1. Which best describes your current living arrangements? (Choose One)
   a. Single, never married
   b. Married
   c. Separated/Divorced/Widowed
   d. Living with a partner/Cohabitating
   e. Prefer not to answer

2. Do you have children?
   a. Yes
   b. No
   c. Prefer not to answer

[If Q2=a]

3. How many children do you have? [Drop down 1, 2, 3, etc.]
4. How many of your children are under age 6? [Drop down 0, 1, 2, 3, etc.]
5. How many are between the ages of 6 and 17? [Drop down 0, 1, 2, 3, etc.]

[If Q2=a]

6. Other than your children, is there anyone else who lives with you for whom you are financially responsible such as your parents, other family members, etc.?
   a. Yes
   b. No
   c. Don’t know
   d. Prefer not to answer

[If Q2=b or c]

7. Is there anyone who lives with you for whom you are financially responsible, such as your parents, other family members, etc.?
   a. Yes
   b. No
   c. Don’t Know
   d. Prefer not to answer

[If Q1 = b or d]

8. Who takes primary responsibility for household finances? (Choose one)
   a. You
   b. Your spouse/partner
   c. Split evenly between you and spouse/partner
   d. Other ______________
   e. Don’t know
9. Which of the following best describes how well you are managing financially these days?
   a. Living comfortably [easily meeting my financial obligations]
   b. Just barely able to cover my monthly expenses
   c. Falling behind on my monthly expenses
   d. Don’t know
   e. Prefer not to answer

10. In the past 12 months would you say that your household spending was:
    a. More than your household income
    b. The same as your household income
    c. Less than your household income
    d. Don’t know
    e. Prefer not to answer

11. If you had an emergency expense that cost $400, how would you pay for this expense? (Choose one)
    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 money currently in my checking/savings account or with cash
    d. Using money from a bank loan or line of credit
    e. 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 that expense right now
    i. Other ______________
    j. Don’t know
    k. Prefer not to answer

12. Have you and/or anyone in your household experienced any of the following in the past 12 months? (Check all that apply)
    a. I lost a job
    b. I had my work hours and/or pay reduced
    c. My spouse/partner lost a job
    d. My spouse/partner had their work hours and/or pay reduced
    e. Told by landlord that I had to move out
    f. Received a foreclosure or eviction notice
    g. A business I owned had financial difficulty
    h. I had a significant health problem
    i. A family member had significant health problem
    j. Divorce
    k. Death of primary breadwinner
    l. Don’t know
m. Prefer not to answer

13. Do you own/have any of the following: (Check all that apply)
   a. A home
   b. Property that is not your primary residence
   c. A business
   d. Retirement funds
   e. Stocks/bonds (outside of retirement funds)
   f. Mutual funds/hedge funds
   g. Life Insurance
   h. Other ____________
   i. Don’t know
   j. Prefer not to answer

[If Q13=a]

14. What do you think your home would sell for today? [only numbers allowed, no ranges] _____

[If Q13= a or b]

15. Do you have mortgage(s) for any of your properties?
   a. Yes
   b. No
   c. Don’t know
   d. Prefer not to answer

[If Q15=a]

16. What is the total balance on your mortgage(s)? [only numbers allowed, no ranges] ______
   a. Don’t know
      i. Less than $60,000
      ii. $60,001-$90,000
      iii. $90,001-$120,000
      iv. $120,001-$150,000
      v. $150,001-$180,000
      vi. $180,001-$210,000
      vii. More than $210,000
      viii. Don’t know

[If Q13=b-g]

17. Do you:
   a. Rent a home/apartment
   b. Live with others without rent
   c. Other _______

18. Do you have: (select all that apply)
   a. Student loan debt
i. What is the total balance of this debt? [only numbers allowed, no ranges]______
   1. Don’t know
      a. Less than $1,000
      b. $1,000-$5,000
      c. $5,000-$10,000
      d. $10,000--$15,000
      e. $15,000-$20,000
      f. $20,000-$30,000
      g. $30,000-$50,000
      h. More than $50,000
      i. Don’t know
      j. None of the above

b. Credit card debt
   i. What is the total balance of this debt? [only numbers allowed, no ranges]______
      1. Don’t know
         a. Less than $500
         b. $500-$1,000
         c. $1,000-$2,000
         d. $2,000-$3,000
         e. $3,000-$4,000
         f. $4,000-$5,000
         g. $5,000-$10,000
         h. More than $10,000
         i. Don’t know
         j. None of the above

c. Debt from major medical procedures?
   i. What is the total balance of this debt? [only numbers allowed, no ranges]______
      1. Don’t know
         a. Less than $1,000
         b. $1,001-$5,000
         c. $5,001-$10,000
         d. $10,001--$15,000
         e. $15,001-$20,000
         f. $20,001-$30,000
         g. $30,001-$50,000
         h. More than $50,000
         i. Don’t know
         j. None of the above

19. Does your household have at least one checking account?
   a. Yes
   b. No
   c. Don’t know
d. Prefer not to answer

[If Q.19=a]

20. How much is your checking account(s)? [only numbers allowed, no ranges] ______
   a. Don’t know
      i. Less than $500
      ii. $501-$1,000
      iii. $1,001-$2,000
      iv. $2,001-$3,000
      v. $3,001-$4,000
      vi. $4,001-$5,000
      vii. $5,001-$10,000
      viii. More than $10,000
      ix. Don’t know
      x. None of the above

21. Does your household have at least one savings account (including Money market)?
   a. Yes
   b. No
   c. Don’t know
   d. Prefer not to answer

[If Q21=a]

22. How much is in your account(s)? [only numbers allowed, no ranges] __________
   a. Don’t know
      i. Less than $500
      ii. $501-$1,000
      iii. $1,001-$2,000
      iv. $2,001-$3,000
      v. $3,001-$4,000
      vi. $4,001-$5,000
      vii. $5,001-$10,000
      viii. More than $10,000
      ix. Don’t know
      x. None of the above

23. Which of the following best describes your current status? (Check all that apply)
   a. Employed full-time
   b. Employed part-time
   c. Unemployed and looking for work
   d. Retired
   e. A student
   f. A homemaker not working outside the home
   g. Other _______________
24. If you only work part-time, would you prefer full-time work?
   a. Yes
   b. No
   c. Don’t know
   d. Prefer not to answer

25. Do you have access to any of the following employer provided benefits through your job: (check all that apply)
   a. Paid sick days
   b. Paid vacation
   c. Paid maternity/paternity/family leave
   d. Health insurance
   e. Life insurance
   f. Disability insurance
   g. Ability to work from home/flexible work schedule
   h. Other____________
   i. Don’t know
   j. Prefer not to answer

26. Are you included in any pension, retirement or tax-deferred savings plans through your employer?
   a. Yes
   b. No
   c. Don’t know
   d. Prefer not to answer

27. Does your employer contribute to the plan/match funds?
   a. Yes
   b. No
   c. Don’t know
   d. Prefer not to answer

28. Have you ever received any inheritance, substantial gift, or trust that is valued at more than $1,000?
   a. Yes
   b. No
   c. Don’t know
   d. Prefer not to answer
29. Thinking back on your life, have there been any major events that you feel have kept you from accumulating wealth the way you would have liked to? (check all that apply)
   a. Having children
   b. Divorce
   c. School debt
   d. Major medical issues
   e. Other ____________

Demographics:

30. Do you Identify as:
   a. Female
   b. Male
   c. Unspecified/nonconforming
   d. Prefer not to answer

31. Do you identify as (Select all that apply):
   a. American Indian or Alaska Native
   b. Asian/Asian American
   c. Native Hawaiian/Pacific Islander
   d. Black/African American
   e. Hispanic or Latino/a
   f. White
   g. Other race/ethnicity
   h. Prefer not to answer

32. What was your total household income from all sources for 2017, before taxes
   a. $0 to $10,000
   b. $10,001 to $20,000
   c. $20,001 to $30,000
   d. $30,001 to $50,000
   e. $50,001 to $100,000
   f. $100,001 to $150,000
   g. $150,001 to $200,000
   h. More than $200,000
   i. Don't know
   j. Prefer not to answer

33. What is your highest level of school completed?
   a. Some high school or less (Grades 1-11)
   b. High School diploma or GED/high school equivalency
   c. Vocational school/training
   d. Some college
   e. Two-year college degree
   f. Four-year college or university degree
g. Graduate or professional school  
h. Doctoral degree

34. Are you currently enrolled in any school, college, or other post-high school educational program?
   a. Yes
   b. No
   c. Don’t know
   d. Prefer not to answer

Financial Literacy Questions:

Question 1: Suppose you had $100 in a savings account and the interest rate was 2 percent 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
   Exactly $102
   Less than $102

Question 2: Imagine that the interest rate on your savings account was 1 percent per year and inflation was 2 percent per year. After one year, with the money in this account, would you be able to buy:
   More than today.
   Exactly the same as today.
   Less than today.

Question 3: Do you think that the following statement is true or false? “Buying a single company stock usually provides a safer return than a stock mutual fund.”
   True
   False