Overview

This document contains the topline findings for the Survey of Nontraditional Workers conducted for The Pew Charitable Trusts. The survey was fielded online and via telephone, in English and Spanish. The survey was conducted June 4, 2020 - July 1, 2020, and obtained 1,026 qualified interviews from individuals ages 18 and over who worked in nontraditional jobs (also referred to as contingent, independent or gig jobs). The study obtained 409 responses from those for whom nontraditional work was a primary source of income, 408 responses from those for whom nontraditional work supplemented a traditional (W2) job, and 209 responses from those who had multiple sources of nontraditional work. The sample was drawn from NORC’s AmeriSpeak Panel.

Topline counts are unweighted and frequencies are weighted. Not all respondents were presented with all survey questions. For additional information on survey methodology, panel recruitment, and the development of survey weights, see the full methods statement.

A. SCREENING QUESTIONS AND TOP THREE JOBS

QA. Please think about paying jobs you have held during the past 12 months.

In the past 12 months, how many jobs have you had that you were paid for? When you think about jobs that produce income, include full-time and part-time jobs. Also include jobs based on things you have done as a hobby, such as selling crafts online, if they have been important sources of your income. If you have performed the same type of work for multiple clients, treat this as a single job. Enter number: _____

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>362</td>
<td>38%</td>
</tr>
<tr>
<td>2</td>
<td>390</td>
<td>36%</td>
</tr>
<tr>
<td>3</td>
<td>176</td>
<td>17%</td>
</tr>
<tr>
<td>3</td>
<td>45</td>
<td>5%</td>
</tr>
<tr>
<td>4</td>
<td>19</td>
<td>2%</td>
</tr>
<tr>
<td>6</td>
<td>7</td>
<td>1%</td>
</tr>
<tr>
<td>7</td>
<td>4</td>
<td>0%</td>
</tr>
<tr>
<td>Value</td>
<td>Count (unweighted)</td>
<td>Percentage (weighted)</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>--------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>01 - A traditional employer-employee relationship, where an employer hires and pays workers directly and manages their work.</td>
<td>408</td>
<td>32%</td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Missing:** 0  
**Sample type:** All, only screened-in respondents shown here.

**TERMINATE IF QA=0, 997, 998, or 999**

QBR1. Please answer the following question about the job that has been the most important source of your income over the past 12 months, or the job you have considered to be your primary job. If you don’t consider any job to be your primary source of income or your primary job, simply answer the question for each of your jobs in turn, up to three jobs. You will be asked about your other job or jobs, up to three jobs held over the past 12 months, next.

How would you best describe your employment at this job? If you think that more than one of these might apply to you, pick the one you think fits the best.
<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>02</td>
<td>An online or platform worker. For example, someone who finds work through Uber, Lyft, Etsy, eBay, Observa, TaskRabbit, or Upwork.</td>
<td>37</td>
<td>5%</td>
</tr>
<tr>
<td>03</td>
<td>A temporary help agency worker. For example, someone who works for Manpower or Kelly Services.</td>
<td>33</td>
<td>4%</td>
</tr>
<tr>
<td>04</td>
<td>A freelancer or consultant. For example, someone who works for themselves selling photos to a newspaper or online media.</td>
<td>83</td>
<td>8%</td>
</tr>
<tr>
<td>05</td>
<td>A contract company (not my own company) that provides a worker's services to others under contract.</td>
<td>91</td>
<td>11%</td>
</tr>
<tr>
<td>06</td>
<td>A sole proprietor, or a business owner or partial owner, or a partner in a legally organized partnership.</td>
<td>201</td>
<td>22%</td>
</tr>
<tr>
<td>07</td>
<td>An on-call worker. For example, someone who works as needed as a substitute teacher.</td>
<td>21</td>
<td>2%</td>
</tr>
<tr>
<td>08</td>
<td>A day laborer. For example, someone who finds work at a day labor site.</td>
<td>24</td>
<td>3%</td>
</tr>
<tr>
<td>09</td>
<td>A seasonal worker. For example, someone who works as needed during the holiday, harvest, or summer season.</td>
<td>31</td>
<td>3%</td>
</tr>
<tr>
<td>10</td>
<td>Other</td>
<td>97</td>
<td>11%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>1026</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Missing: 0
Sample type: All
Asked if QA >= 1 (One or more jobs in the past year), only screened-in respondents shown here.

**QBR1_2_OE. Name the platform or app.**

Valid N: 37
Missing: 0
Type: Open Text Response
Sample type: All
Asked if QBR1=2

**QBR1_10_OE. Other [open text response]**

Valid N: 97
Missing: 0
Type: Open Text Response
Sample type: All
Asked if QBR1=10
QBR2. Thinking about the second most important of your jobs over the past year, please answer the following question. How would you best describe your employment at this job? If you think that more than one of these might apply to you, pick the one you think fits the best.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - A traditional employer-employee relationship, where an employer hires and pays workers directly and manages their work.</td>
<td>120</td>
<td>17%</td>
</tr>
<tr>
<td>02 - An online or platform worker. For example, someone who finds work through Uber, Lyft, Etsy, eBay, Observa, TaskRabbit, or Upwork.</td>
<td>76</td>
<td>12%</td>
</tr>
<tr>
<td>03 - A temporary help agency worker. For example, someone who works for Manpower or Kelly Services.</td>
<td>25</td>
<td>5%</td>
</tr>
<tr>
<td>04 - A freelancer or consultant. For example, someone who works for themselves selling photos to a newspaper or online media.</td>
<td>133</td>
<td>20%</td>
</tr>
<tr>
<td>05 - A contract company (not my own company) that provides a worker’s services to others under contract.</td>
<td>58</td>
<td>8%</td>
</tr>
<tr>
<td>06 - A sole proprietor, or a business owner or partial owner, or a partner in a legally organized partnership.</td>
<td>89</td>
<td>13%</td>
</tr>
<tr>
<td>07 - An on-call worker. For example, someone who works as needed as a substitute teacher.</td>
<td>33</td>
<td>6%</td>
</tr>
<tr>
<td>08 - A day laborer. For example, someone who finds work at a day labor site.</td>
<td>13</td>
<td>3%</td>
</tr>
<tr>
<td>09 - A seasonal worker. For example, someone who works as needed during the holiday, harvest, or summer season.</td>
<td>49</td>
<td>7%</td>
</tr>
<tr>
<td>10 - Other</td>
<td>68</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>664</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Missing: 0
Sample type: All
Asked if QA >= 2 (Two or more jobs in the past year), only screened-in respondents shown here.

QBR2_2_OE. Name the platform or app.
QBR2_10_OE. Other [open text response]

Valid N: 68
Missing: 0
Type: Open Text Response
Sample type: All
Asked if QBR2=10

QBR3. Thinking about your third most important job over the past year, please answer the following question. How would you best describe your employment at this job? If you think that more than one of these might apply to you, pick the one you think fits the best.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - A traditional employer-employee relationship, where an employer hires and pays workers directly and manages their work.</td>
<td>43</td>
<td>16%</td>
</tr>
<tr>
<td>02 - An online or platform worker. For example, someone who finds work through Uber, Lyft, Etsy, eBay, Observa, TaskRabbit or Upwork.</td>
<td>37</td>
<td>12%</td>
</tr>
<tr>
<td>03 - A temporary help agency worker. For example, someone who works for Manpower or Kelly Services.</td>
<td>14</td>
<td>4%</td>
</tr>
<tr>
<td>04 - A freelancer or consultant. For example, someone who works for themselves selling photos to a newspaper or online media.</td>
<td>58</td>
<td>21%</td>
</tr>
<tr>
<td>05 - A contract company (not my own company) that provides a worker’s services to others under contract.</td>
<td>12</td>
<td>4%</td>
</tr>
<tr>
<td>06 - A sole proprietor, or a business owner or partial owner, or a partner in a legally organized partnership.</td>
<td>30</td>
<td>10%</td>
</tr>
<tr>
<td>07 - An on-call worker. For example, someone who works as needed as a substitute teacher.</td>
<td>22</td>
<td>7%</td>
</tr>
</tbody>
</table>
08 - A day laborer. For example, someone who finds work at a day labor site. | 10 | 5%
09 - A seasonal worker. For example, someone who works as needed during the holiday, harvest, or summer season. | 22 | 12%
10 - Other | 26 | 8%
Total | 274 | 100%

Type: Categorical
Missing: 0
Sample type: All
Asked if QA >= 3 (Three or more jobs in the past year), only screened-in respondents shown here.

QBR3_2_OE. Please name the platform or app.

Valid N: 37
Missing: 0
Type: Open Text Response
Sample type: All
Asked if QBR3=2

QBR3_10_OE. Other [open text response]

Valid N: 26
Missing: 0
Type: Open Text Response
Sample type: All
Asked if QBR3=10

TERMINATE IF ALL QB1-QB3=1, 77, 98, or 99 (I.E., IF QB1 NE 2-10 AND QB2 NE 2-10 AND QB3 NE 2-10)

ELIG indicates worker group assignment

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prime = first job is contingent</td>
<td>409</td>
<td>41%</td>
</tr>
<tr>
<td>Sup = traditional first job and contingent second job</td>
<td>408</td>
<td>32%</td>
</tr>
<tr>
<td>Supsup = First two jobs are contingent</td>
<td>209</td>
<td>27%</td>
</tr>
<tr>
<td>Total</td>
<td>1026</td>
<td>100%</td>
</tr>
</tbody>
</table>
QUAL indicates if a worker qualified for the survey

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Qualified, complete</td>
<td>1026</td>
<td>100%</td>
</tr>
<tr>
<td>Total</td>
<td>1026</td>
<td>100%</td>
</tr>
</tbody>
</table>

LOOP Q1-Q9 FOR RESPONDENT'S TOP THREE JOBS

Thinking about the job(s) you identified earlier, please answer the following questions. Start with the job that has been the most important source of your income over the previous 12 months, or the job you would consider your primary job. If you don’t consider any job to be your primary source of income or your primary job, simply answer the question in turn for each of the jobs you’ve held during the past year, up to three jobs.

Q1R1. Do you still work at this job? Think about potential changes in the time you spend on this job, not changes in how you perform this job (such as teleworking).

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes, I work the same hours I've always worked at this job</td>
<td>501</td>
<td>47%</td>
</tr>
<tr>
<td>02 - Yes, but after February 2020 I started working fewer hours at this job</td>
<td>266</td>
<td>25%</td>
</tr>
<tr>
<td>03 - Yes, but before February 2020 I started working fewer hours at this job</td>
<td>41</td>
<td>5%</td>
</tr>
<tr>
<td>04 - No, I stopped working at this job after February 2020</td>
<td>153</td>
<td>16%</td>
</tr>
<tr>
<td>05 - No, I stopped working at this job before February 2020</td>
<td>59</td>
<td>7%</td>
</tr>
<tr>
<td>77 – Don't know</td>
<td>2</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>1022</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>4</td>
<td>0%</td>
</tr>
</tbody>
</table>
Q2R1. How do/did you get work assignments at this job? (Select all that apply)

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage of n=1,025 (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online or app platforms</td>
<td>77</td>
<td>7%</td>
</tr>
<tr>
<td>Personal advertising</td>
<td>125</td>
<td>12%</td>
</tr>
<tr>
<td>Referrals</td>
<td>249</td>
<td>24%</td>
</tr>
<tr>
<td>Pre-established base of clients</td>
<td>216</td>
<td>22%</td>
</tr>
<tr>
<td>On-call or as needed</td>
<td>64</td>
<td>7%</td>
</tr>
<tr>
<td>Contract firms</td>
<td>78</td>
<td>8%</td>
</tr>
<tr>
<td>Temporary help agency</td>
<td>31</td>
<td>5%</td>
</tr>
<tr>
<td>Day labor locale</td>
<td>26</td>
<td>3%</td>
</tr>
<tr>
<td>Selling goods or services</td>
<td>51</td>
<td>6%</td>
</tr>
<tr>
<td>Traditional job</td>
<td>395</td>
<td>35%</td>
</tr>
<tr>
<td>Other</td>
<td>65</td>
<td>8%</td>
</tr>
<tr>
<td>Skipped</td>
<td>10</td>
<td>0%</td>
</tr>
</tbody>
</table>

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q2R1_1_OE. Please name the platform or app.

Valid N: 77
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q2R1=1

Q2R1_11_OE. Other [open text response]

Valid N: 65
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q2R1=11

Q3R1. Please describe your relationship with your clients at this job (the same type of work performed for multiple clients should be treated as a single job).

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Long-term client(s), customer(s) or employer(s)</td>
<td>386</td>
<td>36%</td>
</tr>
<tr>
<td>02 - A steady stream of short-term clients, customers or employers</td>
<td>170</td>
<td>18%</td>
</tr>
<tr>
<td>03 - An intermittent, sporadic or irregular stream of clients, customers, (including seasonally)</td>
<td>120</td>
<td>11%</td>
</tr>
<tr>
<td>04 - Both long-term clients or customers and temporary short-term clients or customers</td>
<td>339</td>
<td>33%</td>
</tr>
<tr>
<td>77 – Don't know</td>
<td>6</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>1021</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>5</td>
<td>0%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All, only screened-in respondents shown here.

Q4R1. How many weeks per year do/did you typically work at this job, on average?

Mean: 41.35 (unweighted), 39.84 (weighted)  
Valid N: 1,026  
Type: Continuous  
Sample type: All, means were found among screened-in respondents only

Q5R1. How many hours per week do/did you typically work at this job, on average, during the times when you are working?

Mean: 48.38 (unweighted), 47.06 (weighted)  
Valid N: 1,026  
Type: Continuous  
Sample type: All, means were found among screened-in respondents only
Q6R1. How would you describe your income (dollar receipts or payments) from this job?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Steady income</td>
<td>534</td>
<td>48%</td>
</tr>
<tr>
<td>02 - Somewhat steady income</td>
<td>245</td>
<td>27%</td>
</tr>
<tr>
<td>03 - Irregular income</td>
<td>210</td>
<td>20%</td>
</tr>
<tr>
<td>04 - Seasonal</td>
<td>33</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1022</strong></td>
<td><strong>100%</strong></td>
</tr>
<tr>
<td><strong>Skipped</strong></td>
<td><strong>4</strong></td>
<td>-</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All, only screened-in respondents shown here.

Q7R1. How are/were payments made to you? Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Cash in hand</td>
<td>159</td>
<td>18%</td>
</tr>
<tr>
<td>02 - Check</td>
<td>334</td>
<td>35%</td>
</tr>
<tr>
<td>03 - Electronic payment/transfer including direct deposit</td>
<td>745</td>
<td>70%</td>
</tr>
<tr>
<td>04 - In-kind exchanges</td>
<td>28</td>
<td>3%</td>
</tr>
<tr>
<td>05 - Other</td>
<td>6</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Skipped</strong></td>
<td><strong>4</strong></td>
<td>-</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q7R1_5_OE. Other [open text response]

Valid N: 6
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q7R1=5

Q8R1. Where do/did payments to you go? Please select all that apply.
<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - My bank account</td>
<td>882</td>
<td>84%</td>
</tr>
<tr>
<td>02 - My investment account</td>
<td>51</td>
<td>4%</td>
</tr>
<tr>
<td>03 - An online payment platform (e.g., Venmo, Paypal, Google Wallet, Square, etc.)</td>
<td>110</td>
<td>12%</td>
</tr>
<tr>
<td>04 - Cash</td>
<td>131</td>
<td>13%</td>
</tr>
<tr>
<td>05 - Other</td>
<td>15</td>
<td>2%</td>
</tr>
<tr>
<td>Skipped</td>
<td>4</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

**Q8R1_5_OE. Other [open text response]**

Valid N: 15  
Missing: 0  
Type: Open Text Response  
Sample type: All  
Asked if Q8R1=5

**Q9R1. Do/did you have employees? Include family members if you pay/paid them wages or a salary.**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>125</td>
<td>14%</td>
</tr>
<tr>
<td>02 - No</td>
<td>873</td>
<td>82%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>27</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>1025</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All, only screened-in respondents shown here.

Thinking about your **second most important job** over the past 12 months, please answer the following questions. [Q1R2-Q9R2]
Q1R2. Do you still work at this job? Think about potential changes in the time you spend on this job, not changes in how you perform this job (such as teleworking).

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes, I work the same hours I've always worked at this job</td>
<td>245</td>
<td>37%</td>
</tr>
<tr>
<td>02 - Yes, but after February 2020 I started working fewer hours at this job</td>
<td>156</td>
<td>22%</td>
</tr>
<tr>
<td>03 - Yes, but before February 2020 I started working fewer hours at this job</td>
<td>49</td>
<td>7%</td>
</tr>
<tr>
<td>04 - No, I stopped working at this job after February 2020</td>
<td>126</td>
<td>18%</td>
</tr>
<tr>
<td>05 - No, I stopped working at this job before February 2020</td>
<td>83</td>
<td>15%</td>
</tr>
<tr>
<td>77 – Don’t know</td>
<td>1</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>660</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>4</td>
<td>0%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: Asked if QA>1, only screened-in respondents shown here.

Q2R2. How do/did you get work assignments at this job? (Choose all that apply)

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage of n=660 (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Online or app platforms</td>
<td>78</td>
<td>11%</td>
</tr>
<tr>
<td>02 - Personal advertising</td>
<td>84</td>
<td>15%</td>
</tr>
<tr>
<td>03 - Referrals</td>
<td>154</td>
<td>23%</td>
</tr>
<tr>
<td>04 - Pre-established base of clients</td>
<td>130</td>
<td>21%</td>
</tr>
<tr>
<td>05 - On-call or as needed</td>
<td>73</td>
<td>11%</td>
</tr>
<tr>
<td>06 - Contract firms</td>
<td>53</td>
<td>8%</td>
</tr>
<tr>
<td>07 - Temporary help agency</td>
<td>20</td>
<td>4%</td>
</tr>
<tr>
<td>08 - Day labor locale</td>
<td>14</td>
<td>2%</td>
</tr>
<tr>
<td>09 - Selling goods or services</td>
<td>58</td>
<td>8%</td>
</tr>
<tr>
<td>10 - Traditional job</td>
<td>163</td>
<td>24%</td>
</tr>
<tr>
<td>11 - Other</td>
<td>37</td>
<td>5%</td>
</tr>
</tbody>
</table>
Don’t know | 1 | 0%
Skipped | 4 | 0%

Type: Categorical
Sample type: Asked if QA >= 2
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

**Q2R2_1_OE. Please name the platform or app.**

Valid N: 78
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q2R2=1

**Q2R2_11_OE. Other [open text response]**

Valid N: 37
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q2R2=11

**Q3R2. Please describe your relationship with your clients at this job (the same type of work performed for multiple clients should be treated as a single job).**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Long-term client(s), customer(s) or employer(s)</td>
<td>165</td>
<td>25%</td>
</tr>
<tr>
<td>02 - A steady stream of short-term clients, customers or employers</td>
<td>159</td>
<td>24%</td>
</tr>
<tr>
<td>03 - An intermittent, sporadic or irregular stream of clients, customers, (including seasonally)</td>
<td>193</td>
<td>27%</td>
</tr>
<tr>
<td>04 - Both long-term clients or customers and temporary short-term clients or customers</td>
<td>139</td>
<td>23%</td>
</tr>
<tr>
<td>Don't know</td>
<td>1</td>
<td>0%</td>
</tr>
</tbody>
</table>
Q4R2. How many weeks per year do/did you typically work at this job, on average?

Mean: 28.72 (unweighted), 28.60 (weighted)
Valid N: 664
Type: Continuous
Sample type: Asked if QA >= 2, means were found among screened-in respondents only

Q5R2. How many hours per week do/did you typically work at this job, on average, during the times when you are working?

Mean: 39.17 (unweighted), 38.37 (weighted)
Valid N: 664
Type: Continuous
Sample type: Asked if QA >= 2, means were found among screened-in respondents only

Q6R2. How would you describe your income (dollar receipts or payments) from this job?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Steady income</td>
<td>173</td>
<td>27%</td>
</tr>
<tr>
<td>02 - Somewhat steady income</td>
<td>124</td>
<td>21%</td>
</tr>
<tr>
<td>03 - Irregular income</td>
<td>301</td>
<td>42%</td>
</tr>
<tr>
<td>04 - Seasonal</td>
<td>61</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>659</td>
<td>100%</td>
</tr>
</tbody>
</table>

Skipped

Type: Categorical
Sample type: Asked if QA >= 2, only screened-in respondents shown here.

Q7R2. How are/were payments made to you? Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>Count (unweighted)</td>
<td>Percentage (weighted)</td>
</tr>
<tr>
<td>-------------------------------------------</td>
<td>--------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>01 - My bank account</td>
<td>504</td>
<td>76%</td>
</tr>
<tr>
<td>02 - My investment account</td>
<td>27</td>
<td>5%</td>
</tr>
<tr>
<td>03 - An online payment platform (e.g., Venmo, Paypal, Google Wallet, Square, etc.)</td>
<td>111</td>
<td>15%</td>
</tr>
<tr>
<td>04 - Cash</td>
<td>142</td>
<td>20%</td>
</tr>
<tr>
<td>05 = Other</td>
<td>12</td>
<td>3%</td>
</tr>
<tr>
<td>Skipped</td>
<td>8</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: Asked if QA >= 2  
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q8R2. Where do/did payments to you go? Please select all that apply.
Q9R2. Do/did you have employees? Include family members if you pay/paid them wages or a salary.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>56</td>
<td>9%</td>
</tr>
<tr>
<td>02 - No</td>
<td>590</td>
<td>88%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>15</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>661</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>3</td>
<td>-</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: Asked if QA >= 2, only screened-in respondents shown here.

Thinking about your third most important job over the past 12 months, please answer the following questions. [Q1R3-Q9R3]

Q1R3. Do you still work at this job? Think about potential changes in the time you spend on this job, not changes in how you perform this job (such as teleworking).

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes, I work the same hours I've always worked at this job</td>
<td>94</td>
<td>35%</td>
</tr>
<tr>
<td>02 - Yes, but after February 2020 I started working fewer hours at this job</td>
<td>54</td>
<td>22%</td>
</tr>
<tr>
<td>03 - Yes, but before February 2020 I started working fewer hours at this job</td>
<td>25</td>
<td>7%</td>
</tr>
<tr>
<td>04 - No, I stopped working at this job after February 2020</td>
<td>52</td>
<td>19%</td>
</tr>
<tr>
<td>05 - No, I stopped working at this job before February 2020</td>
<td>49</td>
<td>18%</td>
</tr>
</tbody>
</table>
Q2R3. How do/did you get work assignments at this job? (Choose all that apply)

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage of n=271 (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Online or app platforms</td>
<td>35</td>
<td>13%</td>
</tr>
<tr>
<td>02 - Personal advertising</td>
<td>35</td>
<td>14%</td>
</tr>
<tr>
<td>03 - Referrals</td>
<td>70</td>
<td>26%</td>
</tr>
<tr>
<td>04 - Pre-established base of clients</td>
<td>54</td>
<td>19%</td>
</tr>
<tr>
<td>05 - On-call or as needed</td>
<td>26</td>
<td>9%</td>
</tr>
<tr>
<td>06 - Contract firms</td>
<td>19</td>
<td>9%</td>
</tr>
<tr>
<td>07 - Temporary help agency</td>
<td>7</td>
<td>4%</td>
</tr>
<tr>
<td>08 - Day labor locale</td>
<td>4</td>
<td>2%</td>
</tr>
<tr>
<td>09 - Selling goods or services</td>
<td>23</td>
<td>7%</td>
</tr>
<tr>
<td>10 - Traditional job</td>
<td>69</td>
<td>24%</td>
</tr>
<tr>
<td>11 - Other</td>
<td>15</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>357</strong></td>
<td><strong>131%</strong></td>
</tr>
<tr>
<td><strong>Skipped</strong></td>
<td><strong>3</strong></td>
<td><strong>1%</strong></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: Asked if QA >= 2
Note: Respondents could select all that applied, as reflected in Count and Percentage, only screened-in respondents shown here.

Q2R3_1 OE. Please name the platform or app.

Valid N: 35
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q3R3=1

Q2R3_11 OE. Other [open text response]

Valid N: 15
Missing: 0
Type: Open Text Response
Q3R3. Please describe your relationship with your clients at this job (the same type of work performed for multiple clients should be treated as a single job).

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Long-term client(s), customer(s) or employer(s)</td>
<td>66</td>
<td>24%</td>
</tr>
<tr>
<td>02 - A steady stream of short-term clients, customers or employers</td>
<td>53</td>
<td>19%</td>
</tr>
<tr>
<td>03 - An intermittent, sporadic or irregular stream of clients, customers, (including seasonally)</td>
<td>104</td>
<td>37%</td>
</tr>
<tr>
<td>04 - Both long-term clients or customers and temporary short-term clients or customers</td>
<td>49</td>
<td>20%</td>
</tr>
<tr>
<td>Total</td>
<td>272</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>2</td>
<td>0%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: Asked if QA >= 2, only screened-in respondents shown here.

Q4R3. How many weeks per year do/did you typically work at this job, on average?

Mean: 26.29 (unweighted), 25.35 (weighted)
Valid N: 274
Type: Continuous
Sample type: Asked if QA >= 3, means were found among screened-in respondents only

Q5R3. How many hours per week do/did you typically work at this job, on average, during the times when you are working?

Mean: 46.78 (unweighted), 56.13 (weighted)
Valid N: 274
Type: Continuous
Sample type: Asked if QA >= 3, means were found among screened-in respondents only
Q6R3. How would you describe your income (dollar receipts or payments) from this job?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Steady income</td>
<td>53</td>
<td>20%</td>
</tr>
<tr>
<td>02 - Somewhat steady income</td>
<td>58</td>
<td>20%</td>
</tr>
<tr>
<td>03 - Irregular income</td>
<td>131</td>
<td>48%</td>
</tr>
<tr>
<td>04 - Seasonal</td>
<td>29</td>
<td>11%</td>
</tr>
<tr>
<td>Total</td>
<td>271</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>3</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: Asked if QA >= 3, only screened-in respondents shown here.

Q7R3. How are/were payments made to you? Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Cash in hand</td>
<td>79</td>
<td>29%</td>
</tr>
<tr>
<td>02 - Check</td>
<td>109</td>
<td>42%</td>
</tr>
<tr>
<td>03 - Electronic payment/transfer including direct deposit</td>
<td>143</td>
<td>51%</td>
</tr>
<tr>
<td>04 - In-kind exchanges</td>
<td>15</td>
<td>6%</td>
</tr>
<tr>
<td>05 - Other</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Skipped</td>
<td>2</td>
<td>-</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: Asked if QA >= 3
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q7R3_5_OE. Other [open text response]

Valid N: 0
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q7R3=5
Q8R3. Where do/did payments to you go? Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - My bank account</td>
<td>198</td>
<td>70%</td>
</tr>
<tr>
<td>02 - My investment account</td>
<td>16</td>
<td>6%</td>
</tr>
<tr>
<td>03 - An online payment platform (e.g., Venmo, Paypal, Google Wallet, Square, etc.)</td>
<td>47</td>
<td>18%</td>
</tr>
<tr>
<td>04 - Cash</td>
<td>70</td>
<td>25%</td>
</tr>
<tr>
<td>05 = Other</td>
<td>5</td>
<td>5%</td>
</tr>
<tr>
<td>Skipped</td>
<td>5</td>
<td>2%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: Asked if QA >= 3  
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q8R3_5_OE. Other [open text response]

Valid N: 5  
Missing: 0  
Type: Open Text Response  
Sample type: All  
Asked if Q8R3=5

Q9R3. Do/did you have employees? Include family members if you pay/paid them wages or a salary.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>26</td>
<td>10%</td>
</tr>
<tr>
<td>02 - No</td>
<td>235</td>
<td>85%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>11</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>272</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>2</td>
<td>-</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: Asked if QA >= 3, only screened-in respondents shown here.
Q10B. During the last week of January 2020, did you do ANY work for either pay or profit?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>754</td>
<td>69%</td>
</tr>
<tr>
<td>02 - No</td>
<td>228</td>
<td>25%</td>
</tr>
<tr>
<td>03 - Retired</td>
<td>16</td>
<td>2%</td>
</tr>
<tr>
<td>04 - Disabled</td>
<td>7</td>
<td>0%</td>
</tr>
<tr>
<td>05 - Unable to work</td>
<td>18</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>1023</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>3</td>
<td>-</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All, only screened-in respondents shown here.

Q10. What is your employment status today, totaling all your current work across traditional employer(s) and/or independent work?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - I currently work full-time (35 or more hours a week)</td>
<td>543</td>
<td>49%</td>
</tr>
<tr>
<td>02 - I currently work part-time</td>
<td>237</td>
<td>24%</td>
</tr>
<tr>
<td>03 - I am not currently working but am looking for work</td>
<td>150</td>
<td>16%</td>
</tr>
<tr>
<td>04 - I am not currently working and am not looking for work</td>
<td>88</td>
<td>9%</td>
</tr>
<tr>
<td>(I am retired, disabled, caregiving, a student, or other)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1018</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>8</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All, only screened-in respondents shown here.

Q11. Has your work been affected by the pandemic?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>338</td>
<td>64%</td>
</tr>
<tr>
<td>02 - No</td>
<td>203</td>
<td>36%</td>
</tr>
</tbody>
</table>
Q12. How has your work been affected by the coronavirus pandemic? Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am working from home because of the pandemic</td>
<td>147</td>
<td>43%</td>
</tr>
<tr>
<td>I am working the same hours as before the pandemic</td>
<td>92</td>
<td>26%</td>
</tr>
<tr>
<td>I am working fewer hours because of the pandemic</td>
<td>140</td>
<td>40%</td>
</tr>
<tr>
<td>I am working more hours because of the pandemic</td>
<td>48</td>
<td>16%</td>
</tr>
<tr>
<td>I lost my job because of the pandemic</td>
<td>16</td>
<td>4%</td>
</tr>
<tr>
<td>Skipped</td>
<td>1</td>
<td>1%</td>
</tr>
</tbody>
</table>

Q12C. About how long have you been engaged in independent or self-employed work, or worked for yourself?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Less than a year</td>
<td>224</td>
<td>22%</td>
</tr>
<tr>
<td>02 - 1 to 2 years</td>
<td>172</td>
<td>16%</td>
</tr>
<tr>
<td>03 - 3 to 4 years</td>
<td>160</td>
<td>15%</td>
</tr>
<tr>
<td>04 - 5 to 10 years</td>
<td>162</td>
<td>15%</td>
</tr>
<tr>
<td>05 - 10 years or more</td>
<td>195</td>
<td>20%</td>
</tr>
<tr>
<td>06 - All of my career</td>
<td>84</td>
<td>10%</td>
</tr>
</tbody>
</table>
B. RESPONDENT’S JOB BENEFITS AND RETIREMENT PLANS

The following questions concern benefits—such as health insurance or retirement benefits—that you might have received at any of your job(s) over the past 12 months.

Q13. Please indicate whether any of your jobs over the past year provided any of the following benefits, regardless of your eligibility for the benefit or your participation. Don’t include personal savings accounts, such as IRAs, that are not through your work. Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Health insurance</td>
<td>450</td>
<td>38%</td>
</tr>
<tr>
<td>02 - Retirement plan</td>
<td>360</td>
<td>31%</td>
</tr>
<tr>
<td>03 - Paid holidays, vacation, sick leave, or other paid time</td>
<td>430</td>
<td>36%</td>
</tr>
<tr>
<td>04 - Tuition assistance/ reimbursement</td>
<td>119</td>
<td>9%</td>
</tr>
<tr>
<td>05 - Dental or vision insurance</td>
<td>361</td>
<td>30%</td>
</tr>
<tr>
<td>06 - Caregiving or family leave</td>
<td>170</td>
<td>15%</td>
</tr>
<tr>
<td>07 - Teleworking</td>
<td>291</td>
<td>25%</td>
</tr>
<tr>
<td>08 - Disability insurance separate from health insurance</td>
<td>182</td>
<td>15%</td>
</tr>
<tr>
<td>09 - Life insurance</td>
<td>283</td>
<td>24%</td>
</tr>
<tr>
<td>10 – Other</td>
<td>18</td>
<td>1%</td>
</tr>
<tr>
<td>11 – None of these</td>
<td>323</td>
<td>34%</td>
</tr>
<tr>
<td>13 – Don’t know</td>
<td>35</td>
<td>6%</td>
</tr>
<tr>
<td>Skipped</td>
<td>5</td>
<td>-</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q13_10_OE. Other [open text response]

Valid N: 18
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q13= 10

The next few questions ask about work-related retirement plans. Please answer these questions thinking about retirement benefits at all jobs you've had over the past 12 months. Don't include personal savings accounts, such as IRAs, that are not through your work.

Q14. Did any of your jobs over the past 12 months have any of the following types of retirement plans, whether or not you were eligible for the retirement plan or participated in it? Don't include personal savings accounts, such as IRAs, that are not through your work. Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - A traditional pension or other defined benefit plan</td>
<td>132</td>
<td>11%</td>
</tr>
<tr>
<td>02 - A 401(k) or other defined contribution plan</td>
<td>394</td>
<td>34%</td>
</tr>
<tr>
<td>03 - Another type of retirement plan</td>
<td>22</td>
<td>2%</td>
</tr>
<tr>
<td>04 - None of the above</td>
<td>482</td>
<td>49%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>63</td>
<td>9%</td>
</tr>
<tr>
<td>Skipped</td>
<td>4</td>
<td>-</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q14_3_OE. Other [open text response]
Q15. Are or were you eligible to participate in the retirement savings plan, such as a 401(k), at any of your jobs over the past 12 months? Don’t include personal savings accounts, such as IRAs, that are not through your work.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>339</td>
<td>79%</td>
</tr>
<tr>
<td>02 - No</td>
<td>60</td>
<td>16%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>11</td>
<td>5%</td>
</tr>
<tr>
<td>Total</td>
<td>410</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>2</td>
<td>-</td>
</tr>
</tbody>
</table>

Q16. Have you participated in an employer-sponsored retirement savings plan(s) at any of your jobs over the past 12 months?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>270</td>
<td>76%</td>
</tr>
<tr>
<td>02 - No</td>
<td>64</td>
<td>22%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>5</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>339</td>
<td>100%</td>
</tr>
</tbody>
</table>

Q17. How would you describe your contributions to your retirement savings plan at any of your jobs over the past 12 months?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - I did not contribute</td>
<td>54</td>
<td>19%</td>
</tr>
</tbody>
</table>
Q18. How much have you saved in all your work-related retirement savings plan(s) combined over your entire working career, including plans at previous employers?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - I have no savings through a workplace retirement savings plan</td>
<td>382</td>
<td>41%</td>
</tr>
<tr>
<td>02 - $1 to $5,000</td>
<td>108</td>
<td>10%</td>
</tr>
<tr>
<td>03 - $5,001 to $10,000</td>
<td>79</td>
<td>8%</td>
</tr>
<tr>
<td>04 - $10,001 to $25,000</td>
<td>81</td>
<td>7%</td>
</tr>
<tr>
<td>05 - $25,001 to $50,000</td>
<td>71</td>
<td>5%</td>
</tr>
<tr>
<td>06 - $50,001 to $75,000</td>
<td>59</td>
<td>6%</td>
</tr>
<tr>
<td>07 - $75,001 to $100,000</td>
<td>41</td>
<td>4%</td>
</tr>
<tr>
<td>08 - $100,001 to $150,000</td>
<td>62</td>
<td>5%</td>
</tr>
<tr>
<td>09 - $150,001 to $200,000</td>
<td>29</td>
<td>3%</td>
</tr>
<tr>
<td>10 - $200,001 to $250,000</td>
<td>18</td>
<td>2%</td>
</tr>
<tr>
<td>11 - $250,001 to $300,000</td>
<td>12</td>
<td>1%</td>
</tr>
<tr>
<td>12 - Over $300,000</td>
<td>62</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>1004</td>
<td>98%</td>
</tr>
<tr>
<td>Skipped</td>
<td>19</td>
<td>2%</td>
</tr>
<tr>
<td>Refused</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  

Q19. Do you have an individual retirement account (IRA), such as a traditional IRA or a Roth IRA, to which you contributed in the last 12 months? (Answer no if you have not contributed to it over the past year.)
<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>239</td>
<td>22%</td>
</tr>
<tr>
<td>02 - No</td>
<td>725</td>
<td>69%</td>
</tr>
<tr>
<td>77 - Don’t know</td>
<td>54</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>1018</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>8</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All

Q20. Do you have savings or investments, such as a mutual fund, brokerage account, bank account, or other savings that are not part of a work-related retirement plan or an IRA?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - I currently have savings or investments that are not in a retirement savings plan</td>
<td>527</td>
<td>49%</td>
</tr>
<tr>
<td>02 - I don't have any other savings or investments</td>
<td>404</td>
<td>41%</td>
</tr>
<tr>
<td>77 - Don’t know</td>
<td>84</td>
<td>9%</td>
</tr>
<tr>
<td>Total</td>
<td>1015</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>11</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All

Q21. Which of these best describes how often you saved for retirement, on average over the past 12 months, at your current job or outside in an IRA?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Every month</td>
<td>268</td>
<td>57%</td>
</tr>
<tr>
<td>02 - Most months</td>
<td>58</td>
<td>13%</td>
</tr>
<tr>
<td>03 - Some months, but not others</td>
<td>51</td>
<td>13%</td>
</tr>
<tr>
<td>04 - Rarely</td>
<td>40</td>
<td>9%</td>
</tr>
<tr>
<td>05 - Never</td>
<td>37</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>454</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>1</td>
<td>0%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All
Asked if Q15 = 1 or Q19 = 1

Q21B. Have you made a withdrawal from your 401(k) or IRA in the past three months?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (unweighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>42</td>
<td>11%</td>
</tr>
<tr>
<td>02 - No</td>
<td>359</td>
<td>89%</td>
</tr>
<tr>
<td>77 - Don’t know</td>
<td>1</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>402</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All

 Asked if Q16 = 1 or Q19 = 1

I. SPOUSE OR PARTNER’S ACCESS TO A WORK-RELATED RETIREMENT PLAN

The following questions are for those who are identified as having a spouse or partner who works for pay. [If not married or partnered, skip Q22-Q26 and go to Q26.]

Q22. At your spouse or partner’s current or most recent job, do or did they have... [select all that apply]

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - A traditional pension or other defined benefit plan</td>
<td>117</td>
<td>19%</td>
</tr>
<tr>
<td>02 - A 401(k) or other defined contribution plan</td>
<td>211</td>
<td>33%</td>
</tr>
<tr>
<td>03 - Another type of retirement plan</td>
<td>9</td>
<td>1%</td>
</tr>
<tr>
<td>04 - None of the above</td>
<td>262</td>
<td>44%</td>
</tr>
<tr>
<td>77 - Don’t know</td>
<td>45</td>
<td>10%</td>
</tr>
<tr>
<td>Skipped/Refused</td>
<td>3</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
As drugs and unreported sex outside marriage.

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q22_3_OE. Another type of retirement plan [open text response]

Valid N: 9
Missing: 0
Type: Open Text Response
Sample type: All
Asked if \( Q22 = 3 \)

Q23. How would you describe your spouse's or partner's participation in their job's traditional pension plan last year?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - My spouse or partner participated</td>
<td>84</td>
<td>72%</td>
</tr>
<tr>
<td>02 - My spouse or partner did not participate</td>
<td>18</td>
<td>15%</td>
</tr>
<tr>
<td>03 - Prefer not to say</td>
<td>6</td>
<td>6%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>9</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>117</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if \( Q22 = 1 \)

Q24. How would you describe your spouse's contributions to their retirement savings plan last year?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - My spouse or partner has not contributed</td>
<td>35</td>
<td>16%</td>
</tr>
<tr>
<td>02 - My spouse or partner has decreased their contribution</td>
<td>18</td>
<td>10%</td>
</tr>
<tr>
<td>03 - My spouse or partner has maintained their contributions (neither increased nor decreased)</td>
<td>133</td>
<td>59%</td>
</tr>
<tr>
<td>04 - My spouse or partner increased their contributions</td>
<td>15</td>
<td>7%</td>
</tr>
<tr>
<td>05 - Prefer not to say</td>
<td>7</td>
<td>4%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>11</td>
<td>4%</td>
</tr>
</tbody>
</table>
Q25. Approximately how much has your spouse or partner saved in their job’s retirement savings plan?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - My spouse has not saved through their job’s retirement savings plan</td>
<td>9</td>
<td>3%</td>
</tr>
<tr>
<td>02 - $1 to $5,000</td>
<td>17</td>
<td>7%</td>
</tr>
<tr>
<td>03 - $5,001 to $10,000</td>
<td>15</td>
<td>5%</td>
</tr>
<tr>
<td>04 - $10,001 to $25,000</td>
<td>24</td>
<td>9%</td>
</tr>
<tr>
<td>05 - $25,001 to $50,000</td>
<td>21</td>
<td>9%</td>
</tr>
<tr>
<td>06 - $50,001 to $75,000</td>
<td>20</td>
<td>8%</td>
</tr>
<tr>
<td>07 - $75,001 to $100,000</td>
<td>13</td>
<td>7%</td>
</tr>
<tr>
<td>08 - $100,001 to $150,000</td>
<td>16</td>
<td>6%</td>
</tr>
<tr>
<td>09 - $150,001 to $200,000</td>
<td>9</td>
<td>5%</td>
</tr>
<tr>
<td>10 - Over $200,000</td>
<td>26</td>
<td>14%</td>
</tr>
<tr>
<td>77 - Don’t know</td>
<td>42</td>
<td>24%</td>
</tr>
<tr>
<td>Total</td>
<td>212</td>
<td>97%</td>
</tr>
<tr>
<td>Skipped</td>
<td>7</td>
<td>3%</td>
</tr>
</tbody>
</table>

Q26. How would you describe how you and your spouse or partner approach saving for retirement? Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
01 - We have figured out what we need to be financially secure in retirement, and we try to save that amount

02 - My spouse or partner saves additional amounts for the two of us to use in retirement

03 - We do not coordinate our retirement savings

04 - Prefer not to say

Skipped

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Health insurance</td>
<td>813</td>
<td>77%</td>
</tr>
<tr>
<td>02 - Retirement plan</td>
<td>713</td>
<td>66%</td>
</tr>
<tr>
<td>03 - Paid holidays, vacation, sick leave, or other paid time off</td>
<td>771</td>
<td>72%</td>
</tr>
</tbody>
</table>

II. RESPONDENT’S DESIRE FOR ACCESS TO A RETIREMENT SAVINGS PLAN

Please answer the remaining survey questions thinking about what you, as a worker, would prefer or dislike as a way to save for retirement. If you have employees, do not consider what you would or would not offer to them. Only think about your preferences as a worker. Please think about your interest and situation in general over the past few years, not about your situation during the pandemic.

Q27. I’m going to list a variety of benefits that jobs often provide. Please select all that are important to you.
Q28. Here are the benefits you identified as being most important to you. Please rank the top two [if two selected at Q27]/three [if 3 selected at Q27]] in order of importance.

Q281. Health insurance

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>582</td>
<td>70%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>125</td>
<td>16%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>49</td>
<td>7%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>4</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>760</td>
<td>93%</td>
</tr>
<tr>
<td>Skipped/Refused</td>
<td>53</td>
<td>7%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=6.
Q283. Paid holidays, vacation, sick leave, or other paid time off

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>111</td>
<td>15%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>212</td>
<td>27%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>224</td>
<td>28%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>6</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>553</td>
<td>71%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=2.

Q284. Tuition assistance or reimbursement

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>7</td>
<td>3%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>15</td>
<td>6%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>20</td>
<td>7%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>17%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=3.

Q285. Dental or vision insurance

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>7</td>
<td>3%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>15</td>
<td>6%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>20</td>
<td>7%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>47</td>
<td>17%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=4.
Q286. Caregiving leave

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>20</td>
<td>3%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>138</td>
<td>19%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>154</td>
<td>22%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>7</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>319</td>
<td>45%</td>
</tr>
<tr>
<td>Skipped</td>
<td>377</td>
<td>54%</td>
</tr>
<tr>
<td>Refused</td>
<td>4</td>
<td>1%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=5.

Q287. Teleworking or working from home

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>37</td>
<td>9%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>27</td>
<td>6%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>64</td>
<td>15%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>133</td>
<td>30%</td>
</tr>
<tr>
<td>Skipped</td>
<td>323</td>
<td>69%</td>
</tr>
<tr>
<td>Refused</td>
<td>7</td>
<td>2%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=6.

Q288. Disability insurance
<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>5</td>
<td>1%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>23</td>
<td>7%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>49</td>
<td>11%</td>
</tr>
<tr>
<td>Don't know</td>
<td>5</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>370</td>
<td>20%</td>
</tr>
<tr>
<td>Skipped</td>
<td>367</td>
<td>79%</td>
</tr>
<tr>
<td>Refused</td>
<td>3</td>
<td>1%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=8.

Q289. Life insurance

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>6</td>
<td>1%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>17</td>
<td>5%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>61</td>
<td>14%</td>
</tr>
<tr>
<td>Don't know</td>
<td>6</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>90</td>
<td>21%</td>
</tr>
<tr>
<td>Skipped</td>
<td>400</td>
<td>78%</td>
</tr>
<tr>
<td>Refused</td>
<td>5</td>
<td>1%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=9.

Q2810. Other

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Rank 1</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>02 - Rank 2</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td>03 - Rank 3</td>
<td>1</td>
<td>2%</td>
</tr>
<tr>
<td>Don't know</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Total</td>
<td>5</td>
<td>10%</td>
</tr>
<tr>
<td>Skipped</td>
<td>39</td>
<td>90%</td>
</tr>
</tbody>
</table>

Sample type: All
Asked if more than 1 selected in Q27 including Q27=10.
Q29. Now think of a retirement savings plan that is separate from your other savings, gives you tax benefits, and your savings would generally not be available to you until you retire, and may have automated contribution features, like an IRA or a 401(k). Again, think about your interest and your situation in general over the past few years, not about your situation during the pandemic. Would you be interested in contributing?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Very interested</td>
<td>126</td>
<td>22%</td>
</tr>
<tr>
<td>02 - Somewhat interested</td>
<td>174</td>
<td>29%</td>
</tr>
<tr>
<td>03 - Probably not interested</td>
<td>80</td>
<td>17%</td>
</tr>
<tr>
<td>04 - Not interested at all</td>
<td>64</td>
<td>13%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>75</td>
<td>17%</td>
</tr>
<tr>
<td>Total</td>
<td>519</td>
<td>98%</td>
</tr>
<tr>
<td>Skipped</td>
<td>6</td>
<td>2%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if (Q14=4,77,98,99 or Q15 = 2,77,98,99) and Q19=2,77,98,99

Q30. Would you prefer to save this way:

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Every time I get paid</td>
<td>154</td>
<td>51%</td>
</tr>
<tr>
<td>02 - At regular periods that I determine (e.g., weekly, bi-weekly or monthly)</td>
<td>67</td>
<td>24%</td>
</tr>
<tr>
<td>03 - When I'm able or when I choose, not necessarily on a regular schedule</td>
<td>58</td>
<td>17%</td>
</tr>
<tr>
<td>04 - When I pay my annual or quarterly estimated taxes</td>
<td>7</td>
<td>4%</td>
</tr>
<tr>
<td>Don't know</td>
<td>14</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if Q29=1,2
Q31. What would be the main reason you would be interested in contributing to a retirement savings plan?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - I am not saving enough for retirement on my own</td>
<td>138</td>
<td>43%</td>
</tr>
<tr>
<td>02 - I would like to receive an employer match or contribution</td>
<td>84</td>
<td>28%</td>
</tr>
<tr>
<td>03 - I want automatic savings mechanism to help me save</td>
<td>45</td>
<td>18%</td>
</tr>
<tr>
<td>04 - I want the tax benefits of saving for retirement</td>
<td>31</td>
<td>10%</td>
</tr>
<tr>
<td>05 - Other</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>301</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if Q29=1,2

Q31_5_OE. Other [open text response]

Valid N: 2  
Missing: 0  
Type: Open Text Response  
Sample type: All  
Asked if Q31= 5

Q32. Below are common reasons why someone may contribute to a retirement savings plan. Please choose all the reasons that might prompt you to contribute. Again, please think about your interest and situation in general over the past few years, not about your situation during the pandemic. (Multiple selections possible.)

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Receiving a salary increase</td>
<td>56</td>
<td>26%</td>
</tr>
<tr>
<td>02 - My job offering a retirement savings plan</td>
<td>44</td>
<td>21%</td>
</tr>
<tr>
<td>03 - My job contributing or matching my contributions</td>
<td>61</td>
<td>30%</td>
</tr>
<tr>
<td>04 - Confidence that my investments will perform well</td>
<td>34</td>
<td>17%</td>
</tr>
</tbody>
</table>
05 - Having already paid down debt | 41 | 19%
06 - Getting closer to retirement | 35 | 16%
07 - Receiving tax benefits | 28 | 15%
08 - Other | 4 | 1%
77 - Don't know | 86 | 41%
Skipped/Refused | 5 | 2%

Type: Categorical
Sample type: All
Asked if Q29=3,4,77,98,99
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q32_8_OE. Other [open text response]

Valid N: 4
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q32= 8

Q33. Of the reasons you listed, which would be the most likely to motivate you to contribute to a retirement savings plan? Again, please think about your interest and situation in general over the past few years, not about your situation during the pandemic.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Receiving a salary increase</td>
<td>37</td>
<td>27%</td>
</tr>
<tr>
<td>02 - My job offering a retirement savings plan</td>
<td>12</td>
<td>8%</td>
</tr>
<tr>
<td>03 - My job contributing or matching my contributions</td>
<td>35</td>
<td>33%</td>
</tr>
<tr>
<td>04 - Confidence that my investments will perform well in the market</td>
<td>12</td>
<td>8%</td>
</tr>
<tr>
<td>05 - Having already paid down debt</td>
<td>14</td>
<td>9%</td>
</tr>
<tr>
<td>06 - Getting closer to retirement</td>
<td>15</td>
<td>9%</td>
</tr>
<tr>
<td>07 - Receiving tax benefits</td>
<td>5</td>
<td>4%</td>
</tr>
<tr>
<td>INSERT Q32_8_TEXT</td>
<td>4</td>
<td>2%</td>
</tr>
</tbody>
</table>
Q34. If you do not want access to a retirement savings plan, why not? Please think about your interest in general over the past few years, not about your situation during the pandemic. Please select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - I don't have extra income to save</td>
<td>125</td>
<td>58%</td>
</tr>
<tr>
<td>02 - I need to save for something coming up soon,</td>
<td>22</td>
<td>13%</td>
</tr>
<tr>
<td>such as a planned expense or unexpected emergency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>03 - I don't want to reduce my take-home pay</td>
<td>43</td>
<td>16%</td>
</tr>
<tr>
<td>04 - I'm already saving for retirement through</td>
<td>23</td>
<td>10%</td>
</tr>
<tr>
<td>another job, my own IRA or another savings plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>05 - I have retirement benefits through my partner/</td>
<td>14</td>
<td>5%</td>
</tr>
<tr>
<td>spouse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>06 - I'm not thinking about retirement savings now</td>
<td>44</td>
<td>20%</td>
</tr>
<tr>
<td>07 - I don't understand how to save for retirement</td>
<td>26</td>
<td>19%</td>
</tr>
<tr>
<td>08 - I would prefer my employer first provide other</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td>benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Don't know</td>
<td>12</td>
<td>1%</td>
</tr>
<tr>
<td>Skipped</td>
<td>9</td>
<td>2%</td>
</tr>
<tr>
<td>Refused</td>
<td>1</td>
<td>0%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if Q29=3,4,77,98,99
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q34_8_OE. I would prefer my employer first provide other benefits [open text response]

Valid N: 2
Missing: 0
Q35. Here are the reasons you identified for not accessing a retirement savings plan. Of the reasons you listed, which would be the most likely to motivate you to contribute to a retirement savings plan? Again, please think about your interest in general over the past few years, not about your situation during the pandemic.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - I don't have extra income to save</td>
<td>114</td>
<td>52%</td>
</tr>
<tr>
<td>02 - I need to save for something coming up soon, such as planned expense or an unexpected emergency like a car repair or ER</td>
<td>11</td>
<td>7%</td>
</tr>
<tr>
<td>03 - I don't want to reduce my take-home pay.</td>
<td>18</td>
<td>6%</td>
</tr>
<tr>
<td>04 - I'm already saving for retirement through another job, my own IRA or other savings plan</td>
<td>18</td>
<td>9%</td>
</tr>
<tr>
<td>05 - I have retirement benefits through my partner/spouse</td>
<td>8</td>
<td>4%</td>
</tr>
<tr>
<td>06 - I'm not thinking about retirement savings now</td>
<td>30</td>
<td>12%</td>
</tr>
<tr>
<td>07 - I don't understand how to save for retirement</td>
<td>11</td>
<td>9%</td>
</tr>
<tr>
<td>08 - I would prefer my employer first provide other benefits [specify: insert Q34_8_OE]</td>
<td>1</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>211</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>2</td>
<td>1%</td>
</tr>
</tbody>
</table>

Q36. Below are common obstacles someone may face in saving for retirement. Please indicate all that are obstacles for saving for your retirement. Again, please think about your situation in general over the past few years, not about your situation during the pandemic.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Immediate needs, like food, mortgage, rent, or unexpected expenses</td>
<td>693</td>
<td>65%</td>
</tr>
<tr>
<td>Value</td>
<td>Count (unweighted)</td>
<td>Percentage (weighted)</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>--------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>01 - Need to pay for immediate needs, like food, mortgage, or rent, or unexpected expenses, like home or car repairs</td>
<td>580</td>
<td>66%</td>
</tr>
<tr>
<td>02 - Credit card debt</td>
<td>78</td>
<td>8%</td>
</tr>
<tr>
<td>03 - Saving for education</td>
<td>34</td>
<td>4%</td>
</tr>
<tr>
<td>04 - Paying off student loans</td>
<td>89</td>
<td>10%</td>
</tr>
<tr>
<td>05 - Paying off medical bills</td>
<td>20</td>
<td>2%</td>
</tr>
<tr>
<td>06 - Not willing to sacrifice things that add to my quality of life (e.g., dining out or a vacation)</td>
<td>51</td>
<td>5%</td>
</tr>
</tbody>
</table>
Q38. How important would it be to you to access your savings before retirement for an emergency?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Very important</td>
<td>382</td>
<td>39%</td>
</tr>
<tr>
<td>02 - Somewhat important</td>
<td>409</td>
<td>40%</td>
</tr>
<tr>
<td>03 - Not very important</td>
<td>165</td>
<td>14%</td>
</tr>
<tr>
<td>04 - Not important at all</td>
<td>62</td>
<td>6%</td>
</tr>
<tr>
<td>Total</td>
<td>1018</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>8</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All

III. RETIREMENT SAVINGS SOLUTIONS

ASK ONLY THOSE WITHOUT A PLAN AT WORK OR WHO ARE NOT ELIGIBLE FOR THEIR JOB’S DC PLAN [Q14=d/e and/or Q15=b/c]

SKIP IF RESPONDENT IS ELIGIBLE FOR PLAN AT THEIR JOB

The following questions ask about the features of some retirement savings innovations and policy proposals that have been discussed by experts recently. If you have employees, do not consider what you would or would not offer to them. Only think about your preferences as a worker. Please think about your interest in general over the past few years, not about your situation during the pandemic.
Q39a. Imagine a new retirement savings program where the institution that holds your money (e.g., bank, investment company, payment app) could automatically divert 5% of your pay (or $50 for each $1,000 you make)—or another amount of your choice—into a retirement savings plan that you would manage, such as an IRA. Your savings would be invested in a mix of stocks and bonds appropriate for someone of your age. These “target date” retirement funds account for the amount of time until you retire and become more conservative as you approach retirement to lower investment risk and protect against loss. Considering all these features, would you:

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - Join the plan</td>
<td>90</td>
<td>25%</td>
</tr>
<tr>
<td>2 - Join the plan but increase my contribution</td>
<td>50</td>
<td>15%</td>
</tr>
<tr>
<td>3 - Join the plan but decrease my contribution</td>
<td>17</td>
<td>8%</td>
</tr>
<tr>
<td>4 - Not join the plan</td>
<td>49</td>
<td>16%</td>
</tr>
<tr>
<td>5 - I don’t have a bank or investment account</td>
<td>16</td>
<td>5%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>95</td>
<td>31%</td>
</tr>
<tr>
<td>Total</td>
<td>317</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>3</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if (Q14_4=1 or Q14_77=1 or Q15=2 OR Q15=77) and random assignment variable = 0

Q39b. Imagine a new retirement savings program where the institution that holds your money (e.g., bank, investment company, payment app) would automatically divert 5% or $50 for each $1,000 of your pay—or another amount of your choice—into a retirement savings plan that you would manage, such as an IRA. Your savings would be invested in a mix of stocks and bonds appropriate for someone of your age. These “target date” retirement funds account for the amount of time until you retire and become more conservative as you approach retirement to lower investment risk and protect against loss. Considering all these features, would you:

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Stay in the plan</td>
<td>107</td>
<td>31%</td>
</tr>
</tbody>
</table>
Q40. Here is a different retirement savings program. If, as part of your annual or quarterly self-employment tax filing, you were able to contribute 5% or $50 for each $1,000 of your income—or another amount of your choice—automatically to a retirement savings account that you would manage, such as an IRA, would you be:

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Very interested</td>
<td>125</td>
<td>19%</td>
</tr>
<tr>
<td>02 - Somewhat interested</td>
<td>226</td>
<td>34%</td>
</tr>
<tr>
<td>03 - Probably not interested</td>
<td>76</td>
<td>13%</td>
</tr>
<tr>
<td>04 - Not interested at all</td>
<td>62</td>
<td>11%</td>
</tr>
<tr>
<td>Don't know</td>
<td>125</td>
<td>23%</td>
</tr>
<tr>
<td>Total</td>
<td>614</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>2</td>
<td>0%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if (Q14_4=1 or Q14_77=1 or Q15=2 or Q15=77) and random assignment variable = 1

Q41. If you had access to an app or a website that would allow you to transfer money from your bank or payments platform to a retirement savings plan, would you be likely to use this app or website?
<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - I definitely would use it</td>
<td>121</td>
<td>18%</td>
</tr>
<tr>
<td>02 - I probably would use it</td>
<td>237</td>
<td>38%</td>
</tr>
<tr>
<td>03 - I probably would not use it</td>
<td>84</td>
<td>13%</td>
</tr>
<tr>
<td>04 - I definitely would not use it</td>
<td>47</td>
<td>8%</td>
</tr>
<tr>
<td>Don't know</td>
<td>121</td>
<td>22%</td>
</tr>
<tr>
<td>Total</td>
<td>610</td>
<td>99%</td>
</tr>
<tr>
<td>Skipped</td>
<td>6</td>
<td>1%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if Q14_4=1 or Q14_77=1 or Q15=2 or Q15=77

Q42. Would you prefer to save this way:

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Every time I get paid</td>
<td>70</td>
<td>58%</td>
</tr>
<tr>
<td>02 - At regular periods (e.g., weekly, bi-weekly or monthly)</td>
<td>32</td>
<td>31%</td>
</tr>
<tr>
<td>03 - When I'm able or when I choose</td>
<td>19</td>
<td>11%</td>
</tr>
<tr>
<td>Total</td>
<td>121</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if Q41=1

Q43. Are you a member of/associated with any of the following trade organizations, labor unions, or representative bodies? Select all that apply.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Labor union</td>
<td>43</td>
<td>8%</td>
</tr>
<tr>
<td>02 - Trade-specific organization</td>
<td>21</td>
<td>4%</td>
</tr>
<tr>
<td>03 - Chamber of commerce</td>
<td>31</td>
<td>5%</td>
</tr>
<tr>
<td>04 - Other</td>
<td>12</td>
<td>2%</td>
</tr>
</tbody>
</table>
05 - Not a member of any trade or representative body | 506 | 81%
---|---|---
Don’t know | 1 | 0%
Skipped | 9 | 1%

Type: Categorical
Sample type: All
Asked if Q14_4=1 or Q14_77=1 or Q15=2 or Q15=77
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q43_2_OE. Trade-specific organization [open text response]

Valid N: 21
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q31= 5

Q43_4_OE. Other [open text response]

Valid N: 12
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q31= 5

Q44. If your trade or representative body could set up a retirement plan managed by a private financial firm and you could select your contribution rate and investments, would you:

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Join the plan</td>
<td>36</td>
<td>29%</td>
</tr>
<tr>
<td>02 - Not join the plan</td>
<td>28</td>
<td>28%</td>
</tr>
<tr>
<td>03 - Not sure</td>
<td>37</td>
<td>43%</td>
</tr>
<tr>
<td>Total</td>
<td>101</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>1</td>
<td>0%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if Q43=1,2,3,4
Q45. Here is another type of plan that has been discussed by experts and policymakers recently. Please read the description of the program and select the choices you’d likely make if this plan were actually available. If you have employees, do not consider what you would or would not offer to them. Only think about your preferences as a worker. Again, please think about your interest in general over the past few years, not about your situation during the pandemic.

Several different businesses, including self-employed individuals, could pool together and adopt a group retirement savings plan administered by their [Random: state treasurer's office/ a financial services company]. Workers saving for retirement in the group plan would benefit from lower fees and could save up to about $20,000 a year.

As a self-employed worker, you could contribute to a retirement savings account that is held in your name, within this group plan. Workers' clients or customers, at their option, could also make contributions. You would have some choice in how to invest your contributions from the investment options offered by the plan. The [Random: state treasurer's office/financial services company] would handle recordkeeping, financial reporting, and communication for the plan but would have no claim on your savings, and a private sector investment manager would handle investments. You could withdraw your money at any time, although you might pay a 10% penalty if you are under age 59 ½ when you make the withdrawal.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Would definitely be interested in participating</td>
<td>41</td>
<td>11%</td>
</tr>
<tr>
<td>02 - Could be interested in participating</td>
<td>129</td>
<td>36%</td>
</tr>
<tr>
<td>03 - Would probably not be interested in participating</td>
<td>40</td>
<td>12%</td>
</tr>
<tr>
<td>04 - Would definitely not be interested in participating</td>
<td>43</td>
<td>15%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>66</td>
<td>25%</td>
</tr>
<tr>
<td>Total</td>
<td>319</td>
<td>99%</td>
</tr>
</tbody>
</table>
Skipped 3 1%

Type: Categorical  
Sample type: All  
Asked if Q14_4=1 OR Q14_77=1 OR Q15=2 OR Q15=77 and random assignment variable = 0

If this plan were available, do you think you ...

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Would definitely be interested in participating</td>
<td>38</td>
<td>12%</td>
</tr>
<tr>
<td>02 - Could be interested in participating</td>
<td>119</td>
<td>39%</td>
</tr>
<tr>
<td>03 - Would probably not be interested in participating</td>
<td>42</td>
<td>15%</td>
</tr>
<tr>
<td>04 - Would definitely not be interested in participating</td>
<td>21</td>
<td>7%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>74</td>
<td>27%</td>
</tr>
<tr>
<td>Total</td>
<td>294</td>
<td>100%</td>
</tr>
</tbody>
</table>

When you are paid, your payors (such as your contracting employer, client, customer) would automatically send 5% or $50 for each $1,000 of your pay into an individual retirement account (IRA) in your name and under your control. You could opt out of the plan or change your contribution at any time. Like other IRAs, you could contribute up to $6,000 a year. Your savings would be invested in a mix of stocks and bonds appropriate for someone of your age. These “target date” retirement funds account for the amount of time until you retire and become more conservative as you approach retirement to lower Q46. Now here is a different kind of plan that has been discussed recently. Again, if you have employees, do not consider what you would or would not offer to them. Only think about your preferences as a worker. Again, please think about your interest in general over the past few years, not about your situation during the pandemic.
investment risk and protect against loss. Your account would be managed by a private company that is regulated by the state (the state would have no claim on your savings). There would be no employer match. You could withdraw your contributions without penalty at any time.

[Random] If you were informed of the details of this program and told you had 30 days to join, would you ...

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Join the plan</td>
<td>70</td>
<td>20%</td>
</tr>
<tr>
<td>02 - Join the plan and increase my contribution</td>
<td>28</td>
<td>11%</td>
</tr>
<tr>
<td>03 - Join the plan but decrease my contribution</td>
<td>16</td>
<td>5%</td>
</tr>
<tr>
<td>04 - Not join the plan</td>
<td>84</td>
<td>26%</td>
</tr>
<tr>
<td>77 - Don’t know</td>
<td>110</td>
<td>38%</td>
</tr>
<tr>
<td>Total</td>
<td>308</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>2</td>
<td>0%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if Q14_4=1 OR Q14_77=1 OR Q15=2 OR Q15=77 and random assignment variable = 0

[Random] If you were informed of the details of this program and told you had 30 days to opt out before being automatically enrolled, would you ...

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Join the plan</td>
<td>71</td>
<td>21%</td>
</tr>
<tr>
<td>02 - Join the plan and increase my contribution</td>
<td>35</td>
<td>10%</td>
</tr>
<tr>
<td>03 - Join the plan but decrease my contribution</td>
<td>27</td>
<td>10%</td>
</tr>
<tr>
<td>04 - Not join the plan</td>
<td>72</td>
<td>26%</td>
</tr>
<tr>
<td>77 - Don’t know</td>
<td>100</td>
<td>33%</td>
</tr>
<tr>
<td>Total</td>
<td>305</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>1</td>
<td>0%</td>
</tr>
</tbody>
</table>
IV. RETIREMENT PLANNING AND EXPECTATIONS

Q47. Have you ever tried to figure out how much you need to save for retirement?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Yes</td>
<td>402</td>
<td>38%</td>
</tr>
<tr>
<td>02 - No</td>
<td>564</td>
<td>56%</td>
</tr>
<tr>
<td>77 - Don't know</td>
<td>54</td>
<td>6%</td>
</tr>
<tr>
<td>Total</td>
<td>1020</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>6</td>
<td>0%</td>
</tr>
</tbody>
</table>

Q48. I worry about running out of money in retirement.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count (unweighted)</th>
<th>Percentage (weighted)</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Disagree</td>
<td>112</td>
<td>12%</td>
</tr>
<tr>
<td>02 - Somewhat disagree</td>
<td>123</td>
<td>12%</td>
</tr>
<tr>
<td>03 - Neither agree nor disagree</td>
<td>214</td>
<td>21%</td>
</tr>
<tr>
<td>04 - Somewhat agree</td>
<td>298</td>
<td>28%</td>
</tr>
<tr>
<td>05 - Agree</td>
<td>275</td>
<td>27%</td>
</tr>
<tr>
<td>Total</td>
<td>1022</td>
<td>100%</td>
</tr>
<tr>
<td>Skipped</td>
<td>4</td>
<td>0%</td>
</tr>
</tbody>
</table>

Q49. If you were to set a financial goal for yourself today, how confident are you in your ability to achieve it?
Value | Count (unweighted) | Percentage (weighted)
---|---|---
01 - Not at all confident | 99 | 10%
02 - Not very confident | 213 | 21%
03 - Somewhat confident | 419 | 40%
04 - Very confident | 224 | 20%
77 - Don't know | 55 | 7%
Total | 1010 | 98%
Skipped | 16 | 2%

**Q49B. How confident are you that you will have a comfortable retirement?**

Value | Count (unweighted) | Percentage (weighted)
---|---|---
01 - Very confident | 119 | 11%
02 - Somewhat confident | 350 | 33%
03 - Not too confident | 220 | 21%
04 - Not at all confident | 198 | 19%
77 - Don't know | 101 | 12%
78 – Prefer not to say | 30 | 3%
Total | 1018 | 99%
Skipped | 8 | 1%

**GENDER: Respondent gender**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Male</td>
<td>602</td>
<td>54%</td>
</tr>
<tr>
<td>02 - Female</td>
<td>422</td>
<td>46%</td>
</tr>
</tbody>
</table>
Total | 1024 | 100%

Type: Categorical
Sample type: All
Note: GENDER was not asked as part of the Survey of Contingent Workers. GENDER is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

AGE

Mean: 43
Valid N: 1,126
Type: Continuous
Sample type: All
Note: AGE was not asked as part of the Survey of Contingent Workers. AGE is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

RACETHNICITY: Combined Race/Ethnicity

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - White, non-Hispanic</td>
<td>618</td>
<td>60%</td>
</tr>
<tr>
<td>02 - Black, non-Hispanic</td>
<td>138</td>
<td>12%</td>
</tr>
<tr>
<td>03 - Other, non-Hispanic</td>
<td>17</td>
<td>1%</td>
</tr>
<tr>
<td>04 - Hispanic</td>
<td>195</td>
<td>19%</td>
</tr>
<tr>
<td>05 - 2+, non-Hispanic</td>
<td>28</td>
<td>2%</td>
</tr>
<tr>
<td>06 - Asian, non-Hispanic</td>
<td>28</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1024</td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Note: RACETHNICITY was not asked as part of the Survey of Contingent Workers. RACETHNICITY is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

EDUC: Education (Highest Degree Received)

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 – No formal education</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>02 – 1st, 2nd, 3rd, or 4th grade</td>
<td>0</td>
<td>*</td>
</tr>
<tr>
<td>Value</td>
<td>Count</td>
<td>Percentage</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>-------</td>
<td>------------</td>
</tr>
<tr>
<td>03 - 5th or 6th grade</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>04 - 7th or 8th grade</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>05 - 9th grade</td>
<td>5</td>
<td>*</td>
</tr>
<tr>
<td>06 - 10th grade</td>
<td>8</td>
<td>1%</td>
</tr>
<tr>
<td>07 - 11th grade</td>
<td>12</td>
<td>1%</td>
</tr>
<tr>
<td>08 - 12th grade NO DIPLOMA</td>
<td>17</td>
<td>2%</td>
</tr>
<tr>
<td>09 - HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GED)</td>
<td>164</td>
<td>16%</td>
</tr>
<tr>
<td>10 - Some college, no degree</td>
<td>284</td>
<td>28%</td>
</tr>
<tr>
<td>11 - Associate degree</td>
<td>136</td>
<td>13%</td>
</tr>
<tr>
<td>12 - Bachelor’s degree</td>
<td>246</td>
<td>24%</td>
</tr>
<tr>
<td>13 - Master’s degree</td>
<td>105</td>
<td>10%</td>
</tr>
<tr>
<td>14 - Professional or Doctorate degree</td>
<td>42</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>1024</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Note: EDUC was not asked as part of the Survey of Contingent Workers. EDUC is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

**MARITAL: Marital Status**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Married</td>
<td>487</td>
<td>45%</td>
</tr>
<tr>
<td>02 - Widowed</td>
<td>18</td>
<td>2%</td>
</tr>
<tr>
<td>03 - Divorced</td>
<td>118</td>
<td>12%</td>
</tr>
<tr>
<td>04 - Separated</td>
<td>19</td>
<td>2%</td>
</tr>
<tr>
<td>05 - Never married</td>
<td>273</td>
<td>28%</td>
</tr>
<tr>
<td>06 - Living with partner</td>
<td>109</td>
<td>11%</td>
</tr>
<tr>
<td>Total</td>
<td>1124</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Note: MARITAL was not asked as part of the Survey of Contingent Workers. MARITAL is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

### INCOME: Household Income

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Less than $5,000</td>
<td>25</td>
<td>3%</td>
</tr>
<tr>
<td>02 - $5,000 to $9,999</td>
<td>21</td>
<td>3%</td>
</tr>
<tr>
<td>03 - $10,000 to $14,999</td>
<td>38</td>
<td>5%</td>
</tr>
<tr>
<td>04 - $15,000 to $19,999</td>
<td>41</td>
<td>4%</td>
</tr>
<tr>
<td>05 - $20,000 to $24,999</td>
<td>57</td>
<td>6%</td>
</tr>
<tr>
<td>06 - $25,000 to $29,999</td>
<td>71</td>
<td>6%</td>
</tr>
<tr>
<td>07 - $30,000 to $34,999</td>
<td>40</td>
<td>3%</td>
</tr>
<tr>
<td>08 - $35,000 to $39,999</td>
<td>49</td>
<td>4%</td>
</tr>
<tr>
<td>09 - $40,000 to $49,999</td>
<td>85</td>
<td>8%</td>
</tr>
<tr>
<td>10 - $50,000 to $59,999</td>
<td>98</td>
<td>8%</td>
</tr>
<tr>
<td>11 - $60,000 to $74,999</td>
<td>126</td>
<td>12%</td>
</tr>
<tr>
<td>12 - $75,000 to $84,999</td>
<td>62</td>
<td>6%</td>
</tr>
<tr>
<td>13 - $85,000 to $99,999</td>
<td>85</td>
<td>8%</td>
</tr>
<tr>
<td>14 - $100,000 to $124,999</td>
<td>86</td>
<td>9%</td>
</tr>
<tr>
<td>15 - $125,000 to $149,999</td>
<td>52</td>
<td>6%</td>
</tr>
<tr>
<td>16 - $150,000 to $174,999</td>
<td>31</td>
<td>3%</td>
</tr>
<tr>
<td>17 - $175,000 to $199,999</td>
<td>19</td>
<td>2%</td>
</tr>
<tr>
<td>18 - $200,000 or more</td>
<td>39</td>
<td>4%</td>
</tr>
<tr>
<td>Total</td>
<td>1124</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Note: INCOME was not asked as part of the Survey of Near and Recent Retirees. INCOME is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.
<table>
<thead>
<tr>
<th>State</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>AK</td>
<td>4</td>
<td>*</td>
</tr>
<tr>
<td>AL</td>
<td>10</td>
<td>1%</td>
</tr>
<tr>
<td>AR</td>
<td>6</td>
<td>1%</td>
</tr>
<tr>
<td>AZ</td>
<td>20</td>
<td>2%</td>
</tr>
<tr>
<td>CA</td>
<td>153</td>
<td>16%</td>
</tr>
<tr>
<td>CO</td>
<td>29</td>
<td>4%</td>
</tr>
<tr>
<td>CT</td>
<td>11</td>
<td>1%</td>
</tr>
<tr>
<td>DC</td>
<td>4</td>
<td>*</td>
</tr>
<tr>
<td>DE</td>
<td>5</td>
<td>1%</td>
</tr>
<tr>
<td>FL</td>
<td>68</td>
<td>6%</td>
</tr>
<tr>
<td>GA</td>
<td>33</td>
<td>3%</td>
</tr>
<tr>
<td>HI</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>IA</td>
<td>13</td>
<td>1%</td>
</tr>
<tr>
<td>ID</td>
<td>7</td>
<td>1%</td>
</tr>
<tr>
<td>IL</td>
<td>38</td>
<td>3%</td>
</tr>
<tr>
<td>IN</td>
<td>20</td>
<td>2%</td>
</tr>
<tr>
<td>KS</td>
<td>13</td>
<td>1%</td>
</tr>
<tr>
<td>KY</td>
<td>9</td>
<td>1%</td>
</tr>
<tr>
<td>LA</td>
<td>12</td>
<td>1%</td>
</tr>
<tr>
<td>MA</td>
<td>21</td>
<td>2%</td>
</tr>
<tr>
<td>MD</td>
<td>9</td>
<td>1%</td>
</tr>
<tr>
<td>ME</td>
<td>4</td>
<td>*</td>
</tr>
<tr>
<td>MI</td>
<td>32</td>
<td>2%</td>
</tr>
<tr>
<td>MN</td>
<td>24</td>
<td>1%</td>
</tr>
<tr>
<td>MO</td>
<td>29</td>
<td>2%</td>
</tr>
<tr>
<td>MS</td>
<td>9</td>
<td>1%</td>
</tr>
<tr>
<td>MT</td>
<td>9</td>
<td>1%</td>
</tr>
<tr>
<td>NC</td>
<td>31</td>
<td>3%</td>
</tr>
<tr>
<td>STATE</td>
<td>Value</td>
<td>Count</td>
</tr>
<tr>
<td>-------</td>
<td>-------</td>
<td>-------</td>
</tr>
<tr>
<td>ND</td>
<td>4</td>
<td>*</td>
</tr>
<tr>
<td>NE</td>
<td>16</td>
<td>1%</td>
</tr>
<tr>
<td>NH</td>
<td>6</td>
<td>1%</td>
</tr>
<tr>
<td>NJ</td>
<td>17</td>
<td>2%</td>
</tr>
<tr>
<td>NM</td>
<td>6</td>
<td>1%</td>
</tr>
<tr>
<td>NV</td>
<td>16</td>
<td>1%</td>
</tr>
<tr>
<td>NY</td>
<td>34</td>
<td>4%</td>
</tr>
<tr>
<td>OH</td>
<td>27</td>
<td>3%</td>
</tr>
<tr>
<td>OK</td>
<td>12</td>
<td>1%</td>
</tr>
<tr>
<td>OR</td>
<td>12</td>
<td>1%</td>
</tr>
<tr>
<td>PA</td>
<td>35</td>
<td>5%</td>
</tr>
<tr>
<td>RI</td>
<td>6</td>
<td>*</td>
</tr>
<tr>
<td>SC</td>
<td>13</td>
<td>2%</td>
</tr>
<tr>
<td>SD</td>
<td>13</td>
<td>1%</td>
</tr>
<tr>
<td>TN</td>
<td>15</td>
<td>2%</td>
</tr>
<tr>
<td>TX</td>
<td>83</td>
<td>9%</td>
</tr>
<tr>
<td>UT</td>
<td>10</td>
<td>1%</td>
</tr>
<tr>
<td>VA</td>
<td>27</td>
<td>3%</td>
</tr>
<tr>
<td>VT</td>
<td>5</td>
<td>1%</td>
</tr>
<tr>
<td>WA</td>
<td>19</td>
<td>2%</td>
</tr>
<tr>
<td>WI</td>
<td>18</td>
<td>1%</td>
</tr>
<tr>
<td>WV</td>
<td>5</td>
<td>*</td>
</tr>
<tr>
<td>WVY</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>Total</td>
<td>1124</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Note: STATE was not asked as part of the Survey of Near and Recent Retirees. STATE is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

**METRO: Metropolitan area flag**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>00 - Non-Metro Area</td>
<td>158</td>
<td>16%</td>
</tr>
</tbody>
</table>
HOUSING: Home Ownership

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - Owned or being bought by you or someone in your household</td>
<td>592</td>
<td>63%</td>
</tr>
<tr>
<td>02 - Rented for cash</td>
<td>395</td>
<td>34%</td>
</tr>
<tr>
<td>03 - Occupied without payment of cash rent</td>
<td>37</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>1024</td>
<td>100%</td>
</tr>
</tbody>
</table>

HOME_TYPE: Type of building of panelists' residence

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01 - A one-family house detached from any other house</td>
<td>652</td>
<td>65%</td>
</tr>
<tr>
<td>02 - A one-family house attached to one or more houses</td>
<td>82</td>
<td>9%</td>
</tr>
<tr>
<td>03 - A building with 2 or more apartments</td>
<td>263</td>
<td>23%</td>
</tr>
<tr>
<td>04 - A mobile home or trailer</td>
<td>26</td>
<td>3%</td>
</tr>
<tr>
<td>05 - Boat, RV, van, etc.</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>Total</td>
<td>1024</td>
<td>100%</td>
</tr>
</tbody>
</table>
**HHSIZE: Household size (including children)**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>148</td>
<td>14%</td>
</tr>
<tr>
<td>2</td>
<td>306</td>
<td>30%</td>
</tr>
<tr>
<td>3</td>
<td>149</td>
<td>14%</td>
</tr>
<tr>
<td>4</td>
<td>155</td>
<td>15%</td>
</tr>
<tr>
<td>5</td>
<td>103</td>
<td>9%</td>
</tr>
<tr>
<td>6</td>
<td>163</td>
<td>18%</td>
</tr>
<tr>
<td>Total</td>
<td>1124</td>
<td>100%</td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Note: HHSIZE was not asked as part of the Survey of Near and Recent Retirees. HHSIZE is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.