

AARP Financial Security Trends Survey, January 2024

Annotated Questionnaire

STUDY POPULATION:	Adults 30 or older
FIELD DATES:	January 2022: January 7, 2022 thru February 1, 2022 July 2022: July 12, 2022 to August 1, 2022 January 2023: January 5, 2023 to February 2, 2023 July 2023: July 5, 2023 to July 31, 2023 January 2024: January 3, 2024 to January 29, 2024
DATA COLLECTION VENDOR:	AmeriSpeak and Dynata
TOTAL SAMPLE SIZE:	January 2022: n=6,162 July 2022: n=4,817 January 2023: n=7,898 July 2023: n=7,207 January 2024: n=8,368
MOE or appropriate estimate of error:	January 2022: $\pm$ 2.44 percentage points for total population July 2022: $\pm$ 2.57 percentage points for total population January 2023: $\pm$ 1.87 percentage points for total population July 2023: $\pm$ 1.96 percentage points for total population January 2024: $\pm$ 1.69 percentage points for total population
NOTES:	○ Data is weighted to represent the 30+ Population ○ Percentages may not add to 100% ○ Default base for all tables is total sample size unless otherwise stated ○ Cell values of “-” mean 0% ○ a/b/c/d/e Letters indicate a significant difference between waves at the 95% confidence level.
RESEARCH STUDY PAGE:	www.aarp.org/financialtrends

Main

QAA1. Which of the following best describes your current employment status? If you work more than one job, please select the appropriate response based on the total hours you work.

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Working for 35 hours per week or more for pay	44	44	43	44	44
Working for less than 35 hours per week for pay	11	11	12	12	12
Not working - on temporary layoff from a job	1 ^e	1 ^e	1	1	1
Not working - but looking for work	4	4	5 ^a	5	5
Not working - retired	27	26	27	26	27
Not working - disabled	8	9 ^c	7	8	8 ^c
Not working - other	6 ^e	6 ^e	6 ^e	5	4

If respondent is working for pay.

QAA2. Are you working at more than 1 job?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	3561	2767	4545	4194	4847
Yes	16	16	17 ^e	16	14
No	84	84	83	84	86 ^c
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	*	*	*	*

If respondent is working 1 job.

QAA3. Do you work for yourself or for someone else?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2707	2252	3756	3453	4066
Work only for myself (self-employed or have my own business)	13	13	15	15	14
Work only for someone else (as an employee)	87	87	85	85	85
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	*	1 ^d	*	1



If respondent is working more than 1 job.

QAA4. In your main job, do you work for yourself or for someone else? Your “main job” refers to the job or way in which you make the most money.

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	843	511	788	731	777
Work for myself (self-employed or have my own business)	38 ^{de}	33	31	28	29
Work for someone else (as an employee)	62	66	69	72 ^a	71 ^a
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1	-	*	*

If respondent is working more than 1 job.

QAA5. In thinking about your second job, do you work for yourself or for someone else?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	843	511	788	731	777
Work for myself (self-employed or have my own business)	47	52 ^d	47	42	45
Work for someone else (as an employee)	52	47	53	57 ^b	55
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1	*	1	*

If respondent is working for pay.

QAA6. Which of the following describes your current work situation?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	3561	2767	4545	4194	4847
Retired, but currently working	10 ^e	9	9	9	8
Never been retired, and currently working	90	90	91	91	92 ^a
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	*	*	*	*



If respondent is not working but looking for work.

QAA7. Which of the following describes your current work situation?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	361	269	474	408	497
Retired, but looking for work	10	12	10	8	8
Never been retired, and looking for work	90	88	90	92	92
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	*	-	-

If respondent is not working, on temporary layoff.

QAA8. Which of the following describes your current work situation?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	68	51	53	59	61
Retired, but on temporary layoff from a job	Insuffic ient base	Insuffic ient base	Insuffic ient base	Insuffic ient base	Insuffic ient base
Never been retired, and on temporary layoff from a job					
SKIPPED ON WEB/DON'T KNOW/REFUSED					

If respondent is not working – disabled or not working – other.

QAA9. Which of the following describes your current work situation?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	840	669	890	867	1035
Retired	27	30	28	30	30
Never been retired	73	70	72	70	70
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1	1	*	*

**DOV_RETSTATUSA. Retirement status A**

[PN: DATA-ONLY VARIABLE]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6159	4812	7893	7203	8363
Working, never retired	50	49	51	51	51
Working, retired	6 ^e	5	5	5	4
Looking for work, never retired	3	4	5 ^a	4	4
Looking for work, retired	0	1	1	0	0
On temporary layoff, never retired	1	1 ^e	1	1	0
On temporary layoff, retired	0 ^c	0	0	0	0
Retired and not working	27	26	27	26	27
Disabled, never retired	5	5 ^c	4	5	5 ^c
Disabled, retired	3	3	3	3	3
Other, never retired	5 ^e	5	5 ^e	4	4
Other, retired	0	1 ^{ace}	0	1	0

DOV_RETSTATUSB. Retirement Status B

[PN: DATA-ONLY VARIABLE]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6159	4812	7893	7203	8363
Not retired	64	64	65	65	64
Retired	36	36	36	35	36

QAA10. Are you...

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Married	56	56	54	54	56
Widowed	6	7	7	7	6
Divorced	13	13	13	13	12
Separated	3	2	2	3 ^c	3
Never married	15	15	16	17	17 ^b
Living with a partner	6	7	7	7	7
SKIPPED /DON'T KNOW/REFUSED	*	*	*	*	*



QA1. Overall, how would you rate your current financial situation?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Excellent	16 ^e	15	14	15 ^e	13
Good	45 ^d	44	44	42	44
Only Fair	28	29	30	30	30
Poor	10	12	11	13 ^a	12 ^a
SKIPPED /DON'T KNOW/REFUSED	*	*	*	*	*

QA3. Compared to your financial situation 12 months ago, is your current situation better, worse, or about the same?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Much better than 12 months ago	5	6	6	6	6
Somewhat better	16	15	17	17 ^b	18 ^b
About the same	56 ^{bcde}	46	49	52 ^{bce}	49
Somewhat worse	16	25 ^{acde}	21 ^{ad}	19 ^a	20 ^a
Much worse than 12 months ago	6	8 ^{ad}	7 ^d	6	7 ^d
SKIPPED /DON'T KNOW/REFUSED	*	*			*



If respondent said current situation is somewhat worse or much worse than 12 months ago.

QA4. Which of the following best described the main reasons that your current financial situation is worse than it was 12 months ago?

[PN: MULTIPLE RESPONSE]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	1365	1528	2218	1843	2247
You and/or a household member lost a job	19	14	15	16	17
You and/or a household member were furloughed or had your work hours reduced	15 bcde	7	6	6	8
Your household lost your unemployment benefits, food stamps, or other government assistance	14 bcde	6	6	6	6
Your household gave financial help to a parent, adult child, or other adult relative	8	-7	9 ^e	10 ^e	7
Your household's expenses increased	56	65 ^a	65 ^a	65 ^a	65 ^a
Your household's debt increased	31	25	32 ^b	33 ^b	33 ^b
Your household has been less careful with finances (such as spending more on unnecessary things or paying less attention to budgeting)	9	8	8	11 ^{bc}	10
You or a household member have had health problems	23	18	19	20	20
Your household's investments declined in value	10	36 acde	27 ade	17 ^{ae}	13
Your household did not receive a government stimulus payment or your stimulus payments decreased	8	5	--	--	--
Other (specify) – NET:	3	3	4	5	5
COVID (Vol, recoded from "Other")	1 ^{cd}	-	-	-	*
Loss of income (Vol, recoded from "Other")	1	1	2	1	3 ^{ad}
Change in living situation (Vol, recoded from "Other")	1	1	1	1 ^e	*
None/Nothing/Not applicable (Vol, recoded from "Other")	*	*	*	*	-
Other	1	1	1	2	2
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	*	*	*	*

Note: The government stimulus payment response option was only listed in January 2022 and July 2022.



If respondent said current situation is much better or somewhat better than 12 months ago.

QA5. Which of the following best describes the main reasons that your current financial situation is better than it was at this time last year? [PN: SELECT UP TO 3 RESPONSES]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	1697	1164	1984	1897	2217
You and/or your household member got a job or changed jobs	19	24 ^e	19 ^e	19 ^e	15
You and/or a household member got a raise or worked more hours	36	37	40	39	40
Your household received unemployment benefits, food stamps, or other government assistance	6	9	11 ^a	8	8
Your household received financial help from a parent, adult child, or other relative	5	4	5	5	5
Your household's expenses decreased	14	20 ^{ae}	17	17	15
Your household's debt decreased	25	26	27	27	28
Your household has been more careful with finances (such as reducing unnecessary spending, paying more attention to budgeting, or saving more)	29	30	32	35 ^a	37 ^{ab}
You or a household member have experienced an improvement in health	4	6	6	6	6
Your household's investments increased in value	25 ^{bc}	11	12	22 ^{bc}	25 ^{bc}
Your household received government stimulus payment(s) or your stimulus payments increased	25 ^b	13	--	--	--
Other (specify) – NET:	5 ^{de}	2	4 ^d	2	2
Income increased for other reasons (Vol, recoded from "Other")	3 ^{bde}	1	2 ^{de}	1	1
Sold property (Vol, recoded from "Other")	*	*	*	*	*
Change in living situation (Vol, recoded from "Other")	1	*	1	1	*
Other	-	*	*	*	1
None/Nothing/Not applicable (Vol, recoded from "Other")	*	1 ^e	-	*	-
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	*	1	*	*

Note: The government stimulus payment response option was only listed in January 2022 and July 2022.

QA6. Now looking ahead to 12 months from now, do you expect your personal financial situation to be...

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Much better than it is now	9	9	10	10 ^{ab}	12 ^{ab}
Somewhat better	28	28	28	28	29
About the same	51 ^b	46	51 ^b	51 ^{be}	48
Somewhat worse	10 ^{cde}	13 ^{acde}	8	8	8
Much worse than it is now	2	4 ^{acde}	2 ^d	2	2 ^d
SKIPPED ON WEB/DON'T KNOW/REFUSED	1 ^{be}	*	*	1 ^{bce}	*



QA7. How worried are you about having enough money to cover each of the following?

[PN: GRID ITEMS RANDOMIZED]

A. Basic expenses (food, housing, transportation, internet/phone)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	14	17 ^{ade}	15	15	14
Somewhat worried	25	28 ^a	29 ^{ad}	26	28 ^a
Not too worried	32	30	32	32	32
Not at all worried	29 ^{bcde}	24	24	26 ^c	26
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1 ^a	1	1	1

B. Health care costs or health insurance

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	17	16	16	17	15
Somewhat worried	33	31	31	30	31
Not too worried	31	31	31	31	32
Not at all worried	19	20	21	21	21
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	2 ^{acde}	1	1	1 ^a

C. Childcare costs

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	6	6	6	6	5
Somewhat worried	8	10 ^a	10 ^a	9	10 ^a
Not too worried	15	14	15	15	14
Not at all worried	70	68	68	69	69
SKIPPED ON WEB/DON'T KNOW/REFUSED	2	2 ^e	2	1	1



D. A large, unexpected expense

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	24	27	25	25	25
Somewhat worried	38	36	36	35	37
Not too worried	26	25	25	26	24
Not at all worried	12	11	13	13	13
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1 ^{ae}	1	1	1

E. Education costs (for yourself or a loved one)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	9	8	8	8	8
Somewhat worried	15	15	16	15	15
Not too worried	20	20	20	20	19
Not at all worried	55	56	55	55	57
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	2 ^{acde}	1	1	1

F. Financial support for a parent, adult child, or other adult relative (besides your spouse)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	10	10	10	9	9
Somewhat worried	21	21	22	22	22
Not too worried	28	27	27	29	28
Not at all worried	40	40	39	39	40
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	2 ^{acde}	1	1	1



G. Caregiving costs for a parent, spouse, adult child, or other adult relative

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	10	11 ^d	10	9	10
Somewhat worried	21	22	23	21	22
Not too worried	28	26	27	29 ^{be}	27
Not at all worried	40	40	39	40	41
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

QA8. How worried are you about each of the following?

[PN: GRID ITEMS RANDOMIZED]

A. Being able to manage your debt

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	14	16	16	16	16
Somewhat worried	28	28	30	28	29
Not too worried	34	32	32	32	32
Not at all worried	23	22	22	23	22
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1 ^{ae}	1 ^a	1 ^{ae}	1

B. Having enough money to be financially secure throughout your retirement years

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	31	33	30	31	31
Somewhat worried	37	35	35	36	36
Not too worried	22	22	23	23	23
Not at all worried	9	9	11	9	10
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1



C. Juggling the demands of working while also caring for a family member, other relatives, or loved ones

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	12	12	12	11	11
Somewhat worried	22	20	22	22	21
Not too worried	26	26	26	26	27
Not at all worried	39	41	39	40	41
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

D. Having good employment opportunities

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	12	13	13	12	13
Somewhat worried	24	22	23	25 ^b	25 ^b
Not too worried	29 ^e	29	27	27	26
Not at all worried	34	35	35	35	35
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	2	1	1	1

E. Protecting yourself against financial fraud

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	17	16	16	17	16
Somewhat worried	36	37	36	37	39 ^{ac}
Not too worried	36 ^{bcde}	32	33	33	33
Not at all worried	11	14 ^{ae}	14 ^{ae}	13	12
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

F. Prices rising faster than your income

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Very worried	37	41 ^{ade}	38 ^e	37	36
Somewhat worried	38	37	36	38	38
Not too worried	18 ^b	15	18 ^b	18 ^b	19 ^b
Not at all worried	7	5	7 ^b	7 ^b	7 ^b
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1



All respondents except those who did not indicate whether or not they are retired:

QB1. If you [and your spouse/partner] were to lose your sources of income (for example, from your job(s) or government benefits such as Social Security), how long could you cover your expenses without borrowing money or selling anything and [without withdrawing from your retirement savings/without withdrawing more than usual from your retirement savings]?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6159	4812	7893	7203	8363
Less than 2 weeks	21	23	22	22	23
2-5 weeks	18 ^b	15	18 ^b	18 ^b	18 ^b
6-12 weeks	15	17 ^d	16	15	17 ^d
13-24 weeks (at least 3 months but less than 6 months)	18	18	17	17	17
More than 24 weeks (i.e., 6 months or more)	26	24	27	27 ^{be}	25
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	2 ^{acde}	1	*	1

QB2. If you needed to pay for an unexpected expense costing \$2,000, would it be ...?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	--	8368
A major crisis, you don't know where you would get the money	23	23	23	--	23
Difficult, but you'd find a way to get the money	24	26	25	--	27 ^a
A setback, but you could cover it without having to borrow money	32	30	30	--	29
No problem at all	21	20	22	--	21
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	*	*	--	*

Not asked in July 2023.

QB3. Do you currently have any money set aside for a financial emergency, or emergency savings?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	63 ^e	65 ^{cde}	61	61	60
No	36	34	38 ^b	39 ^b	39 ^b
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1	1 ^{ad}	*	1 ^{ad}



If respondent has no emergency savings or answered Don't know, Skipped on web, or Refused.

QB4. At any time in the past 12 months, have you had money set aside for a financial emergency, or emergency savings?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2505	2079	3162	2968	3602
Yes	27	33 ^{acde}	27	28	27
No	73 ^b	66	72 ^b	72 ^b	73 ^b
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1 ^a	1 ^a	1	1

DOV_ES. Emergency savings at any time in past 12 months [PN: DATA ONLY VARIABLE]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6157	4807	7885	7190	8349
Yes	73	77 ^{acde}	72	72	71
No	27 ^b	23	28 ^b	28 ^b	29 ^b

If respondent is not yet retired.

QB8. What is preventing you from saving more for emergencies?

[PN: MULTIPLE RESPONSE, RESPONSE OPTIONS RANDOMIZED]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4001	3230	5251	4897	5748
Everyday expenses	61	63	61	62	63
Don't have the time	3 ^e	4 ^{de}	3 ^e	2	2
Your employer doesn't offer a way to save for emergencies	6	5	4	5	6 ^c
Don't know where to start	8	8	9 ^e	9	7
Need advice	5	4	4	6 ^c	5
Healthcare costs	18	18	19	18	19
Childcare costs	8	9	8	8	8
Education costs for yourself or others	8	8	8	8	8
Providing financial support to a parent, adult child, or other adult relative	9	9	10	9	9
Debt payments (including mortgage debt, student loan debt, medical debt, credit card debt, or any other type of debt)	43	41	40	40	41
Saving for retirement	20	17	18	18	20 ^{bcd}
Housing costs (such as rent, mortgage payments, property taxes)	-	42 ^a	41 ^a	43 ^a	44 ^{ac}
Overspending/poor spending habits	-	18 ^a	17 ^a	20 ^{ac}	18 ^a
Other (specify):	6 ^d	6 ^d	5	5	5
Don't think you need to save more for emergencies	10 ^{bde}	7	9 ^b	7	8
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	*	1	1	1

Note: Housing costs and overspending/poor spending habits were not included in the January 2022 survey.



QC1. Which of the following types of debt do you currently carry over from month to month – that is, debts or loans that are not paid off at the end of each month?

[PN: MULTIPLE RESPONSE, RESPONSE OPTIONS RANDOMIZED]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
A credit card balance	41	41	43	44	44 ^{ab}
A mortgage	40	38	39	41	41
A home equity loan or home equity line of credit	7	6	6	7	7
A student loan – yours (federal or private loan)	11	12	12	12	11
A student loan for a family member (i.e., Parent Plus or private loan)	6	6	6	7	6
A car, motorcycle, or other vehicle loan (from a bank, credit union, finance company, etc.)	31	30	30	30	29
Unpaid balance on a health/medical bill	16	14	15	15	15
Personal loan from a family member or friend	8 ^b	5	7 ^b	7	7
Personal loan from a bank, credit union, or other financial institution	12	13	14 ^a	14 ^a	13
Unpaid balance on a utility or phone/wireless bill	11	10	11	11	11
Loan from a payday lender or an auto title/car title loan	4	5	6 ^a	6 ^a	6 ^a
Other installment loan such as for appliances, electronics, furniture	6	7	7	6	7
Something else (specify) – NET:	1	2	1	1	2
Taxes (Vol, recoded from “Something else”)	*	*	*	*	*
Rent (Vol, recoded from “Something else”)	*	-	*	*	*
Insurance (Vol, recoded from “Something else”)	*	*	*	*	*
Child support (Vol, recoded from “Something else”)	*	*	*	*	*
Home improvement (Vol, recoded from “Something else”)	*	*	*	*	*
Something else	*	1 ^{de}	*	*	*
None – You have/carry no debt month-to-month	21	21	21	20	20
Don't know / NA (Vol, recoded from “Something else”)	*	*	*	*	-
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1	1	*	*



If respondent selected any forms of debt.

QC2. Thinking about all your personal debts including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are not paid off at the end of every month, which of the following statements describes how manageable your household debt is?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5010	3909	6189	5718	6575
I have far more debt than is manageable for me	13	13	14	13	14
I have a bit more debt than is manageable for me	26	28	28	28	29 ^a
I have a manageable amount of debt	60 ^{ce}	58	57	58	56
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1 ^{ad}	1	*	*

If respondent has any debt.

QC5. Now, including your mortgage debt and your non-mortgage debt, how does the amount of your total debt compare to this time last year?
Is your total debt now:

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4579	3909	6189	5718	6575
Much more than 12 months ago	15	15	14	14	15
Somewhat more	24 ^d	21	23 ^d	21	22
About the same	37	36	37	37	37
Somewhat less	18	20	19	20	19
Much less than 12 months ago	6	7	7	7	6
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	*	1 ^{ce}	*

^aNote: The January 2022 results are not directly comparable to the results from subsequent waves because the base for this question changed after the January 2022 survey. In the four most recent surveys, this question was asked of respondents who have any debt (mortgage and/or nonmortgage debt.) However, in the January 2022 survey, this question was asked only of respondents with non-mortgage debt. This base change does not have a significant impact on results since the vast majority of survey respondents who have any debt do have at least some non-mortgage debt (87%-89% in each wave). If the question had continued to be asked of only those with nonmortgage debt in January 2024, the results would have been very similar to the above results for all January 2024 respondents: 16% much more, 25% somewhat more, 36% the same, 16% somewhat less, 6% much less.



If respondent has unpaid balance on health or medical bill.

QC6. You indicated that your debt includes an unpaid balance on a health or medical bill from a prior month. What is the amount of this unpaid balance?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	999	834	1202	1116	1315
Less than \$100	4	3	3	4	4
\$100 - \$499	17	20	18	16	19
\$500 - \$999	16	17	18	18	16
\$1000 - \$2,499	23	19	21	25 ^b	22
\$2,500 - \$4,999	15	16	16	17	15
\$5,000 - \$9,999	14 ^{de}	11	12	9	10
\$10,000 or more	12	14	12	11	14
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	*	1 ^a	1	1

If respondent has credit card debt.

QC10. What is the total amount of your credit card debt? (your best guess is fine)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Less than \$1,000	15	15	15	14	14
\$1,000 - \$2,499	21 ^e	21 ^e	19	18	16
\$2,500 - \$4,999	21 ^d	19	20 ^d	16	19
\$5,000 - \$9,999	18	18	19	21	19
\$10,000 - \$14,999	11	11	11	12	13
\$15,000 - \$19,999	5	7	7	7	6
\$20,000 or more	8	8	10	11 ^b	11 ^{ab}
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1



If respondent has credit card debt.

QC11. For each of the following, please indicate whether it is a major reason, a minor reason, or not a reason that you have credit card debt?

[PN: GRID ITEMS RANDOMIZED]

A. *Decline in household income (due to job loss, reduced work hours, loss of government benefits, divorce or death of a household member, or other reasons)*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	22	25	23	22	23
Minor reason	18	18	20	19	20
Not a reason	56	56	55	58	55
SKIPPED ON WEB/DON'T KNOW/REFUSED	4 ^{bcde}	2	2	2	2

B. *Healthcare expenses*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	15	16	18 ^a	17	17
Minor reason	26	29	27	29	31 ^{ac}
Not a reason	55 ^e	52	52	53	50
SKIPPED ON WEB/DON'T KNOW/REFUSED	5 ^{bcde}	2	3	2	2

C. *Education expenses*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	4	6	6	7 ^a	7 ^a
Minor reason	12	12	13	13	13
Not a reason	78	80	78	78	78
SKIPPED ON WEB/DON'T KNOW/REFUSED	5 ^{bcde}	2	3 ^d	2	2



D. Childcare expenses

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	5	4	6	5	6
Minor reason	6	9 ^a	9 ^a	9 ^a	9 ^a
Not a reason	84	83	82	84	83
SKIPPED ON WEB/DON'T KNOW/REFUSED	6 ^{bcde}	3	4 ^d	2	2

E. Costs related to owning or starting a business

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	5	6	7	6	6
Minor reason	5	7	9 ^a	10 ^{ab}	8 ^a
Not a reason	84	84 ^c	81	82	84 ^c
SKIPPED ON WEB/DON'T KNOW/REFUSED	6 ^{bcde}	3	3 ^{de}	2	2

F. Costs of a wedding

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	2	3	3	2	3
Minor reason	4	5	6 ^{ade}	5	4
Not a reason	88	90	88	91 ^{ac}	90
SKIPPED ON WEB/DON'T KNOW/REFUSED	6 ^{bcde}	3	3	2	3

G. Costs of a funeral/memorial service

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	5	5	5 ^d	4	4
Minor reason	6	7	8	7	7
Not a reason	84	86	84	87 ^{ac}	86 ^c
SKIPPED ON WEB/DON'T KNOW/REFUSED	6 ^{bcde}	3	4 ^d	2	2



H. Repairs to a home or car

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	21	25	25 ^a	28 ^{ae}	24
Minor reason	32	33	34 ^d	31	35 ^d
Not a reason	42	40	39	40	39
SKIPPED ON WEB/DON'T KNOW/REFUSED	4 ^{bcd}	2	2	1	2

I. Everyday expenses

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	35	42 ^{ac}	36	38	40 ^{ac}
Minor reason	41	40	41	42	42
Not a reason	21 ^e	17	21 ^e	19	16
SKIPPED ON WEB/DON'T KNOW/REFUSED	3 ^{bde}	1	2 ^d	1	1

J. Overspending/poor spending habits

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2640	2236	3585	3337	3861
Major reason	15	17	17	18	18 ^a
Minor reason	34	38	37	41 ^{ac}	39 ^a
Not a reason	48 ^{bcd}	43	43	40	41
SKIPPED ON WEB/DON'T KNOW/REFUSED	3 ^{de}	2	3 ^e	2	2

Note: Respondents were given the option to write in “other” reasons when answering Question C11. Approximately three percent of respondents wrote in an “other” reason. The most common written-in responses were related to helping family/friends. No specific type of reason other than the reasons already listed on the questionnaire was mentioned by more than 1% of respondents.



If respondent is not retired.

QD1. In total, how much money do you think you [and your spouse/partner] will need to save for retirement in order to be financially secure throughout your retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4001	3230	5251	4897	5748
Less than \$50,000	6	6	7	7	6
\$50,000 - \$99,999	6	6	6	6	7
\$100,000 - \$299,999	9	11	11	10	11
\$300,000 - \$499,999	10	9	9	8	9
\$500,000 - \$699,999	11	12	11	11	10
\$700,000 - \$999,999	9	9	8	9	8
\$1,000,000 or more	29	28	28	32 ^{bc}	31 ^{bc}
Don't know	19 ^d	20 ^d	21 ^{de}	16	18
SKIPPED ON WEB/ REFUSED	*	1 ^{acde}	*	*	*

QD4. Have you ever worked for an employer that offered you either of the following ways to save for retirement? [PN: GRID ITEMS ROTATED]

A. *An employer-funded traditional pension plan that supplies retirees with a monthly income, typically based on a formula of salary and years of service. (This is not a 401(k) plan)*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	39	39	38	40	39
No	50	50	51	49	52 ^d
Don't know	9	9	10 ^e	10 ^e	8
SKIPPED ON WEB/REFUSED	2 ^{de}	1	1	1	1

B. *A workplace retirement savings plan such as a 401k, 403b, payroll deduction IRA, thrift savings plan, or other retirement savings plan that allows you to make contributions from your salary to an individual account set up in your name.*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	67	66	66	67	67
No	25	26	27	25	26
Don't know	7	7	7	7	6
SKIPPED ON WEB/ REFUSED	1	1	1	1	1



QD5. Have you [and your spouse/partner] ever made regular contributions to any of the following in order to save for retirement?

[PN: GRID ITEMS RANDOMIZED ITEM B ALWAYS FOLLOWS ITEM A]

- A. *Your workplace retirement savings plan such as a 401k, 403b, payroll deduction IRA, thrift savings plan, or other retirement savings plan offered by your employer [Asked only if QD4b=yes]*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	3756	3065	5202	4879	5528
Yes	85 ^c	83	82	83	82
No	12	14	15 ^a	14	15 ^a
Don't know	2	2	3	3	2
SKIPPED ON WEB/ REFUSED	2 ^{bce}	*	1	1	1

- B. *Your spouse/partner's workplace retirement savings plan [Asked only if married/partnered]*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	3490	2631	4378	4054	4666
Yes	48	49	48	50	49
No	42	42	43	41	43
Don't know	8	8	8	9	7
SKIPPED ON WEB/ REFUSED	2 ^{bde}	1	1 ^d	1	1

- C. *Your individual retirement account (IRA) outside of work*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	35 ^{cd}	33	31	32	32
No	57	59	60 ^a	60	59
Don't know	7	7	7	8	7
SKIPPED ON WEB/ REFUSED	2 ^{bde}	1	1 ^b	1	1

Shown only to July '22, January '23, July '23, and January '24 respondents

- C-2. *Your spouse/partner's individual retirement account (IRA) outside of work [Asked only if married/partnered]*

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	2631	4378	4054	4666
Yes	-	31	31	35 ^c	34
No	-	59 ^d	58	55	57
Don't know	-	8	9	10	8
SKIPPED ON WEB/ REFUSED	-	1	2 ^d	1	1 ^d



D. Retirement savings outside of an IRA or workplace retirement account

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	23	24	26 ^a	27 ^{ab}	26
No	66 ^d	65 ^d	63	61	64 ^d
Don't know	9	8	9	10	9
SKIPPED ON WEB/ REFUSED	2 ^e	2	2	1	1

If respondent is employed as a paid employee.

QD6. [Does your current employer/Do any of your current employers] offer you the following way(s) to save for retirement? [PN: GRID ITEMS ROTATED]

A. An employer-funded traditional pension plan that supplies retirees with a monthly income, typically based on a formula of salary and years of service. (This is not a 401(k) plan.) [ASKED IF QD4A=YES; AUTOPUNCHED "NO" IF D4A=NO]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2718	2282	3721	3516	4066
Yes	23	24	24	25	23
No	63	62	62	62	65 ^c
Don't know	2	3	3	2	2
DIDN'T SEE ITEM [DON'T KNOW IF EVER BEEN OFFERED THIS PER QD4A]	12 ^e	10	12 ^e	10	9
SKIPPED ON WEB/ REFUSED	*	1	*	*	*

B. A workplace retirement savings plan such as a 401k, 403b, payroll deduction IRA, thrift savings plan, or other retirement savings plan that allows you to make contributions from your salary to an individual account set up in your name. [ASKED IF QD4B=YES; AUTOPUNCHED "NO" IF D4B=NO]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2718	2282	3721	3516	4066
Yes	67 ^{bcde}	62	61	62	62
No	24	27	28 ^a	27	29 ^a
Don't know	3	4	4	3	3
DIDN'T SEE ITEM [DON'T KNOW IF EVER BEEN OFFERED THIS PER QD4B]	7	7	7	7 ^e	6
SKIPPED ON WEB/ REFUSED	*	1 ^a	*	*	*



If respondent is not retired.

QD7. Are you [or your spouse/partner] currently making regular contributions to any of the following in order to save for retirement? [PN: GRID ITEMS RANDOMIZED]

A. Your workplace retirement savings plan such as a 401k, 403b, payroll deduction IRA, thrift savings plan, or other retirement savings plan offered by your employer
[ASKED IF QD5A=1 AND QD6B=1]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4001	3230	5251	4897	5748
Yes	37 ^{b c d e}	33	33	33	34
No	5 ^c	5 ^c	3	4 ^c	4
Don't know	*	*	1	1	1
DIDN'T SEE ITEM [NEVER BEEN OFFERED THIS PER QD4B OR NOT CURRENTLY OFFERED PER QD6B]	57	62 ^a	63 ^a	62 ^a	61 ^a
SKIPPED ON WEB/ REFUSED	*	*	*	*	*

B. Your spouse/partner's workplace retirement savings plan [ASKED ONLY IF MARRIED/PARTNERED]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4001	3230	5251	4897	5748
Yes	21	21	21	21	22
No	7	8	6	7	7
Don't know	1	1	1	2 ^b	1 ^b
DIDN'T SEE ITEM [NOT MARRIED/PARTNERED, OR NEVER CONTRIBUTED TO THIS PER QD5B]	70	71	71	70	70
SKIPPED ON WEB/ REFUSED	*	*	*	*	*

C. Your individual retirement account (IRA) outside of work [ASKED IF QD5C=1]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4001	3230	5251	4897	5748
Yes	19	17	17	17	17
No	12	11	11	12	11
Don't know	1	1	1	1	1
DIDN'T SEE ITEM [NEVER CONTRIBUTED TO THIS PER QD5C]	68	71	70	70	70
SKIPPED ON WEB/ REFUSED	*	*	*	*	1 ^d



Shown only to July '22, January '23, and July '23 respondents:

C-2. Your spouse/partner's individual retirement account (IRA) outside of work [ASKED IF QD5C2=1]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	3230	5251	4897	5748
Yes	-	10	10	12	12 ^b
No	-	6	6	7	7
Don't know	-	1	1	1	1
DIDN'T SEE ITEM [NOT MARRIED/PARTNERED, OR NEVER CONTRIBUTED TO THIS PER QD5C2]	-	84 ^d	82	80	81
SKIPPED ON WEB/ REFUSED	-	*	*	*	*

D. Retirement savings outside of an IRA or workplace retirement account [ASKED IF QD5D=1]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4001	3230	5251	4897	5748
Yes	12	12	14	14	14
No	7	7	7	9 ^{be}	7
Don't know	*	1	1	1 ^{ac}	1
DIDN'T SEE ITEM [NEVER CONTRIBUTED TO THIS PER QD5D]	80 ^d	81 ^d	78	76	79
SKIPPED ON WEB/ REFUSED	*	*	*	*	*

If respondent is not retired.

QD9. In total how much retirement savings do you [and your spouse/partner] have so far?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4001	3230	5251	4897	5748
Nothing	20	21	20	19	20
Less \$10,000	12	13	15	15 ^a	14
\$10,000 - \$49,999	12	13	12	14	13
\$50,000 - \$99,999	11	9	11	9	11
\$100,000 - \$299,999	13	14	13	13	14
\$300,000 - \$499,999	7	7	7	8	7
\$500,000 - \$699,999	4	3	4	4	4
\$700,000 - \$999,999	3	3	3	2	2
\$1,000,000 or more	4	4	3	4	4
Don't know	13 ^d	11	12	10	11
SKIPPED ON WEB/ REFUSED	1	*	1	1	*



If respondent has nothing saved for retirement, selected “don’t know” in QD9, or did not answer QD9.

QD10. At any time in the past 12 months, have you [and your spouse/partner] had any retirement savings?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	1434	1143	1646	1524	1848
Yes	24	22	24	24	22
No	75	77	76	75	78
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	*	*	1	1

If respondent is not retired and is regularly contributing to at least one retirement plan or account.

QD12. On average, roughly what percent of your household income did you [and your spouse/partner] save for retirement during the past 12 months?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	1835	1431	2615	2399	2870
Less than 1%	7	5	6	6	6
1% -2%	10	11	10	10	13 ^{cd}
3% - 4%	14	17	17	17	16
5% - 6%	16	18	189	17	18
7% - 9%	9	11	11	10	12 ^a
10% or more	28 ^e	26	24	24	23
Don't know	15	12	13	16 ^{be}	12
SKIPPED ON WEB/REFUSED	1	1 ^{ce}	*	*	*

If respondent is not retired and is regularly contributing to at least one retirement plan or account.

QD13. If you [and your spouse/partner] continue to save for retirement at your current rate of savings, do you think you will have enough money to be financially secure throughout your retirement years?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	1835	1431	2615	2399	2870
Yes	40	38	38	38	36
No	30	30	29	34 ^c	33 ^c
Don't know	30	30	33 ^d	28	31
SKIPPED ON WEB/REFUSED	0	2 ^{acde}	*	*	*



All respondents who indicated whether or not they are retired.

QD25. [What is preventing/Thinking back to before your retired, what prevented] you from saving more for retirement?

[PN: MULTIPLE RESPONSE, RESPONSE OPTIONS RANDOMIZED]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6159	4812	7893	7203	8363
Everyday expenses	55	55	54	54	57 ^{cd}
[Don't/Didn't] have the time	3 ^c	3	2	3	3
My employer [doesn't/didn't] offer a retirement plan	8	6	7	7	7
[Don't/Didn't] know where to start	8	8	8	8	9
[Need/Needed] advice	7	7	7	7	8
Cost of healthcare	17	17	17	18	19
Cost of childcare	8	8	8	8	8
[Providing/Provided] financial support to adult family members (besides a spouse)	7	8	8	8	8
Debt payments (including mortgage, debt, student loan debt, medical debt, credit card debt, or any other type of debt)	38 ^c	36	34	35	38 ^{cd}
Unexpected expenses/financial emergencies	19	21	19	21	23 ^{ac}
[Don't think it will/Didn't think it will] make a difference	6 ^c	5	5	5	5
Saving for emergencies	13	15	14	14	14
Housing costs (such as rent, mortgage payments, or property taxes)	-	37 ^a	36 ^a	39 ^a	41 ^{abc}
Education costs for yourself or others	-	10 ^a	9 ^a	10 ^a	11 ^a
Overspending/poor spending habits	-	17 ^a	16 ^a	18 ^{ac}	18 ^{ac}
Afraid of losing money in the stock market	-	-	-	-	11 ^{abcd}
Other (specify)	6	8 ^{acde}	6	5	6
[Don't think I need to save more/Didn't think I needed to save more] for retirement	14 ^{bde}	10	12 ^{be}	12 ^e	10
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

Note: Housing costs, education costs, and overspending/poor spending habits were not included in the January 2022 survey. Afraid of losing money in the stock market was added in January 2024.



Shown only to July '22, July '23, and January '24 respondents

If respondent is retired.

QD28. At what age did you begin your retirement? (If you retired gradually, when did you start to retire?)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	1582	-	2306	2615
Younger than 30	-	5 ^e	-	3	2
30 – 39	-	4	-	3	5 ^d
40 – 49	-	6	-	8 ^e	6
50 – 59	-	24	-	24	26
60 – 64	-	32	-	33	34
65 – 69	-	19	-	21	20
70 – 99	-	4	-	6	6
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	6 ^{de}	-	2	2

Shown only to July '22, July '23, and January '24 respondents

If respondent is not retired.

QD34. At what age do you expect to begin your retirement? (If you expect to retire gradually, when do you expect to start to retire? Your best guess is fine.)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	3230	-	4897	5748
30 – 39	-	*	-	*	1
40 – 49	-	1	-	2	1
50 – 59	-	8	-	7	8
60 – 64	-	15	-	16	15
65 – 69	-	33	-	31	31
70 – 100	-	16	-	16	17
Never expect to retire	-	24	-	26	26
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	2	-	*	2



Shown only to January '24 respondents

If respondent expects to retire.

QD50. Do you have a plan for how you will spend your time in retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	4282
Yes, I have a plan	-	-	-	-	17
I have some ideas but not a plan	-	-	-	-	43
I have thought about this but don't have any ideas	-	-	-	-	15
No, I have not thought about this	-	-	-	-	24
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	1

Shown only to January '24 respondents

If respondent expects to retire and does not have a plan for how to spend their time in retirement.

QD51. Before you retire, do you expect to develop a plan for how you will spend your time in retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	3463
Yes	-	-	-	-	57
No	-	-	-	-	19
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	25

Shown only to January '24 respondents

If respondent is retired.

QD52. Before you retired, did you have a plan for how you would spend your time in retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	2615
Yes, I had a plan	-	-	-	-	23
I had some ideas but not a plan	-	-	-	-	47
I had thought about this but did not have any ideas	-	-	-	-	11
No, I had not thought about this					19
SKIPPED ON WEB/DON'T KNOW/REFUSED					*



Shown only to January '24 respondents

If respondent expects to retire.

QD53. Do you have a plan for how you will manage your money in retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	4282
Yes, I have a plan	-	-	-	-	18
I have some ideas but not a plan	-	-	-	-	39
I have thought about this but don't have any ideas	-	-	-	-	17
No, I have not thought about this					25
SKIPPED ON WEB/DON'T KNOW/REFUSED					1

Shown only to January '24 respondents

If respondent expects to retire and does not have a plan for how to manage their money in retirement.

QD54. Before you retire, do you expect to develop a plan for how you will manage your money in retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	3420
Yes	-	-	-	-	66
No	-	-	-	-	12
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	22

Shown only to January '24 respondents

If respondent is retired.

QD55. Before you retired, did you have a plan for how you would manage your money in retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	2615
Yes, I had a plan	-	-	-	-	33
I had some ideas but not a plan	-	-	-	-	36
I had thought about this but did not have any ideas	-	-	-	-	10
No, I had not thought about this					19
SKIPPED ON WEB/DON'T KNOW/REFUSED					2



Shown only to January '24 respondents

If respondent is retired.

QD56. Which of the following best describes your experience managing money in retirement? Has managing money in retirement been...

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	2615
Easier than you expected	-	-	-	-	10
About the same as you expected	-	-	-	-	59
Harder than you expected	-	-	-	-	30
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	1

Shown only to January '24 respondents

If respondent is retired.

QD56B. Which of the following best describes your experience finding activities to fill your time in retirement? Has filling your time in retirement been ...

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	2615
Easier than you expected	-	-	-	-	27
About the same as you expected	-	-	-	-	52
Harder than you expected	-	-	-	-	20
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	2



Shown only to January '24 respondents

QD57. In order to prepare well for retirement, how important would you say each of the following is? [PN: GRID ITEMS RANDOMIZED]

A. Save as much as you can before retirement

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	70
Somewhat important	-	-	-	-	23
Not too important	-	-	-	-	4
Not at all important	-	-	-	-	2
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1

B. Learn how much you can expect to receive from Social Security and what influences that amount

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	66
Somewhat important	-	-	-	-	25
Not too important	-	-	-	-	5
Not at all important	-	-	-	-	3
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1

C. Reduce your debt as much as you can before retirement

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	74
Somewhat important	-	-	-	-	19
Not too important	-	-	-	-	4
Not at all important	-	-	-	-	2
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1



D. Have a plan for how to manage your money in retirement

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	67
Somewhat important	-	-	-	-	27
Not too important	-	-	-	-	4
Not at all important	-	-	-	-	2
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1

E. Have a plan for how to cover your health care costs in retirement

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	69
Somewhat important	-	-	-	-	23
Not too important	-	-	-	-	5
Not at all important	-	-	-	-	2
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1

F. Learn what Medicare covers and what Medicare does not cover

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	65
Somewhat important	-	-	-	-	27
Not too important	-	-	-	-	5
Not at all important	-	-	-	-	3
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1

G. Have a plan for your long-term care needs in retirement

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	58
Somewhat important	-	-	-	-	32
Not too important	-	-	-	-	6
Not at all important	-	-	-	-	3
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1



H. Have a plan for where to live in retirement

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	56
Somewhat important	-	-	-	-	32
Not too important	-	-	-	-	8
Not at all important	-	-	-	-	4
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1

I. Have a plan for how to spend your time in retirement

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	44
Somewhat important	-	-	-	-	40
Not too important	-	-	-	-	12
Not at all important	-	-	-	-	3
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1

*Shown only to January '24 respondents
If respondent is retired.*

QD58. Which of the following do you wish you had made more progress on before you retired?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	2615
Building your savings	-	-	-	-	57
Learning how much you would receive from Social Security and what influences that amount	-	-	-	-	26
Reducing your debt	-	-	-	-	37
Planning how you would manage your money in retirement	-	-	-	-	32
Planning how you would cover your health care costs in retirement	-	-	-	-	23
Learning what Medicare covers and what Medicare does not cover	-	-	-	-	27
Planning for your long-term care needs in retirement	-	-	-	-	30
Planning for where you would live in retirement	-	-	-	-	19
Planning for how you would spend your time in retirement	-	-	-	-	23
None of the above	-	-	-	-	14
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	*



Shown only to January '24 respondents

If respondent expects to retire.

QD59. Have you consulted a financial professional for advice about preparing for retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	4282
Yes	-	-	-	-	25
No	-	-	-	-	75
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	1

Shown only to January '24 respondents

If respondent expects to retire but has not consulted financial professional for advice.

QD60. Before you retire, do you expect to consult a financial professional for advice about preparing for retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	3296
Yes	-	-	-	-	39
No	-	-	-	-	25
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	36

Shown only to January '24 respondents

If respondent expects to retire.

QD61. After you retire, do you expect to consult a financial professional for advice about managing your money in retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	4282
Yes	-	-	-	-	43
No	-	-	-	-	23
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	34



Shown only to January '24 respondents

If respondent is retired.

QD62. Before you retired, did you consult a financial professional for advice about preparing for retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	2615
Yes	-	-	-	-	29
No	-	-	-	-	70
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	*

Shown only to January '24 respondents

If respondent is retired.

QD63. Since you retired, have you consulted a financial professional for advice about managing your money in retirement?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	2615
Yes	-	-	-	-	36
No	-	-	-	-	63
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	-	-	-	1

Shown only to January '24 respondents

QD64. When giving advice about preparing for retirement or managing money in retirement, how important do you think it is that financial professionals give advice that is in the best interest of their clients?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	-	-	8368
Very important	-	-	-	-	61
Somewhat important	-	-	-	-	28
Not too important	-	-	-	-	7
Not at all important	-	-	-	-	3
SKIPPED ON WEB/DON'T KNOW/ REFUSED	-	-	-	-	1



E1 was asked of all respondents. However, for each E1 expense, displayed percentages are calculated after excluding respondents who indicated that that expense is “not applicable” to them.

QE1. How do your monthly expenses now in each of the following areas compare to your monthly expenses 12 months ago?

[PN: GRID ITEMS RANDOMIZED]

A. Housing (rent, mortgage, electricity, HOA/condo dues, home maintenance and repairs, property taxes on your home, home insurance)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5769	4533	7513	6748	8039
Higher now	46	53 ^a	54 ^a	53 ^a	55 ^a
About the same	47 ^{bcde}	41 ^e	39	39	37
Lower now	7 ^c	6	5	7 ^c	7 ^c
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

Base: All, except those who selected NA.

B. Food/Groceries (including dining out)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5995	4700	7788	7041	8235
Higher now	66	80 ^{acde}	77 ^{ade}	72 ^a	73 ^a
About the same	27 ^{bcde}	15	17 ^b	21 ^{bc}	20 ^{bc}
Lower now	6 ^b	4	5	6 ^{bc}	6 ^b
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

Base: All, except those who selected NA.

C. Clothing

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5777	4524	7510	6846	8004
Higher now	29	40 ^{acd}	37 ^a	37 ^a	39 ^a
About the same	56 ^{bcde}	48	51 ^e	52 ^{be}	48
Lower now	14 ^{bcd}	10	11	10	13 ^{bcd}
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	2	1	1	1

Base: All, except those who selected NA.



D. Education (tuition, student loan payments, books, other education-related expenses)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2779	2052	3249	3007	3746
Higher now	32	35	33	35	39 ^{acd}
About the same	54 ^{de}	52 ^e	54 ^{de}	49	46
Lower now	11	10	11	13 ^b	12
SKIPPED ON WEB/DON'T KNOW/REFUSED	2	3	2	3	2

Base: All, except those who selected NA.

E. Healthcare (copays, insurance premiums, prescriptions, out-of-pocket costs for healthcare or medical supplies)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5482	4306	7177	6578	7739
Higher now	42	44	44	42	45 ^{ad}
About the same	50 ^e	49 ^e	48	50 ^e	46
Lower now	7	6	7	8	8 ^{bc}
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

Base: All, except those who selected NA.

F. Childcare

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2040	1489	2285	2092	2667
Higher now	35	39 ^d	38	34	40 ^{ad}
About the same	46	44	45	48 ^e	42
Lower now	14	11	11	13	12
SKIPPED ON WEB/DON'T KNOW/REFUSED	5	6	6	5	6

Base: All, except those who selected NA.

G. Caregiving for parents or adult relatives who are physically or mentally impaired

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	2298	1686	2669	2486	3221
Higher now	35	38	37	34	42 ^{acd}
About the same	52 ^e	51 ^e	48	51 ^e	46
Lower now	10	9	12	13 ^{ab}	11
SKIPPED ON WEB/DON'T KNOW/REFUSED	3	2	3	3	2

Base: All, except those who selected NA.



H. Personal care for myself or my spouse (not health care)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5495	4328	7139	6488	7758
Higher now	31	41 ^{acd}	38 ^a	36 ^a	40 ^{ad}
About the same	60 ^{bcde}	52	54	55 ^{be}	52
Lower now	8 ^b	6	7	8 ^b	7
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

Base: All, except those who selected NA.

I. Internet/Phone/TV (service or equipment)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5892	4608	7654	6935	8123
Higher now	40	47 ^{ad}	44 ^a	44 ^a	47 ^{acd}
About the same	50 ^{bcde}	45	46 ^e	46 ^e	43
Lower now	9	8	9	10 ^b	10 ^b
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1 ^e	1	1

Base: All, except those who selected NA.

J. Entertainment (besides cost of internet/TV/phone) – including fees and admissions to entertainment events; costs related to hobbies, pets, toys

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5465	4324	7144	6613	7819
Higher now	34	46 ^{acd}	43 ^a	42 ^a	47 ^{acd}
About the same	49 ^{bcde}	43	46 ^e	45 ^e	42
Lower now	16 ^{bcde}	10	11	11	10
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

Base: All, except those who selected NA.

K. Transportation (gas, fares, payments on a vehicle loan, vehicle maintenance and repairs, public transportation, vehicle taxes, vehicle insurance)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	5814	4596	7568	6860	8085
Higher now	61 ^e	80 ^{acde}	67 ^{ade}	59	58
About the same	30 ^{bc}	14	25 ^b	31 ^{bc}	31 ^{bc}
Lower now	8 ^b	6	7	9 ^{bc}	10 ^{abc}
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

Base: All, except those who selected NA.



L. Personal insurance other than health insurance (life insurance, disability insurance, long-term care insurance, etc.)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4974	3852	6312	5859	7003
Higher now	31	36 ^a	38 ^a	38 ^a	42 ^{abcd}
About the same	61 ^{cde}	58 ^{de}	55 ^e	54 ^e	50
Lower now	6	6	5	7 ^c	6 ^c
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

Base: All, except those who selected NA.

Note: Respondents were given the option to write in "other" types of expenses when answering Question E1. By far, the most common written-in response was related to the idea that "everything is more expensive." No specific expense other than the expenses already listed on the questionnaire was mentioned by more than 1%.

QF1. In the past 12 months, have you or anyone in your household experienced any of the following life events? [PN: MULTIPLE RESPONSE]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Got married	4 ^{cde}	2	2	2	2
Got divorced or separated	3	3	3	3	2
Death of a family member	16	15	16	15	15
Had a baby or became the primary caregiver of a child	2	3	3	4 ^{ac}	3
Became the primary caregiver of an older adult	3	4	4	3	4
Began college or graduate school	4	3	4	4	3
Graduated from college or graduate school	2	3	2	3	2
Started a new job or employment opportunity	13	12	11	11	11
Received a significant promotion and/or raise at an existing job	6	5	5	6	5
Lost a job, had hours cut, or worked less than expected	12 ^b	10	10	11	12 ^b
Moved to a new home, apartment, or residence	8	9 ^{cd}	7	7	9 ^{cd}
Bought a new home	5 ^d	5 ^{cde}	4	3	4
Purchased a car	14	13	12	12	14 ^c
Had a major medical expense	11	11	11	11	12
Experienced a natural disaster (for example, a wildfire, hurricane, flood or other natural event)	2 ^b	1	2	2	2
Filed for bankruptcy	-	1	1	1	1
Foreclosed on a mortgage	-	*	1	*	*
Moved in with parents, in-laws, or other adult relatives (besides a spouse), or they moved in with you	-	-	3	3	3
None of the above	42	43	44	43	43
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	2 ^a	2	2 ^{ae}	2

Note: "Filed for bankruptcy" and "foreclosed on a mortgage" were added to the survey in July 2022; "moved in with parents, in-laws, or other relatives" was added in January 2023.



QF1_OE. Other life event (please specify):

[PN: OPEN-ENDED RESPONSE]

QF3. Are you now or have you ever been a family caregiver who provided unpaid care to an adult loved one?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes, I am currently providing care to an adult loved one	13 ^d	13	12	11	13
Yes, I have been a family caregiver in the past but not now	24	24	22	23	23
No, I have never been a caregiver	58	56	60 ^b	60 ^b	59
Not sure	5	6 ^{ace}	5	6	5
SKIPPED ON WEB/REFUSED	*	1 ^a	1 ^a	1 ^a	1 ^a

QF4. Do you have any children or stepchildren?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	73	71	73	73	72
No	27	29	27	27	28
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	*	*	*	*

If respondent has children or stepchildren

QF5. How many of your children or stepchildren are in each of the following age groups?

1. Under the age of 18

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4270	3296	5043	4731	5556
0	58	60	57	57	58
1	16	16	17	16	17
2	15	14	15	15 ^e	13
3 or more	10	10	10	10	10
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	2 ^{ab}	2	1



2. 18 – 20

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4270	3296	5043	4731	5556
0	87	88 ^e	86	85	85
1	10	9	10	10	12 ^b
2	2	2	2	2	2
3 or more	1	*	1	1	1
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	2 ^{ab}	2	1

3. 21 – 25

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4270	3296	5043	4731	5556
0	81	81	81	81	82
1	12	12	11	12	11
2	5 ^c	5	4	5	5
3 or more	1	1	1	1	1
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	2 ^{ab}	2	1

4. 26 or older

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4270	3296	5043	4731	5556
0	45	43	45	45	44
1	15	14	14	14	15
2	19	19	20	20	21
3 or more	20	24 ^{cde}	19	20	19
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	2 ^{ab}	2	1



QF5A. In the past 12 months, have you regularly provided financial support to a family member or relative over the age of 21 such as ...

[PN: MULTIPLE RESPONSE, HALF SAMPLE SHOWN FIRST TWO RESPONSE OPTIONS IN REVERSE ORDER]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Your parent or parent-in-law	8	7	7	7	7
Your child or step-child older than age 21	16	16	17	16	16
Other relatives older than age 21	6	6	6	6	6
None of the above	73	73	73	73	73
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	*	1	1	1

QF6. Including yourself, how many people live in your household at least 50 percent of the time? (Please include yourself. If you live alone, please enter 1.)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
0	1	-	-	-	-
1	22	21	21	21	20
2	36	39 ^a	36	37	38
3 or more	39	38	41	41	41
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	2	1	2	1

Note: The fact that some Jan '22 respondents gave a response of 0 suggests that some respondents likely misinterpreted the question. The programming was changed after the January 2022 survey to prevent responses of 0.



If respondent has more than 1 person living in their household at least 50 percent of the time.
QF7. Besides yourself, who else lives in your household at least 50 percent of the time?

[PN: MULTIPLE RESPONSE]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	4581	3603	5908	5431	6377
Spouse or partner	75	76	74	73	74
Children under the age of 18 (your children, grandchildren, or children unrelated to you)	39	36	38	38	37
People ages 18-20 (your children, grandchildren, or people unrelated to you)	10	9	10	11	10
Your parents [or your spouse/partner's parents]	6	7	8	7	7
Your grandparents [or your spouse/partner's grandparents]	*	1	1	1	1
Other adults ages 21 or older (including relatives and those who are not related to you)	19	21	23 ^a	23 ^a	23 ^a
SKIPPED ON WEB/DON'T KNOW/REFUSED	1 ^c	1	1	1	1

QF8. Have you ever served on active duty in the U.S. Armed Forces, military Reserves, or National Guard?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	12 ^e	11	11	11	10
No	87	88	89	88	89 ^a
SKIPPED ON WEB/DON'T KNOW/REFUSED	*	1	*	1	1

If respondent has served in U.S. Armed Forces, military Reserves, or National Guard

QF9. Are you currently on active duty in the U.S. Armed Forces, military Reserves, or National Guard?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	992	573	808	749	816
Yes	16 ^{cde}	11	8	7	8
No	83	89	92 ^a	92 ^a	91 ^a
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	*	1	1	1



DOV_VET. Veteran Status.

[PN: DATA ONLY VARIABLE]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	10	10	10	10	9
No	90	90	90	90	91

If respondent is employed as a paid employee in main job.

QF10. Which of the following best describes your current employer? (If you have more than one employer, please refer to the employer where you earn the most money.)

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	2243	3641	3439	3985
Federal, state, or local government	-	12	14	15	15 ^b
Public school system or public university	-	11	11	11	11
Non-profit organization	-	17	15	16	15
For-profit company	-	58	59	57	57
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	1	1	1	1

QF11. Have you ever worked as a full-time employee for either of the following types of employers?

[PN: MULTIPLE RESPONSE, RESPONSE OPTIONS RANDOMIZED]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	4817	7898	7207	8368
Federal, state, or local government	-	20	19	19	19
Public school system or public university	-	15	15	16	15
None of the above	-	66	68	67	68
SKIPPED ON WEB/DON'T KNOW/REFUSED		1	1	1	1



QCR4. Do you [or your spouse/partner] have any of the following financial assets or accounts?

[PN: MULTIPLE RESPONSE, RESPONSE OPTIONS RANDOMIZED]

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Savings accounts, CDs, or money market accounts	54	55	54	54	55
Checking accounts	82	82	82	83	83
Money in a workplace retirement savings account (401K, 403(b), payroll deduction IRA, thrift savings plan (TSP), or similar retirement savings plan offered by an employer)	50	51	49	51	49
Individual retirement account (IRA) <u>outside of work</u>	35	36	35	36	35
Savings in cash	37	41 ^a	40 ^a	41 ^a	41 ^a
Bitcoins or other cryptocurrency	10 ^{cde}	9 ^e	8	7	7
Other personal savings or investments such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities	32	33	31	32	30
Other financial assets or accounts <u>excluding real estate or housing</u> (please specify)	3	4	3	3	3
None of the above	9	10	9	9	9
SKIPPED ON WEB/DON'T KNOW/REFUSED	1	1	1	1	1

LGBT. Do you identify as LGBTQ? ^

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	6162	4817	7898	7207	8368
Yes	7 ^{bcde}	5	4	4	4
No	87	90 ^a	96 ^{ab}	96 ^{ab}	96 ^{ab}
Prefer not to say	2	2	-	-	
Not sure	4	3	-	*	*
SKIPPED ON WEB/REFUSED	*	*	*	*	*

[^]Note: Starting in the January 2023 survey, LGBTQ respondents included in the survey's LGBTQ oversample were identified using three separate questions about gender at birth, current gender, and sexual orientation.



H1. Do you currently have health insurance (including employer-paid, private, Medicare/Medicaid, Military, Veterans, Indian Health Service, or any other type of medical coverage)?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	7898	7207	8368
Yes	-	-	86	86	87 ^d
No	-	-	11	11	10
Don't know	-	-	2	3	2
SKIPPED ON WEB/REFUSED	-	-	3	3	2

If respondent has health insurance.

H2. Which of the following best describes your main form of health insurance coverage?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	6721	6079	7179
Your or your spouse/partner's current employer or union	-	-	39	41	40
Your or your spouse/partner's previous employer or union	-	-	4	3	4
A plan you or your spouse/partner bought, not through an employer or union	-	-	4	3	3
Medicare	-	-	32	31	34 ^d
Medicaid	-	-	11 ^e	11 ^e	9
A Federal or state marketplace like healthcare.gov	-	-	4	5	4
State prescription plan	-	-	*	1	*
Veteran's Administration/Military	-	-	3	4	3
Don't know/Not sure	-	-	2	2	1
SKIPPED ON WEB/REFUSED	-	-	*	*	*



If respondent is Hispanic.

HBORN. In what country or U.S. territory were you born?

	Jan '22 (a)	Jul '22 [^] (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		1512	1754	1801
Argentina	-		1	1	*
Bolivia	-		*	*	
Chile	-		*	*	*
Colombia	-		1	3 ^c	1
Costa Rica	-		1	*	*
Cuba	-		4	4	3
The Dominican Republic	-		3 ^d	1	2
Ecuador	-		*	*	1
El Salvador	-		1	2	1
Guatemala	-		1	1	2
Honduras	-		*	*	*
Mexico	-		12	9	10
Nicaragua	-		*	*	*
Panama	-		*	*	*
Paraguay	-		*	*	*
Peru	-		1	1	1
Puerto Rico	-		5	5	5
Spain	-		1	1	*
United States	-		65	67	67
Uruguay	-		*	*	*
Venezuela	-		1	1	1
Other (Please specify)	-		3	3	3
SKIPPED ON WEB/DON'T KNOW/REFUSED	-		*	*	1

[^]Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.

If respondent is non-Hispanic.

USBORN. Where were you born?

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	-	6386	5453	6567
In the United States	-	-	92	92	92
Outside the United States	-	-	8	8	8
SKIPPED ON WEB/DON'T KNOW/REFUSED	-		*	*	*



DOV_USBORN.

[PN: DATA ONLY VARIABLE]

	Jan '22 (a)	Jul '22^ (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		7898	7207	8368
Yes	-		88	88	88
No	-		12	12	12
Unknown			*	*	*

^Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.

QACSLAN1. Do you speak a language other than English at home?

	Jan '22 (a)	Jul '22^ (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		7898	7207	8368
Yes	-		22	21	21
No	-		78	79	78
SKIPPED ON WEB/DON'T KNOW/REFUSED	-		*	1	1

^Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.

If respondent speaks a language other than English at home.

QACSLAN2. What language do you speak at home other than English?

[PN: MULTIPLE RESPONSE]

	Jan '22 (a)	Jul '22^ (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		2148	2112	2348
Spanish	-		50	49	50
Chinese (any dialect)	-		6	6	6
Tagalog	-		3	4	3
Vietnamese	-		1	1	2
French	-		2	3	2
German	-		2	2	2
Arabic	-		1	1	1
Korean	-		1	1	1
Polish	-		2	1	1
Russian	-		2	1	2
Other (specify)	-		20	18	18
SKIPPED ON WEB/DON'T KNOW/REFUSED	-		17	19	17

^Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.



If respondent is Hispanic.

ACCULT2. When you are at home, do you...?

	Jan '22 (a)	Jul '22 [^] (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		1508	1745	1792
Speak Spanish only	-		5	5	6
Speak Spanish most of the time	-		9 ^d	4	6 ^d
Speak Spanish and English equally but prefer Spanish	-		5	8 ^{ce}	6
Speak Spanish and English equally and do not have a preference	-		17 ^d	13	14
Speak Spanish and English equally but prefer English	-		5	5	6
Speak English most of the time	-		13	16	17 ^c
Speak English only (autopunched for those who selected "no" in QACSLan1)	-		41	44	41
SKIPPED ON WEB/DON'T KNOW/REFUSED	-		*	*	*

[^]Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.

If respondent is Hispanic and speaks Spanish at home.

QACSLAN3. How well do you speak English?

	Jan '22 (a)	Jul '22 [^] (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		856	969	1030
Very well	-		72	72	72
Well	-		19	18	16
Not well	-		7	9	11
Not at all	-		1	1	1
SKIPPED ON WEB/DON'T KNOW/REFUSED	-		0	*	*

[^]Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.

If respondent is Hispanic.

DOV_ QACSLANG.

[PN: DATA ONLY VARIABLE]

	Jan '22 (a)	Jul '22 [^] (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		1512	1754	1801
English Proficient	-		45	47	43
Bilingual	-		50	47	50
Spanish Proficient	-		5	6	7

[^]Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.



DOV_ACSLANG.

[PN: DATA ONLY VARIABLE]

	Jan '22 (a)	Jul '22^ (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		7898	7207	8368
English Proficient	-		7	8	7
Bilingual	-		8	7	8
Spanish Proficient	-		1	1	1
Non-Hispanics, not asked	-		84	84	84

^Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.

If respondent is Mexican, Mexican-American, Chicano; Puerto Rican; Cuban, Cuban American; Central American; South American; Caribbean; Other Spanish, Hispanic, or Latino background.
HMEDIA. Next, thinking of your media habits, including television, radio, newspapers and magazines or the internet, how would you say you use media?

	Jan '22 (a)	Jul '22^ (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-		1512	1754	1801
Spanish media only	-		4	3	4
Spanish media mostly	-		4	5	6 ^c
Equally Spanish and English media	-		26	23	24
English media mostly	-		23	25	24
English media only	-		42	43	42
SKIPPED ON WEB/DON'T KNOW/REFUSED	-		1	*	*

^Results for July 2022 are not displayed as the programming for this question was changed in January 2023, meaning that the July 2022 results are not comparable to the results from more recent waves.

EARN. In 2023, what was your total personal income from work? Please include any jobs that you yourself held in 2023 or any work that you did for pay that year. Do not include any income earned by your spouse or partner.

	Jan '22 (a)	Jul '22 (b)	Jan '23 (c)	Jul '23 (d)	Jan '24 (e)
Unweighted n	-	4817	7898	7207	8368
\$0 (You did not work in 2023)	-	30 ^{cde}	25	25	23
\$1 to less than \$9,999	-	7	7	6	7
\$10,000 to less than \$24,999	-	10	12 ^b	12	12
\$25,000 to less than \$39,999	-	13	14	13	13
\$40,000 to less than \$59,000	-	13	15	14	15
\$60,000 to less than \$74,999	-	7	8	9 ^b	10 ^b
\$75,000 or more	-	18	17	20 ^c	19 ^c
SKIPPED ON WEB/DON'T KNOW/REFUSED	-	1	2	1	2

