 (education).

- # A41)<sup>21</sup> What was the highest level of education completed by the person or any of the people who raised you?
- Did not complete high school .....1  
 High school graduate/GED .....2  
 Some college, no degree .....3  
 Associate's degree.....4  
 Bachelor's degree.....5  
 Post graduate degree .....6  
 Don't know .....98  
 Prefer not to say .....99
- # A61)<sup>22</sup> Do you have parents or older relatives who are financially dependent on you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner]?
- Please include financially dependent parents/older relatives who are not living with you.
- Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99
- # A16) [END OF SCREENER]

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<sup>21</sup> 2018: New question.

<sup>22</sup> 2024: New question.

# J) [SECTION J: FINANCIAL ATTITUDES & BEHAVIORS]

# Ja) These days, a lot of people are thinking about financial issues. We are interested in your opinions on some of these issues.

# J1) Overall, thinking of your assets, debts and savings, how satisfied are you with your current personal financial condition?

Please use a 10-point scale, where 1 means “Not At All Satisfied” and 10 means “Extremely Satisfied.”

Not At All Satisfied 1	2	3	4	5	6	7	8	9	Extremely Satisfied 10	Don't know	Prefer not to say
1	2	3	4	5	6	7	8	9	10	98	99

# J2) When thinking of your financial investments, how willing are you to take risks?

Please use a 10-point scale, where 1 means “Not At All Willing” and 10 means “Very Willing.”

Not At All Willing 1	2	3	4	5	6	7	8	9	Very Willing 10	Don't know	Prefer not to say
1	2	3	4	5	6	7	8	9	10	98	99

# J3) Over the past year, would you say [IF Q.A7a = 3 INSERT: your spending/ IF Q.A7a = 1, 2 INSERT: your household's spending] was less than, more than, or about equal to [IF Q.A7a = 3 INSERT: your income/ IF Q.A7a = 1, 2 INSERT: your household's income]?

Please do not include the purchase of a new house or car, or other big investments you may have made.

Spending **less** than income.....1  
 Spending **more** than income.....2  
 Spending about **equal** to income .....3  
 Don't know .....98  
 Prefer not to say .....99

# J4) In a typical month, how difficult is it for you to cover your expenses and pay all your bills?

Very difficult.....1  
 Somewhat difficult.....2  
 Not at all difficult.....3  
 Don't know .....98  
 Prefer not to say .....99

- # J40)<sup>23</sup> In the past 12 months, which one of the following best describes [IF Q.A7a = 3 INSERT: your income/ IF Q.A7a = 1 INSERT: your and your spouse's income/ IF Q.A7a = 2 INSERT: your and your partner's income]?
- Roughly the same amount each month .....1  
Occasionally varies from month to month.....2  
Varies quite often from month to month .....3  
Don't know .....98  
Prefer not to say .....99
- # J5) 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?
- Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99
- [IF Q.A11 = 1, 2, 3, 4 (FINANCIALLY DEPENDENT CHILD), ASK; OTHERWISE, SKIP TO Q.J8]
- # J6) Are you setting aside any money for your children's college education?
- Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99
- [IF Q.A10a = 1 (NOT RETIRED), ASK; OTHERWISE SKIP TO Q.J9]
- # J8) Have you ever tried to figure out how much you need to save for retirement?
- Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99
- [IF Q.A10a = 2, 3 (RETIRED), ASK; OTHERWISE, SKIP TO Q.J10]
- # J9) [IF Q.A10a = 2 DISPLAY] Before you retired, did you try to figure out how much you needed to save for retirement?
- [IF Q.A10a = 3 DISPLAY] Before your [IF Q.A7a = 1 INSERT: spouse/ IF Q.A7a = 2 INSERT: partner] retired, did you try to figure out how much you needed to save for retirement?
- Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99

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<sup>23</sup> 2018: New question.

# J10) In the past 12 months, [IF Q.A7a = 3 INSERT: have you/ IF Q.A7a = 1, 2 INSERT: has your household] experienced a large drop in income which you did not expect?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

# J20)<sup>24</sup> How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?

I am certain I could come up with the full \$2,000 .....1  
 I could probably come up with \$2,000 .....2  
 I could probably not come up with \$2,000 .....3  
 I am certain I could not come up with \$2,000 .....4  
 Don't know .....98  
 Prefer not to say .....99

[IF Q.J20 = 1, 2, 3, 98, 99 (ALL EXCEPT CERTAIN COULD NOT), ASK; OTHERWISE, SKIP TO Q.J61]

# J60)<sup>25</sup> If you had to come up with \$2,000 in the next month to cover an unexpected expense, where would you get the money from?

Select **all** that apply.

[RANDOMIZE - ANCHOR CODES 90, 98, 99; CODES 98, 99 EXCLUSIVE]

[M]  
 Take it from money I have saved .....1  
 Put it on a credit card .....2  
 Borrow from family/friends.....3  
 Take out a loan .....4  
 Withdraw from a retirement account .....5  
 Work more to get more income.....6  
 Sell something I own (e.g., jewelry, car, etc.) to get the money .....7  
 Other .....90  
 Don't know .....98  
 Prefer not to say .....99

# J61)<sup>26</sup> In the past 5 years, have increased food costs caused [IF Q.A7a = 3 INSERT: you/ IF Q.A7a = 1 OR 2 INSERT: your household] to cut back on other spending?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

<sup>24</sup> 2012: New question.

<sup>25</sup> 2024: New question.

<sup>26</sup> 2024: New question.

- # J62)<sup>27</sup> In the past 5 years, have you experienced any severe weather events (e.g., hurricanes, wildfires, tornadoes, etc.) that affected your personal finances?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

- # J32)<sup>28</sup> How would you rate your current credit record?

Very bad .....1  
 Bad .....2  
 About average .....3  
 Good .....4  
 Very good .....5  
 Don't know .....98  
 Prefer not to say .....99

- # J33)<sup>29</sup> How strongly do you agree or disagree with the following statement?

Please give your answer on a scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7.

		Strongly Disagree 1	2	3	Neither Agree nor Disagree 4	5	6	Strongly Agree 7	Don't know	Prefer not to say
J33_40) <sup>30</sup>	Thinking about my personal finances can make me feel anxious	1	2	3	4	5	6	7	98	99

- # J63)<sup>31</sup> How much time do you typically spend thinking about and dealing with issues and problems related to your personal finances?

Please report approximate hours per week.

0 hours per week .....1  
 1 hour .....2  
 2 hours.....3  
 3 to 4 hours .....4  
 5 to 9 hours .....5  
 10 to 19 hours .....6  
 20+ hours per week.....7  
 Don't know .....98  
 Prefer not to say .....99

<sup>27</sup> 2024: New question.

<sup>28</sup> 2015: New question.

<sup>29</sup> 2015: New question.

<sup>30</sup> 2018: New question.

<sup>31</sup> 2024: New question.

[IF Q.A9 = 1-3 (EMPLOYED) AND Q.J63 = 2 – 7 (1 HOUR OR MORE), ASK; OTHERWISE, SKIP TO Q.J41]

[ONLY DISPLAY MENTIONS IN Q.J64 THAT ARE LESS THAN OR EQUAL TO Q.J63; ALWAYS DISPLAY CODES 98, 99]

# J64)<sup>32</sup> You indicated you typically spend [INSERT JUST THE NUMBER OF HOURS FROM Q.J63] hour[IF Q.J63 = 2-7 INSERT: s] per week thinking about and dealing with issues and problems related to your personal finances.

How many of these hours occur at work?

Please report approximate hours per week.

0 hours per week .....1  
 1 hour .....2  
 2 hours.....3  
 3 to 4 hours .....4  
 5 to 9 hours .....5  
 10 to 19 hours .....6  
 20+ hours per week.....7  
 Don't know .....98  
 Prefer not to say .....99

# J41)<sup>33</sup> How well do these statements describe you or your situation?

[RANDOMIZE]

		Does not describe me at all	Describes me very little	Describes me somewhat	Describes me very well	Describes me completely	Don't know	Prefer not to say
J41_1)	Because of my money situation, I feel like I will never have the things I want in life	1	2	3	4	5	98	99
J41_2)	I am just getting by financially	1	2	3	4	5	98	99
J41_3)	I am concerned that the money I have or will save won't last	1	2	3	4	5	98	99

# J42)<sup>34</sup> How often do these statements apply to you?

[RANDOMIZE]

		Never	Rarely	Sometimes	Often	Always	Don't know	Prefer not to say
J42_1)	I have money left over at the end of the month	1	2	3	4	5	98	99
J42_2)	My finances control my life	1	2	3	4	5	98	99

<sup>32</sup> 2024: New question.

<sup>33</sup> 2018: New questions.

<sup>34</sup> 2018: New questions.



- # J43)<sup>35</sup> If you were to set a financial goal for yourself today, how confident are you in your ability to achieve it?
- Not at all confident .....1  
 Not very confident .....2  
 Somewhat confident .....3  
 Very confident.....4  
 Don't know .....98  
 Prefer not to say .....99
- # J65)<sup>36</sup> Do you believe you were targeted in a financial fraud or scam in the past year?
- Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99
- [IF Q.J65 = 1 (YES), ASK, OTHERWISE, SKIP TO Q.J14]
- # J66)<sup>37</sup> Did you lose any money as a result of the fraud or scam?
- Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99
- # J14) [END OF SECTION J]

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<sup>35</sup> 2018: New question.

<sup>36</sup> 2024: New question.

<sup>37</sup> 2024: New question.

# B) [SECTION B: BANKING]

[DISPLAY Q's B1 AND B2 ON SAME SCREEN]

# B1) [IF Q.A7a = 3 INSERT: Do you/ IF Q.A7a = 1, 2 INSERT: Does your household] have a checking account?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

# B2) [IF Q.A7a = 3 INSERT: Do you/ IF Q.A7a = 1, 2 INSERT: Does your household] have a savings account, money market account, or CDs?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

[IF Q.B1 = 1 (YES), ASK; OTHERWISE, SKIP TO Q.B41]

# B4) Do you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner] overdraw your checking account occasionally?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

[IF Q.B1 OR Q.B2 = 1 (YES), ASK; OTHERWISE, SKIP TO Q.B60]

# B41)<sup>38</sup> How often do you access your checking or savings account in the following ways?

		Never	Sometimes	Frequently	Don't know	Prefer not to say
B41_1)	Online banking with a laptop or desktop computer	1	2	3	98	99
B41_2)	Mobile banking with text messaging, mobile app, or Internet browser or email on a mobile phone	1	2	3	98	99

<sup>38</sup> 2018: New questions.

# B60)<sup>39</sup> How strongly do you agree or disagree with the following statement?

Please give your answer on a scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7.

	Strongly Disagree 1	2	3	Neither Agree nor Disagree 4	5	6	Strongly Agree 7	Don't know	Prefer not to say
I trust that banks will treat me fairly	1	2	3	4	5	6	7	98	99

# B14) [MOVED TO END OF SECTION C]

# B31)<sup>40,41</sup> How often do you use your mobile device to pay for a product or service in person at a store, gas station, or restaurant (e.g., by waving/tapping your mobile device over a sensor at checkout, scanning a barcode or QR code using your mobile device, or using some other mobile app at checkout)?

Frequently ..... 1  
 Sometimes..... 2  
 Never..... 3  
 Don't know ..... 98  
 Prefer not to say ..... 99

# B42)<sup>42,43</sup> How often do you use your mobile device to transfer money to another person?

Frequently ..... 1  
 Sometimes..... 2  
 Never..... 3  
 Don't know ..... 98  
 Prefer not to say ..... 99

# B43)<sup>44</sup> How often do you use websites or apps to help with financial tasks such as budgeting, saving, or credit management (e.g., GoodBudget, Mint, Credit Karma, etc.)?

Please do not include websites or apps for making payments or money transfers.

Frequently ..... 1  
 Sometimes..... 2  
 Never..... 3  
 Don't know ..... 98  
 Prefer not to say ..... 99

<sup>39</sup> 2024: New question.

<sup>40</sup> 2015: New question. Replaces B22\_8 from 2012.

<sup>41</sup> 2024: Minor wording changes (replaced “mobile phone” with “mobile device”).

<sup>42</sup> 2018: New question.

<sup>43</sup> 2024: Minor wording changes (replaced “mobile phone” with “mobile device”).

<sup>44</sup> 2018: New question.

#	B61) <sup>45</sup>	Would you be interested in getting financial advice from AI (artificial intelligence)?	
		Yes.....	1
		No .....	2
		Don't know .....	98
		Prefer not to say .....	99
#	B16)	[END OF SECTION B]	

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<sup>45</sup> 2024: New question.

- # C) [SECTION C: RETIREMENT ACCOUNTS]
- # Ca) The following are questions about retirement accounts and pensions. Please answer to the best of your knowledge. If you really do not know the answer, please select "don't know."
- # C1)<sup>46</sup> Do you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner] have any retirement plans through a current or previous employer, like a pension plan [IF Q.X3 = 2 INSERT: , a Thrift Savings Plan (TSP),] or a 401(k)?
- Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99
- [IF Q.C1 = 1 (YES) AND Q.A7a = 1, 2, ASK; OTHERWISE, SKIP TO Q.C3]
- # C2) Were these plans provided by your employer or your [IF Q.A7a = 1 INSERT: spouse's/ IF Q.A7a = 2 INSERT: partner's] employer, or both?
- Your employer .....1  
 Your [IF Q.A7a = 1 INSERT: spouse's/ IF Q.A7a = 2 INSERT: partner's] employer .....2  
 Both your employer and your [IF Q.A7a = 1 INSERT: spouse's/ IF Q.A7a = 2 INSERT: partner's] employer .....3  
 Don't know .....98  
 Prefer not to say .....99
- [IF Q.C1 = 1 (YES), ASK; OTHERWISE, SKIP TO Q.C4]
- # C3) Are any of these retirement plans the kind where you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner] get to choose how the money is invested?
- Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99
- # C4)<sup>47,48</sup> Do you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner] have any other retirement accounts NOT through an employer, like an IRA, Keogh, SEP, or any other type of retirement account that you have set up yourself?
- Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

<sup>46</sup> 2012: The base for all questions in this section (C1 through C11) changed from *non-retired households* in 2009 to *all respondents* in 2012. Tracking comparisons to 2009 can be made by looking at the responses of only non-retired households (A10a = 1) in 2012 and 2015.

<sup>47</sup> 2015: Minor wording changes (added "myRA" to list of examples).

<sup>48</sup> 2018: Minor wording changes (removed "myRA" from list of examples).

- # C5) [IF Q.C3 = 1 OR Q.C4 = 1 (YES), ASK; OTHERWISE, SKIP TO Q.B14a]  
Do you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner] regularly contribute to a retirement account like a [IF Q.X3 = 2 INSERT: Thrift Savings Plan (TSP),] 401(k) or IRA?

Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99

- # C10) [DISPLAY Q's C10 & C11 ON SAME SCREEN]  
In the last 12 months, have you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner] taken a loan from your retirement account(s)?

Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99

- # C11) In the last 12 months, have you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner] taken a hardship withdrawal from your retirement account(s)?

Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99

- # B14a)<sup>49</sup> [IF Q.B1 OR B2 = 1, 98, 99 (YES, DK, REF), ASK; OTHERWISE, SKIP TO Q.C16]  
Not including retirement accounts, [IF Q.A7a = 3 INSERT: do you / IF Q.A7a = 1, 2 INSERT does your household] have any investments in...

		Yes	No	Don't know	Prefer not to say
B14a_1) <sup>50</sup>	Stocks, bonds, mutual funds, or other securities	1	2	98	99
B14a_60) <sup>51</sup>	Crypto	1	2	98	99

- # C16) [END OF SECTION C]

<sup>49</sup> 2015: Changed question order (appears later in the survey than in 2012).

<sup>50</sup> 2024: Formerly question B14. Changed format from a single question ("Not including retirement accounts, do you have any investments in stocks, bonds, mutual funds, or other securities?") to a grid.

<sup>51</sup> 2024: New question.

#	E)	[SECTION E: HOME & MORTGAGES]	
#	Ea_1) <sup>52</sup>	Do you [IF Q.A7a = 1 INSERT: or your spouse/ IF Q.A7a = 2 INSERT: or your partner] currently own your home?	
		Yes.....	1
		No .....	2
		Don't know .....	98
		Prefer not to say .....	99
		[IF Q.Ea_1 = 1 (YES OWN HOME), ASK; OTHERWISE, SKIP TO Q.E60]	
#	E3a)	Following are some questions about your home. If you own more than one home, please refer to your primary residence.	
		[DISPLAY Q's E7 & E8 ON SAME SCREEN]	
#	E7) <sup>53</sup>	Do you currently have any mortgages on your home?	
		Yes.....	1
		No .....	2
		Don't know .....	98
		Prefer not to say .....	99
#	E8) <sup>54</sup>	Do you have any home equity loans?	
		Yes.....	1
		No .....	2
		Don't know .....	98
		Prefer not to say .....	99
		[IF Q.E7 = 1 OR Q.E8 = 1 (YES), ASK; OTHERWISE, SKIP TO Q.E15]	
#	E20) <sup>55</sup>	Do you currently owe more on your home than you think you could sell it for today?	
		Yes, owe more.....	1
		No .....	2
		Don't know .....	98
		Prefer not to say .....	99

<sup>52</sup> 2015: Changed format of question from a grid ("Do you currently own any of the following? – Your home") in 2012 to a single question in 2015. Minor wording changes to accommodate new question format.

<sup>53</sup> 2012: Minor wording changes (from "a mortgage" in 2009 to "any mortgages" in 2012).

<sup>54</sup> 2012: Minor wording changes (from "a home equity loan" in 2009 to "any home equity loans" in 2012).

<sup>55</sup> 2012: New question.

- # E15)<sup>56</sup> [IF Q.E7 = 1 (YES), ASK; OTHERWISE, SKIP TO Q.E60]  
How many times have you been late with your mortgage payments in the past 12 months? (If you have more than one mortgage on your home(s), please consider them all.)
- Never.....1  
Once .....2  
More than once .....3  
Don't know .....98  
Prefer not to say .....99
- # E60)<sup>57</sup> In the past 5 years, have increased housing costs (e.g., rent, mortgage) caused [IF Q.A7a = 3 INSERT: you/ IF Q.A7a = 1 OR 2 INSERT: your household] to cut back on other spending?
- Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99
- # E17) [END OF SECTION E]

<sup>56</sup> 2015: Changed time frame of question (from 2 years in 2012 to 12 months in 2015). Tracking comparisons are not possible.

<sup>57</sup> 2024: New question.



#	P) <sup>58</sup>	[SECTION P: WEALTH & INCOME INEQUALITY]	
#	P60) <sup>59</sup>	[DISPLAY Qs P60, P51, P61 ON ONE SCREEN] At any time in your adult life (18 and older), did your parents or grandparents pay for a major expense of yours (e.g., college, wedding, downpayment for a home, etc.)?	
		Yes.....	1
		No .....	2
		Don't know .....	98
		Prefer not to say .....	99
#	P51) <sup>60</sup>	Have you ever received a gift ( <u>not</u> an inheritance) from your parents or grandparents that was worth \$10,000 or more?	
		Yes.....	1
		No .....	2
		Don't know .....	98
		Prefer not to say .....	99
#	P61) <sup>61</sup>	Have you ever received an inheritance that was worth \$10,000 or more?	
		Yes.....	1
		No, but I expect to in the future .....	2
		No, and I do not expect to.....	3
		Don't know .....	98
		Prefer not to say .....	99
#	P53)	[END OF SECTION P]	

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<sup>58</sup> 2021: New section.

<sup>59</sup> 2024: New question. Replaces P50 from 2021.

<sup>60</sup> 2024: Minor wording changes (added "worth").

<sup>61</sup> 2024: New question. Replaces P52 from 2021.

# F) [SECTION F: CREDIT CARDS]

# F1) How many credit cards do you have? Please include store and gas station credit cards but NOT debit cards.

1 .....1  
 2-3 .....2  
 4-8 .....3  
 9-12 .....4  
 13-20 .....5  
 More than 20 .....6  
 No credit cards .....7  
 Don't know .....98  
 Prefer not to say .....99

[IF Q.F1 = 1 -6 (HAVE CREDIT CARD, ASK; OTHERWISE, SKIP TO F12)]

# F2) In the past 12 months, which of the following describes your experience with credit cards? (Select an answer for each)

[DO NOT RANDOMIZE]

		Yes	No	Don't know	Prefer not to say
F2_1)	I always paid my credit cards in full	1	2	98	99
F2_2)	In some months, I carried over a balance and was charged interest	1	2	98	99
F2_3)	In some months, I paid the minimum payment only	1	2	98	99
F2_4)	In some months, I was charged a late fee for late payment	1	2	98	99
F2_5)	In some months, I was charged an over the limit fee for exceeding my credit line	1	2	98	99
F2_6)	In some months, I used the cards for a cash advance	1	2	98	99

# F12) [END OF SECTION F]

# G) [SECTION G: OTHER DEBT]

# G1) [IF Q.A7a = 3 INSERT: Do you/ IF Q.A7a = 1 OR 2 INSERT: Does your household] currently have an auto loan? (This does not refer to an auto lease.)

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

# G20)<sup>62</sup> Do you currently have any unpaid bills from a health care or medical service provider (e.g., a hospital, a doctor's office, or a testing lab) that are past due?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

# G30)<sup>63</sup> Do you currently have any student loans? If so, for whose education was this/were these loan(s) taken out?

Select **all** that apply.

[CODES 97, 98, 99 EXCLUSIVE]

[DISPLAY WITH BREAK ON THE LIST; INDENT PUNCHES 1-5]

[M]

Yes, have student loan(s) for:

Yourself.....1  
 Your spouse/partner .....2  
 Your child(ren).....3  
 Your grandchild(ren).....4  
 Other person.....5

No, do not currently have any student loans.....97  
 Don't know .....98  
 Prefer not to say .....99

[IF Q.G30 = 1-5 (HAVE STUDENT LOAN), ASK; OTHERWISE, SKIP TO Q.G25]

# G35)<sup>64</sup> How many times have you been late with a student loan payment in the past 12 months? (If you have more than one student loan, please consider them all.)

Never, payments are not due on my loans at this time.....1  
 Never, I have been repaying on time each month.....2  
 Once .....3  
 More than once .....4  
 Don't know .....98  
 Prefer not to say .....99

<sup>62</sup> 2012: New question.

<sup>63</sup> 2015: New question. Replaces G21 from 2012.

<sup>64</sup> 2015: New question.

# G22)<sup>65,66</sup> Are you concerned that you might not be able to pay off your student loans?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

# G25)<sup>67</sup> In the past 5 years, how many times have you... (Select an answer for each)

[RANDOMIZE]

		Never	1 time	2 times	3 times	4 or more times	Don't know	Prefer not to say
G25_1) <sup>68</sup>	Taken out an auto title loan? Auto title loans are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.	1	2	3	4	5	98	99
G25_2)	Taken out a short term "payday" loan?	1	2	3	4	5	98	99
G25_3) <sup>69,70</sup>	Gotten an advance on your tax refund? This is sometimes called a "refund anticipation check" or "Rapid Refund" (Not the same as e-filing)	1	2	3	4	5	98	99
G25_4)	Used a pawn shop?	1	2	3	4	5	98	99
G25_5)	Used a rent-to-own store?	1	2	3	4	5	98	99

# G60)<sup>71</sup> In the last 12 months, have you used "Buy Now Pay Later" when making a purchase?

Buy Now Pay Later arrangements typically allow the buyer to split the cost of the purchase into a few equal payments. (Examples include Bill Me Later, Affirm, Klarna, and Afterpay.)

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

<sup>65</sup> 2012: New question.

<sup>66</sup> 2015: Question base changed to correspond to G30 (new student loan question).

<sup>67</sup> 2012: New questions. The "Yes/No" scale in 2009 was replaced by a frequency scale ("How many times") in 2012, therefore tracking comparisons to 2009 are not possible. Minor wording changes to individual items (not documented here) to accommodate the new scale.

<sup>68</sup> 2012: Description of auto title loans added in 2012.

<sup>69</sup> 2012: Minor wording changes (from refund anticipation "loan" in 2009 to refund anticipation "check" in 2012).

<sup>70</sup> 2018: Question was removed in 2015 and reinstated in 2018.

<sup>71</sup> 2024: New question.

# G38)<sup>72</sup> Have you been contacted by a debt collection agency in the past 12 months?

Yes.....1  
No .....2  
Don't know .....98  
Prefer not to say .....99

# G23)<sup>73</sup> How strongly do you agree or disagree with the following statement?

Please give your answer on a scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7.

	Strongly Disagree 1	2	3	Neither Agree nor Disagree 4	5	6	Strongly Agree 7	Don't know	Prefer not to say
I have too much debt right now	1	2	3	4	5	6	7	98	99

# G10) [END OF SECTION G]

<sup>72</sup> 2015: New question.  
<sup>73</sup> 2012: New question.

# H) [SECTION H: INSURANCE]

# H1) Are you covered by health insurance?

Yes.....1  
 No .....2  
 Don't know .....98  
 Prefer not to say .....99

# H30)<sup>74</sup> In the last 12 months, was there any time when you...

		Yes	No	Don't know	Prefer not to say
H30_3)	Had a medical problem but DID NOT go to a doctor or clinic <u>because of the cost</u>	1	2	98	99

# H8) [END OF SECTION H]

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<sup>74</sup> 2015: New questions.

# M) [SECTION M: SELF-ASSESSMENT & LITERACY]

# M1) How strongly do you agree or disagree with the following statement?

Please give your answer on a scale of 1 to 7, where 1 = “Strongly Disagree,” 7 = “Strongly Agree,” and 4 = “Neither Agree Nor Disagree”. You can use any number from 1 to 7.

		Strongly Disagree 1	2	3	Neither Agree nor Disagree 4	5	6	Strongly Agree 7	Don't know	Prefer not to say
M1_1)	I am good at dealing with day-to-day financial matters, such as checking accounts, credit and debit cards, and tracking expenses	1	2	3	4	5	6	7	98	99

# M4) On a scale from 1 to 7, where 1 means very low and 7 means very high, how would you assess your overall financial knowledge?

Very Low 1	2	3	4	5	6	Very High 7	Don't know	Prefer not to say
1	2	3	4	5	6	7	98	99

# M20)<sup>75</sup> Was financial education offered by a school or college you attended, or a workplace where you were employed?

Yes, but I did not participate in the financial education offered .....1  
 Yes, and I did participate in the financial education .....2  
 No .....3  
 Don't know .....98  
 Prefer not to say .....99

# M21)<sup>76</sup> [IF Q.M20 = 2 (PARTICIPATED), ASK, OTHERWISE, SKIP TO Q.M5a]  
 When did you receive that financial education?

[DO NOT RANDOMIZE]

		Yes	No	Don't know	Prefer not to say
M21_1)	In high school	1	2	98	99
M21_2) <sup>77</sup>	[IF Q.A5 = 4, 5, 6, 7] In college	1	2	98	99
M21_3)	From an employer	1	2	98	99
M21_4)	[IF Q.AM21 = 1 or 2] From the military	1	2	98	99

<sup>75</sup> 2012: New question.

<sup>76</sup> 2012: New questions.

<sup>77</sup> 2015: Question base updated to correspond to changes to A5 (education).

- # M5a) Following are some multiple choice questions. If you don't know the answer, just select "don't know."
- # M6) Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?
- More than \$102 ..... 1  
 Exactly \$102 ..... 2  
 Less than \$102 ..... 3  
 Don't know ..... 98  
 Prefer not to say ..... 99
- # M7) Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?
- More than today ..... 1  
 Exactly the same ..... 2  
 Less than today ..... 3  
 Don't know ..... 98  
 Prefer not to say ..... 99
- # M8) If interest rates rise, what will typically happen to bond prices?
- They will rise ..... 1  
 They will fall ..... 2  
 They will stay the same ..... 3  
 There is no relationship between bond prices and the interest rate ..... 4  
 Don't know ..... 98  
 Prefer not to say ..... 99
- # M31)<sup>78</sup> Suppose you owe \$1,000 on a loan and the interest rate you are charged is 20% per year compounded annually. If you didn't pay anything off, at this interest rate, how many years would it take for the amount you owe to double?
- Less than 2 years ..... 1  
 At least 2 years but less than 5 years ..... 2  
 At least 5 years but less than 10 years ..... 3  
 At least 10 years ..... 4  
 Don't know ..... 98  
 Prefer not to say ..... 99

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<sup>78</sup> 2015: New question.



# M50)<sup>79</sup> Which of the following indicates the highest probability of getting a particular disease?

[RANDOMIZE PUNCHES 1-3]

There is a one-in-twenty chance of getting the disease .....	1
2% of the population will get the disease .....	2
25 out of every 1,000 people will get the disease .....	3
Don't know .....	98
Prefer not to say .....	99

# M9a) Following are two statements. Please indicate whether each statement is true or false. If you don't know, just select "don't know."

[RANDOMIZE Q.M9 AND Q.M10]

# M9) A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage, but the total interest paid over the life of the loan will be less.

True .....	1
False .....	2
Don't know .....	98
Prefer not to say .....	99

# M10) Buying a single company's stock usually provides a safer return than a stock mutual fund.

True .....	1
False .....	2
Don't know .....	98
Prefer not to say .....	99

# M11) [END OF SECTION M]

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<sup>79</sup> 2021: New question.

#	N)	[SECTION N: ADDITIONAL CLASSIFICATION QUESTIONS]	
#	N50)	These final questions are for statistical purposes only. As with the rest of this survey your answers are completely confidential and anonymous.	
#	N60) <sup>80</sup>	Which of the following best describes you? (Read list fully before selecting.)	
		Born in the U.S., both my parents born in the U.S., all my grandparents born in the U.S. ....	1
		Born in the U.S., both my parents born in the U.S., <u>at least one grandparent</u> born <b>outside</b> the U.S..	2
		Born in the U.S., <u>at least one parent</u> born <b>outside</b> the U.S. ....	3
		I was born <b>outside</b> the U.S. ....	4
		Don't know .....	98
		Prefer not to say .....	99
#	N52) <sup>81,82</sup>	Which of the following do you consider yourself to be?	
		Select <b>all</b> that apply.	
		[CODES 98, 99 EXCLUSIVE]	
			[M]
		Straight or heterosexual .....	1
		Lesbian.....	2
		Gay.....	3
		Bisexual .....	4
		Transgender.....	5
		Non-binary.....	60
		Something else.....	6
		I'm not sure.....	98
		Prefer not to say .....	99
#	N37)	[END OF SECTION N]	
#	999)	[POINT OF COMPLETE]	

<sup>80</sup> 2024: New question.

<sup>81</sup> 2021: New question.

<sup>82</sup> 2024: Changed answer categories (added "non-binary" as a new answer choice, replaced "I don't know the answer" with "I'm not sure").