UnderStandingAmericaStudy

UAS 48: EXPENDITURES, OVERALL FINANCIAL SITUATION, CREDIT CARD USAGE, AND KNOWLEDGE OF FINANCIAL PRODUCTS

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1 INTRODUCTION

This UAS panel survey, titled "UAS 48: Expenditures, overall financial situation, credit card usage, and knowledge of financial products" asks respondents about their expenditures and overall financial situation, credit card usage, and knowledge of financial products. Respondents are also invited to participate in a 6 month follow up study in which they are asked monthly to answer a few questions. Additionally, a subset is asked to provide a copy of their credit score report which is made available to them through Discover's new product, creditscorecard.com (see UAS56-UAS61 for monthly updates). This survey is no longer in the field. Respondents were paid $10 to complete the survey.

1.1 Topics

This survey contains questions (among others) on the following topics: Consumer Behavior, Financial Literacy, Income. A complete survey topic categorization for the UAS can be found here.

1.2 Experiments

This survey includes experiment(s) of the following type(s): Auxiliary Randomization. Please refer to explanatory comments in the Routing section for detailed information. A complete survey experiment categorization for the UAS can be found here.

1.3 Citation

Each publication, press release or other document that cites results from this survey must include an acknowledgment of UAS as the data source and a disclaimer such as, 'The project described in this paper relies on data from survey(s) administered by the Understanding America Study, which is maintained by the Center for Economic and Social Research (CESR) at the University of Southern California. The content of this paper is solely the responsibility of the authors and does not necessarily represent the official views of USC or UAS.' For any questions or more information about the UAS, contact Tania Gutsche, Project and Panel Manager, Center for Economic and Social Research, University of Southern California, at tgutsche@usc.edu.

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active English speaking respondents who have completed HRS Wave 1.

As such, this survey was made available to 4089 UAS participants. Of those 4089 participants, 3808 completed the survey and are counted as respondents. Of those who are not counted as respondents, 46 started the survey without completing and 235 did not start the survey. The overall response rate was 93.13%.
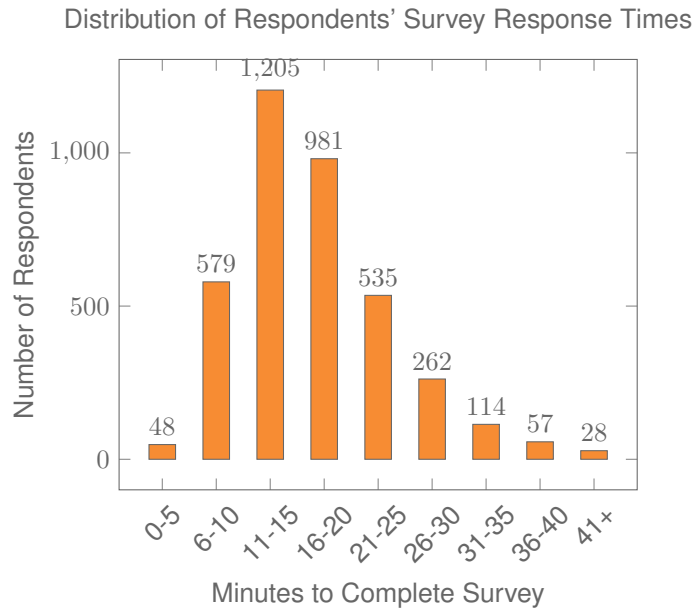
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response rate.%.

The detailed survey response rate is as follows:

UAS48 - Response Overview	
Size of selected sample	4089
Completed the survey	3808
Started but did not complete the survey	46
Did not start the survey	235
Response rate	93.13%

2.2 Timings

The survey took respondents an average of 18 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times

2.3 Sample & Weighting

Weights are included in the data set for this survey. This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. For more details on the UAS weighing procedures please refer to the UAS Weighting Procedures V1. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

Each Understanding America Study data contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey:

- ○ **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.

- ○ **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).

- ○ **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- ○ **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

○ **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):

1. U.S. National Territory: recruited through ABS within the entire U.S.
2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. Los Angeles County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

Note: prior to March 6, 2024 this variable was called sampletype and had the following value labels for the above list in UAS data sets:

1. Nationally Representative Sample: recruited through ABS within the entire U.S.
2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. LA County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

○ **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):

1. ASDE 2014/01
2. ASDE 2014/01
3. ASDE 2014/01
4. Public records 2015/05
5. MSG 2015/07
6. MSG 2016/01
7. MSG 2016/01
8. MSG 2016/01
9. MSG 2016/02

10. MSG 2016/03
11. MSG 2016/04
12. MSG 2016/05
13. MSG 2016/08
14. MSG 2017/03
15. MSG 2017/11
16. MSG 2018/02
17. MSG 2018/08
18. MSG 2019/04
19. MSG 2019/05
20. MSG 2019/11
21. MSG 2020/08
22. MSG 2020/10
23. MSG 2021/02
24. MSG 2021/08
25. MSG 2021/08
26. MSG 2022/02
27. MSG 2022/02
28. MSG 2022/08
29. MSG 2022/11
30. MSG 2022/11
31. MSG 2023/01
32. MSG 2023/06
33. MSG 2023/09
34. MSG 2023/10
35. MSG 2025/02

Note: prior to March 6, 2024 this variable had the following value labels for the above list in UAS data sets:

1. ASDE 2014/01 Nat.Rep.
2. ASDE 2014/01 Native Am.
3. ASDE 2014/11 Native Am.
4. LA County 2015/05 List Sample
5. MSG 2015/07 Nat.Rep.
6. MSG 2016/01 Nat.Rep. Batch 2

7. MSG 2016/01 Nat.Rep. Batch 3
8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22
33. MSG 2023-09 Native Am. Batch 3
34. MSG 2023-10 Nat. Rep. Batch 23

○ **primary_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).

- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

    1. None
    2. Tablet (includes Internet)

- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.

- **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.

- **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.

- **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

Every UAS survey data set includes demographic variables, which provide background information about the respondent and his/her household. Demographic information such as age, ethnicity, education, marital status, work status, state of residence, family structure is elicited every quarter through the "My Household" survey. The demographic variables provided with each survey are taken from the most recent 'MyHousehold' survey answered by the respondent. If at the time of a survey, the information in "My Household" is more than three months old, a respondent is required to check and update his or her information before being able to take the survey.

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.

- **dateofbirth_year**: the year of birth of the respondent.

- **age**: the age of the respondent at the start of the survey.

- **agerange**: if the respondent's age cannot be calculate due to missing information, 'agerange' indicates the approximate age. Should a value for both the 'age' and 'agerange' be present, then 'age' takes precedence over 'agerange'.

- **citizenus**: indicates whether the respondent is a U.S. citizen.

- **bornus**: indicates whether the respondent was born in the U.S.

- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.

- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.

- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.

- **statereside**: the state in which the respondent is living.

- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.

- **maritalstatus**: the marital status of the respondent.

- **livewithpartner**: indicates whether the respondent lives with a partner.

- **education**: the highest level of education attained by the respondent.

- **hisplatino**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.

- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.

- **white**: indicates whether the respondent identifies him or herself as white (Caucasian).

- **black**: indicates whether the respondent identifies him or herself as black (African-American).

- **nativeamer**: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).

- **asian**: indicates whether the respondent identifies him or herself as Asian (Asian-American).

- **pacific**: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.

- **race**: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.

- **working**: indicates whether the respondent is working for pay.

- **sick_leave**: indicates whether the respondent is not working because sick or on leave.

- **unemp_layoff**: indicates whether the respondent is unemployed or on lay off.

- **unemp_look**: indicates whether the respondent is unemployed and looking for a job.

- **retired**: indicates whether the respondent is retired.

- **disabled**: indicates whether the respondent has a disability.

- **lf_other**: specifies other labor force status.

- **laborstatus**: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick_leave, unempl_layoff, unempl_look, retired, disabled, lf_other).

- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

- **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

- **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

- **hhincome**: is the total combined income of all members of the respondent's household (living in their household) during the past 12 months.

- **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent.

- **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey.

- **hhmemberin_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix _# (e.g., _1 indicates the first household member, _2 the second household member, etc.).

  As an example, if the first household member is in the household at the time of the survey, 'hhmemberin_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin_1' is available whether this person is still in the household or has moved out.

- **hhmembergen_#**: indicates the gender of another household member as reported by the respondent.

- **hhmemberage_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.

- **hhmemberrel_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

- **hhmemberuasid_#**: is the 'uasid' of the other household member if this person is also a UAS panel member. It is set to missing (.) if this person is not a UAS panel member at the time of the survey. Since this identifier is directly reported by the respondent (chosen from a preloaded list), it may differ from the actual (correct) 'uasid' of the UAS member it refers to because of reporting error. Also, this variable should not be used to identify UAS members in a given household at the time of the survey. This is because the variables 'hhmemberuasid_#' are taken from the most recent 'My Household' and changes in household composition involving UAS members may have occurred between the time of the respondent answered 'My Household' and the time the respondent answers the survey. To follow UAS members of a given household, it is advised to use the identifiers 'uashhid' and 'survhhid'.

- **lastmyhh_date**: the date on which the demographics variables were collected through the 'My Household' survey.

In addition, data sets created after May 8, 2025 include an urbanicity variable. It is based on panel members' current census tract of residence and the 2010 Rural-Urban Commuting Area (RUCA) codes released by the US Department of Agriculture's Economic Research Service. To preserve confidentiality, the UAS collapses the 10 primary RUCA codes to 4 levels: Metropolitan, Micropolitan, Small/Rural, and Unknown. The Metropolitan level corresponds to primary RUCA codes 1-3, the Micropolitian level corresponds to RUCA codes 4-6, and the Small/Rural UAS classification corresponds to RUCA codes 7-10.

For detailed information and definitions of the 10 primary RUCA codes, please visit the USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data set available on request.

5 MISSING DATA CONVENTIONS

Data files provide so-called clean data, that is, answers given to questions that are not applicable anymore at survey completion (for example because a respondent went back in the survey and skipped over a previously answered question) are treated as if the questions were never asked. In the data files all questions that were asked, but not answered by the respondent are marked with (.e). All questions never seen by the respondent (or any dirty data) are marked with (.a). The latter may mean that a respondent did not view the question because s/he skipped over it; or alternatively that s/he never reached that question due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m).

UAS provides data in STATA and CSV format. Stata data sets come with include variable labels that are not available in the CSV files. Value labels are provided for single-response answer option. In STATA these labels will include the labels 'Not asked' and 'Not answered' for (.a) and (.e), and will show in tabulations such as 'tab q1, missing'. For multiple-response questions a binary variable is created for each answer option indicating whether the option was selected or not. A summary variable is also provided in string format reflecting which options were selected and in which order. For example, if a question asked about favorite animals with options cat, dog, and horse, then if a respondent selected horse and then cat, the binary variables for horse and cat will be set to yes, while the overall variable would have a string value of '3-1'. If no answer was given, all binary variables and the summary variable will be marked with '.e'.

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1_1_ to Q1_6_. To illustrate, if a survey asked the names of all children, then child_1_ would contain the name of the first child the respondent named and so on.

More information about the UAS data in general can be found on the UAS Data Pages web site.

6 ROUTING SYNTAX

The survey with routing presented in the next section includes all of the questions that make up this survey, the question answers when choices were provided, and the question routing. The routing includes descriptions of when questions are grouped, conditional logic that determines when questions are presented to the respondent, randomization of questions and answers, and fills of answers from one question to another.

If you are unfamiliar with conditional logic statements, they are typically formatted so that *if* the respondent fulfills some condition (e.g. they have a cellphone or a checking account), *then* they are presented with some other question or the value of some variable is changed. If the respondent does not fulfill the condition (e.g. they are not a cellphone adopter or they do not have a checking account), something *else* happens such as skipping the next question or changing the variable to some other value. Some of the logic involved in the randomization of questions or answers being presented to the respondent is quite complex, and in these instances there is documentation to clarify the process being represented by the routing.

Because logic syntax standards vary, here is a brief introduction to our syntax standards. The syntax used in the conditional statements is as follows: '=' is equal to, '<' is less than, '>' is greater than, and '!=' is used for does not equal. When a variable is set to some number N, the statement looks like 'variable := N'.

The formatting of the questions and routing are designed to make it easier to interpret what is occurring at any given point in the survey. Question ID is the bold text at the top of a question block, followed by the question text and the answer selections. When a question or variable has associated data, the name links to the appropriate data page, so you can easily get directly to the data. Text color is used to indicate the routing: red is conditional logic, gold is question grouping, green is looping, and orange is used to document randomization and other complex conditional logic processes. The routing is written for a computer to parse rather than a human to read, so when the routing diverges significantly from what is displayed to the respondent, a screenshot of what the respondent saw is included.

The name of the randomization variables are defined in proximity to where they are put into play, and like the question ID the names of the randomization variables can be used to link directly to the associated data page.

7   SURVEY WITH ROUTING

intro1 (intro in section Base)
In this survey we will ask you questions about your expenditures and overall financial situation, credit card usage, and knowledge of financial products. We greatly value your input on these topics and hope that you will find this questionnaire interesting. You will receive $10 for completing the survey. Please remember that your answers are extremely important to us. Your participation is voluntary and you may skip any questions that you would prefer not to answer. Your responses are confidential, and it helps us a great deal if you respond as completely, honestly and accurately as possible. Thank you for your participation!

Start of section **Definitions**

Fill code of question FL_HouseholdFurnishingsLink executed
Fill code of question FL_HousekeepingServicesLink executed
Fill code of question FL_VehicleMaintenanceLink executed
Fill code of question FL_ClothingLink executed
Fill code of question FL_PersonalCareLink executed
Fill code of question FL_HealthcareLink executed
Fill code of question FL_ChildElderlyLink executed
Fill code of question FL_EducationLink executed
Fill code of question FL_DonationLink executed
Fill code of question FL_HobbyLink executed
Fill code of question FL_OtherTransportLink executed

End of section **Definitions**

/* At the end of the respondent is asked whether they would be interested in participating in an additional 6 month study depending on the value of the **treatment** variable (1 means asked, 2 means not asked) */

IF treatment = EMPTY THEN
  treatment := mt_rand(1,2)
END OF IF

Start of section **Module2**

CC1 (HAVE ANY CREDIT CARDS in section Module2)
Do you have any credit cards?
1 Yes
2 No

IF CC1 = 1 THEN

CC1_c1 := 0
CC1_c2 := 0
CC1_c3 := 0
CC1_c4 := 0
CC1_c5 := 0
CC1_c6 := 0
CC1_c7 := 0
CC1_c8 := 0
CC1_c9 := 0
CC1_c10 := 0

CC1_a (NUMBER OF CARDS in section Module2)
How many credit cards do you have?
RANGE 1..10000

IF CC1_a != EMPTY THEN
  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  CC1_b (TYPE/NUMBER OF CARDS INTRO in section Module2)
  Please indicate the number of credit cards you have from each of the following issuers:

  /* If the respondent indicates they have one or more credit cards, s/he is asked how many cards from which issuer. The issuers are randomized in order per variables starting with CC1_b_order. Its values correspond as follows:

   ○ CC1_c1: Citigroup

   ○ CC1_c2: Chase/JPMorgan

   ○ CC1_c3: Bank of America

   ○ CC1_c4: Capital one

   ○ CC1_c5: American Express

   ○ CC1_c6: Discover

   ○ CC1_c7: Wells Fargo

   ○ CC1_c8: Barclays

   ○ CC1_c9: U.S. Bank

  For example, if CC1_b_order_4_ is equal to CC1_c1, then the fourth issuer listed is Citigroup. */

  IF CC1_b_order(1) = EMPTY THEN

CC1_b_order := shuffleArray(array(1→"CC1_c1", 2→"CC1_c2", 3→"CC1_c3", 4→"CC1_c4", 5→"CC1_c5", 6→"CC1_c6", 7→"CC1_c7", 8→"CC1_c8", 9→"CC1_c9"))

END OF IF

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 9

Value of question CC1_b_order(cnt4) asked as question

END OF LOOP

CC1_c10 (OTHER CARDS in section Module2)
Other
NUMBER (NO DECIMALS ALLOWED)

END OF SUBGROUP

END OF GROUP

CC_sum := 0
CC_sum := CC1_c1 + CC1_c2 + CC1_c3 + CC1_c4 + CC1_c5 + CC1_c6 + CC1_c7 + CC1_c8 + CC1_c9 + CC1_c10

IF CC_sum != CC1_a THEN
CHECK_CC1 (COMPARING CC1_a TO CC_sum VALUE in section Module2)
The total number of cards entered in the table does not match the number of cards you previously gave. Please go back and check your responses.
END OF IF

IF CC1_c10 > 0 THEN
LOOP FROM 1 TO CC1_C10

Fill code of question FL_CC1_c10_other executed

CC1_c10_other (OTHER BANK- -SPECIFY in section Module2)
(Please specify the other type of credit card you have./Please specify one other type of credit card you have./Please specify another type of credit card you have.)
STRING

END OF LOOP

END OF IF

CC_count_array := array(11_c1, 21_c2, 31_c3, 41_c4, 51_c5, 61_c6, 71_c7, 81_c8, 91_c9, 101_c10)

LOOP FROM 1 TO 10

IF CC_count_array(cnt4) > 0 THEN

LOOP FROM 1 TO CC_COUNT_ARRAY(CNT4)

Fill code of question FL_CC2list executed
Fill code of question FL_CC2list2 executed
FL_CC3a_list(cnt4,cnt44) := FL_CC2list2(cnt4) . "(" . cnt44 . ")"

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

CC2 (CC2 INTRO in section Module2)
Please tell us approximately when you first obtained each credit card and the limit on each card.

SUBGROUP OF QUESTIONS

CC2_obtain (WHEN FIRST OBTAINED CARD in section Module2)
1 0-1 years ago
2 1-2 years ago
3 2-3 years ago
4 3-5 years ago
5 5-10 years ago
6 more than 10 years ago

CC2_limit (DOLLAR LIMIT ON CARD in section Module2)
RANGE 1..9223372036854775807

END OF SUBGROUP

END OF GROUP

END OF LOOP

END OF IF

END OF LOOP

CC3 (CARRY ANY UNPAID BALANCES in section Module2)

During the last month, did you carry an unpaid balance on any credit card from one month to the next (that is, you did not pay the balance in full at the monthly due date)?
1 Yes
2 No

IF CC3 = 1 THEN
  CC3_a (CARDS WITH UNPAID BALANCE in section Module2)
  Last month, on which of your credit cards did you carry an unpaid balance?
  1 (FILL FOR CC3_a ANSWERS(1,1))
  2 (FILL FOR CC3_a ANSWERS(1,2))
  3 (FILL FOR CC3_a ANSWERS(1,3))
  4 (FILL FOR CC3_a ANSWERS(1,4))
  5 (FILL FOR CC3_a ANSWERS(1,5))
  6 (FILL FOR CC3_a ANSWERS(2,1))
  7 (FILL FOR CC3_a ANSWERS(2,2))
  8 (FILL FOR CC3_a ANSWERS(2,3))
  9 (FILL FOR CC3_a ANSWERS(2,4))
  10 (FILL FOR CC3_a ANSWERS(2,5))
  11 (FILL FOR CC3_a ANSWERS(3,1))
  12 (FILL FOR CC3_a ANSWERS(3,2))
  13 (FILL FOR CC3_a ANSWERS(3,3))
  14 (FILL FOR CC3_a ANSWERS(3,4))
  15 (FILL FOR CC3_a ANSWERS(3,5))
  16 (FILL FOR CC3_a ANSWERS(4,1))
  17 (FILL FOR CC3_a ANSWERS(4,2))
  18 (FILL FOR CC3_a ANSWERS(4,3))
  19 (FILL FOR CC3_a ANSWERS(4,4))
  20 (FILL FOR CC3_a ANSWERS(4,5))
  21 (FILL FOR CC3_a ANSWERS(5,1))
  22 (FILL FOR CC3_a ANSWERS(5,2))
  23 (FILL FOR CC3_a ANSWERS(5,3))
  24 (FILL FOR CC3_a ANSWERS(5,4))
  25 (FILL FOR CC3_a ANSWERS(5,5))
  26 (FILL FOR CC3_a ANSWERS(6,1))
  27 (FILL FOR CC3_a ANSWERS(6,2))
  28 (FILL FOR CC3_a ANSWERS(6,3))
  29 (FILL FOR CC3_a ANSWERS(6,4))
  30 (FILL FOR CC3_a ANSWERS(6,5))
  31 (FILL FOR CC3_a ANSWERS(7,1))
  32 (FILL FOR CC3_a ANSWERS(7,2))
  33 (FILL FOR CC3_a ANSWERS(7,3))
  34 (FILL FOR CC3_a ANSWERS(7,4))
  35 (FILL FOR CC3_a ANSWERS(7,5))
  36 (FILL FOR CC3_a ANSWERS(8,1))
  37 (FILL FOR CC3_a ANSWERS(8,2))

38 (FILL FOR CC3_a ANSWERS(8,3))
39 (FILL FOR CC3_a ANSWERS(8,4))
40 (FILL FOR CC3_a ANSWERS(8,5))
41 (FILL FOR CC3_a ANSWERS(9,1))
42 (FILL FOR CC3_a ANSWERS(9,2))
43 (FILL FOR CC3_a ANSWERS(9,3))
44 (FILL FOR CC3_a ANSWERS(9,4))
45 (FILL FOR CC3_a ANSWERS(9,5))
46 (FILL FOR CC3_a ANSWERS(10,1))
47 (FILL FOR CC3_a ANSWERS(10,2))
48 (FILL FOR CC3_a ANSWERS(10,3))
49 (FILL FOR CC3_a ANSWERS(10,4))
50 (FILL FOR CC3_a ANSWERS(10,5))

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

CC3_b_intro (AMOUNT UNPAID PER CARD- -INTRO in section Module2)
Last month, about how much was the unpaid balance on each of your credit cards?

Fill code of question FL_CC3b_list executed

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 50

IF cnt4 IN CC3_a THEN

CC3_b (AMOUNT UNPAID PER CARD in section Module2)
(Citigroup(1)/Citigroup(2)/Citigroup(3)/Citigroup(4)/Citigroup(5)/Chase/JPMorgan(1)/Chase/JPMorgan(2)
of America(1)/Bank of America(2)/Bank of America(3)/Bank of Amer-
ica(4)/Bank of America(5)/Capital One(1)/Capital One(2)/Capital
One(3)/Capital One(4)/Capital One(5)/American Express(1)/American
Express(2)/American Express(3)/American Express(4)/American Ex-
press(5)/Discover(1)/Discover(2)/Discover(3)/Discover(4)/Discover(5)/Wells
Fargo(1)/Wells Fargo(2)/Wells Fargo(3)/Wells Fargo(4)/Wells
Fargo(5)/Barclays(1)/Barclays(2)/Barclays(3)/Barclays(4)/Barclays(5)/U.S.
Bank(1)/U.S. Bank(2)/U.S. Bank(3)/U.S. Bank(4)/U.S.
Bank(5)/Other-ˆCC1_c10_other(1)(1)/Other-ˆCC1_c10_other(2)(2)/Other-
ˆCC1_c10_other(3)(3)/Other-ˆCC1_c10_other(4)(4)/Other-
ˆCC1_c10_other(5)(5)//)
RANGE 1..9223372036854775807

END OF IF

| END OF LOOP

END OF SUBGROUP

END OF GROUP

CC3_c (COMPARING PREVIOUS BALANCE in section Module2)
Considering all your credit cards combined, how would you compare your unpaid balance last month to your unpaid balance 2 months ago?   Last month's balance was...
1 Much lower
2 Lower
3 About the same
4 Higher
5 Much higher
END OF IF
END OF IF
END OF IF

CC4 (LATE PAYMENTS LAST 6 MONTHS in section Module2)
Over the last 6 months, how many times have you been late with a payment for a mortgage, loan, or credit card (that is, you paid later than the latest date at which you were supposed to pay)?
1 Never
2 Once
3 Twice
4 Three or more times

CC5 (APPLIED FOR CREDIT in section Module2)
Over the last 6 months, have you applied for credit (please include applications for credit card, home loan, auto loan, student loan, payday loan, etc.)?
1 Yes
2 No

IF CC5 = 1 THEN
　CC5_a (REFUSED CREDIT in section Module2)
　Over the last 6 months have you been refused credit?
　1 Yes
　2 No

　IF CC5_a = 1 THEN
　　CC5_b (TIMES REFUSED CREDIT in section Module2)
　　Over the last 6 months, how many times have you been refused credit?
　　1 Once

CC6 (THOUGHT ABOUT APPLYING FOR CREDIT BUT DID NOT in section Module2)
Over the last 6 months have you thought about applying for credit, but did not do it because you thought it would be refused?
1 No
2 Once
3 Twice
4 Three or more times

CC7 (PLANNING TO APPLY FOR CREDIT in section Module2)
Are you planning to apply for credit in the next 6 months? (check all that apply)
1 No
2 Yes, for credit card
3 Yes, for home loan
4 Yes, for student loan
5 Yes, other

End of section **Module2**

Start of section **Module3**

CS1 (INTEREST IN CREDIT SCORE in section Module3)
On a scale from 0 to 10, where 0 is not interested at all and 10 is very interested, how interested are you in knowing your credit score?

0 0 Not interested at all
1 1
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Very interested

CS2 (KNOW CURRENT CREDIT SCORE in section Module3)
Do you know your current credit score?
1 Yes
2 No

CS3_a (RATE CURRENT CREDIT SCORE in section Module3)
How would you rate your current credit score?
1 Poor
2 Fair
3 Good
4 Very good
5 Excellent
6 Don't know

CS4_a (CURRENT CREDIT SCORE in section Module3)
Which of the following brackets does your current credit score fall into?
1 300-499
2 500-549
3 550-599
4 600-649
5 650-699
6 700-749
7 750-799
8 800-850
9 850+
10 Don't know

CS3_b (RATE CURRENT CREDIT SCORE in section Module3)
If you had to guess, how would you rate your current credit score?
1 Poor
2 Fair
3 Good
4 Very good
5 Excellent
6 Don't know

CS4_b (CURRENT CREDIT SCORE in section Module3)
Most likely, which of the following brackets does your current credit score fall into?
1 300-499
2 500-549
3 550-599
4 600-649
5 650-699
6 700-749
7 750-799
8 800-850
9 850+
10 Don't know

CS5 (TIMES CHECKED CREDIT SCORE in section Module3)
During the last 6 months, how many times did you check your credit score?
1 Never
2 Once
3 Twice
4 Three times or more

CS5_a (REASONS CHECKED CREDIT SCORE in section Module3)
What are the reasons why you checked your credit score? (check all that apply)
1 I am generally curious about how I am doing
2 I recently paid off a loan and wanted to see how that affected my score
3 I recently took out a loan and wanted to see how that affected my score
4 I am thinking of applying for a loan and wanted to see if I would qualify
5 To monitor fraud and identity theft
6 I am applying for rental properties
7 Other (please specify)

CS5_a_other (REASONS CHECKED CREDIT SCORE- -OTHER in section Module3)
STRING

CS6 (KNOWING CREDIT SCORE HELPFULNESS in section Module3)
How helpful do you think knowing your credit score is?

1 not at all helpful
2 slightly helpful
3 somewhat helpful
4 very helpful
5 extremely helpful

CS7 (FACTORS TO CALCULATE CREDIT SCORE in section Module3)
Here are some factors that people think might affect their credit score. Which of these groupings contains three factors that are all used to calculate a credit score? (check all that apply)
1 Number of checking accounts, missed loan payments, and a person's age
2 Missed loan payments, high balances on credit cards, and number of checking accounts
3 A person's age, high balances on credit cards, and personal bankruptcy

4 High balances on credit cards, missed loan payments, and personal bankruptcy
5 Personal bankruptcy, number of checking accounts, and missed loan payments
6 Number of checking accounts, personal bankruptcy, and investments in the stock market

CS8 (ACTIONS THAT HELP SCORE in section Module3)
Which of the following actions help a consumer raise a low score or maintain a high one? (check all that apply)
1 Make all loan payments on time
2 Keep credit card balances under 25% of the credit limit
3 Avoid applying for a new credit card and a car loan the same time
4 Avoid opening several checking accounts at the same time
5 All of the above
6 None of the above

/* Below the respondent is asked their level of agreement with three statements. The order of the statements is captured by variables starting with CC9_Shuffle. Its values correspond as follows:

   ○ 1: CS9_a

   ○ 2: CS9_b

   ○ 3: CS9_c

For example, if CC9_shuffle_1_ is equal to 2, then the first statement asked about is CS9_b. */

IF sizeof(CS9_Shuffle) = 0 THEN
  CS9_Shuffle := shufflearray(array(1,2,3))
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  CS9_intro (INTRO TO CS9 QUESTIONS in section Module3)
  Please indicate to which extent you agree or disagree with the following statements.

  LOOP FROM 1 TO 3

    IF CS9_Shuffle(cnt3) = 1 THEN

      CS9_a (UNDERSTANDING OF CREDIT SCORE FACTORS in section Module3)
      I have a good understanding of the factors that affect my credit score
      1 Strongly disagree
      2 Disagree
      3 Neutral
      4 Agree

    5 Strongly agree

END OF IF

IF CS9_Shuffle(cnt3) = 2 THEN

    CS9_b (INSIGHT INTO FINANCIAL SITUATION in section Module3)
    I feel I have good insight into my financial situation
    1 Strongly disagree
    2 Disagree
    3 Neutral
    4 Agree
    5 Strongly agree

END OF IF

IF CS9_Shuffle(cnt3) = 3 THEN

    CS9_c (KNOWLEDGE OF CREDIT SCORE in section Module3)
    Knowledge of my credit score helps me better manage my finances
    1 Strongly disagree
    2 Disagree
    3 Neutral
    4 Agree
    5 Strongly agree

END OF IF

END OF LOOP

END OF GROUP

End of section **Module3**

Start of section **Module1**

IF LCM = EMPTY THEN
  LCM := date("F", strtotime("-1 month"))
END OF IF

Fill code of question FL_Exp_a_payment executed

Exp0 (INTRO TO MODULE 1 in section Module1)
The next questions are about how much your household spent on certain items in (LAST

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CALENDAR MONTH- -WHEN SURVEY BEGAN()). Please provide your best estimate of how much in total your household spent on the listed categories. Please include spending by all members of your household, that is, by you and anyone living with you. Even if the amount your household spent last calendar month was unusual, please report that amount.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp1_intro (INTRO TEXT TO EXP1 TABLE in section Module1)
Please provide your best estimate of how much in total your household spent in (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN()) on the following categories and how you paid for it (i.e., credit card, debit card, check, cash). Please enter a 0 if you did not spend any money on a given category.

Where available, you can click on the blue link of a category to see the list of items that should be included in it.

SUBGROUP OF QUESTIONS

Exp1_amt_a (MORTGAGE SPENDING AMOUNT in section Module1)
Mortgage spending (interest and principal)
RANGE 0..9223372036854775807

Exp1_method_a (MORTGAGE SPENDING PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp1_amt_b (RENT AMOUNT in section Module1)
Rent
RANGE 0..9223372036854775807

Exp1_method_b (RENT PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp1_amt_c (PROPERTY TAX SPENDING AMOUNT in section Module1)
Property taxes, homeowner association or condominium dues, homeowner's or renter's insurance
RANGE 0..9223372036854775807

Exp1_method_c (PROPERTY TAXES PAYMENT METHOD in section Module1)

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1 Credit card
2 Debit card
3 Check
4 Cash

Exp1_amt_d (HOME REPAIR SPENDING AMOUNT in section Module1)
Home maintenance/repairs
RANGE 0..9223372036854775807

Exp1_method_d (HOME MAINTENANCE PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp1_amt_e (HOUSEHOLD FURNISHINGS SPENDING AMOUNT in section Module1)
(Household furnishings and equipment/Furniture, floor coverings, small appliances, miscellaneous household equipment.)
RANGE 0..9223372036854775807

Exp1_method_e (HH FURNISHINGS PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp1_amt_f (HOUSEKEEPING SPENDING AMOUNT in section Module1)
(Housekeeping and gardening supplies and services/Cleaning and laundry products, hiring costs for housekeeping or home cleaning, amount spent at dry cleaners and laundries, yard, lawn, and garden products or equipment, hiring cost for gardening.)
RANGE 0..9223372036854775807

Exp1_method_f (HOUSEKEEPING PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

END OF SUBGROUP

Figure 1: *Example of Exp1*

UnderStandingAmericaStudy

Please provide your best estimate of how much in total your household spent in June on the following categories and how you paid for it (i.e., credit card, debit card, check, cash). Please enter a 0 if you did not spend any money on a given category.

Where available, you can click on the blue link of a category to see the list of items that should be included in it.

Category	Amount		How paid for (check all that apply)			
			Credit card (including automatic payment)	Debit card (including automatic payment)	Check	Cash
Mortgage spending (interest and principal)	$	.00	☐	☐	☐	☐
Rent	$	.00	☐	☐	☐	☐
Property taxes, homeowner association or condominium dues, homeowner's or renter's insurance	$	.00	☐	☐	☐	☐
Home maintenance/repairs	$	.00	☐	☐	☐	☐
Household furnishings and equipment	$	.00	☐	☐	☐	☐
Housekeeping and gardening supplies and services	$	.00	☐	☐	☐	☐

<< Back   Next >>

END OF GROUP

IF (Exp1_amt_a > 0 AND cardinal(Exp1_method_a) = 0) OR (Exp1_amt_b > 0 AND cardinal(Exp1_method_b) = 0) OR (Exp1_amt_c > 0 AND cardinal(Exp1_method_c) = 0) OR (Exp1_amt_d > 0 AND cardinal(Exp1_method_d) = 0) OR (Exp1_amt_e > 0 AND cardinal(Exp1_method_e) = 0) OR (Exp1_amt_f > 0 AND cardinal(Exp1_method_f) = 0) THEN

Checkbox_check (CHECK FOR IF R GIVES AMOUNT BUT DOES NOT GIVE A PAYMENT METHOD in section Module1)
You gave a non-zero amount for at least 1 of the categories on the previous table but did not select a payment method. Please go back and choose at least 1 payment method for each non-zero amount given.

END OF IF

Exp1_amount_array := array(1 →Exp1_amt_a, 2 →Exp1_amt_b, 3 →Exp1_amt_c, 4 →Exp1_amt_d, 5 →Exp1_amt_e, 6 →Exp1_amt_f)
Exp1_method_array := array(1 →Exp1_method_a, 2 →Exp1_method_b, 3 →Exp1_method_c, 4 →Exp1_method_d, 5 →Exp1_method_e, 6 →Exp1_method_f)

LOOP FROM 1 TO 6

Fill code of question FL_Exp1_a_intro1 executed
Fill code of question FL_Exp1_a_intro2 executed

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Fill code of question FL_Exp1_a_intro3 executed

IF cardinal(Exp1_method_array(cnt1)) > 1 AND Exp1_amount_array(cnt1) > 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp1_a_intro (EXP1_A INTRO TEXT in section Module1)
You said you paid $(ARRAY FOR AMOUNTS FROM EXP TABLE(cnt1)) for (mortgage spending (interest and principal)/rent/property taxes, homeowner association or condominium dues, homeowner's or renter's insurance/home maintenance/repairs/household furnishings/housekeeping and gardening supplies and services) with (^FL_Exp1_a_intro2(0) and ^FL_Exp1_a_intro2(1)/^FL_Exp1_a_intro2(0) and ^FL_Exp1_a_intro2(1) and ^FL_Exp1_a_intro2(2)/^FL_Exp1_a_intro2(0) and ^FL_Exp1_a_intro2(1) and ^FL_Exp1_a_intro2(2) and ^FL_Exp1_a_intro2(3)/).   Please provide your best estimate of how much you paid using each of these:

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 4

IF cnt11 IN Exp1_method_array(cnt1) THEN

IF cnt1 = 1 THEN

Exp1_a_a (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 2 THEN

Exp1_a_b (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 3 THEN

Exp1_a_c (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 4 THEN

Exp1_a_d (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 5 THEN

Exp1_a_e (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 6 THEN

Exp1_a_f (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

END OF IF

END OF IF

END OF LOOP

Exp1_total (total exp1 in section Module1)
Total (automatically calculated)
NUMBER (NO DECIMALS ALLOWED)

END OF SUBGROUP

Figure 2: *Example of Exp1 follow up*

UnderStandingAmericaStudy

Expenditure (6%)

You said you paid **$1000** for mortgage spending (interest and principal) with a credit card and a check. Please provide your best estimate of how much you paid using each of these:

Credit card	$ 500	.00
Check	$ 500	.00
Total (automatically calculated)	$ 1000	.00

<< Back   Next >>

IF cnt1 = 1 THEN

  IF Exp1_amount_array(cnt1) != array_sum(Exp1_a_a) THEN

    Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
    The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

  END OF IF

ELSEIF cnt1 = 2 THEN

  IF Exp1_amount_array(cnt1) != array_sum(Exp1_a_b) THEN

    Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
    The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

  END OF IF

ELSEIF cnt1 = 3 THEN

  IF Exp1_amount_array(cnt1) != array_sum(Exp1_a_c) THEN

    Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
    The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

  END OF IF

ELSEIF cnt1 = 4 THEN

  IF Exp1_amount_array(cnt1) != array_sum(Exp1_a_d) THEN

    Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
    The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

| END OF IF

ELSEIF cnt1 = 5 THEN

IF Exp1_amount_array(cnt1) != array_sum(Exp1_a_e) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 6 THEN

IF Exp1_amount_array(cnt1) != array_sum(Exp1_a_f) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

END OF IF

END OF IF

END OF LOOP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp2_intro (INTRO TO EXP2 TABLE in section Module1)
Please provide your best estimate of how much in total your household spent in (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN()) on the following categories and how you paid for it (i.e., credit card, debit card, check, cash). Please enter a 0 if you did not spend any money on a given category.

SUBGROUP OF QUESTIONS

Exp2_amt_a (ELECTRICITY SPENDING AMOUNT in section Module1)
Electricity
RANGE 0..9223372036854775807

Exp2_method_a (ELECTRICITY PAYMENT METHOD in section Module1)

1 Credit card
2 Debit card
3 Check
4 Cash

Exp2_amt_b (WATER SPENDING AMOUNT in section Module1)
Water
RANGE 0..9223372036854775807

Exp2_method_b (WATER PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp2_amt_c (GAS SPENDING AMOUNT in section Module1)
Gas
RANGE 0..9223372036854775807

Exp2_method_c (GAS PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp2_amt_d (PHONE SPENDING AMOUNT in section Module1)
Phone (land line and mobile services)
RANGE 0..9223372036854775807

Exp2_method_d (PHONE PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp2_amt_e (INTERNET SPENDING AMOUNT in section Module1)
Internet services
RANGE 0..9223372036854775807

Exp2_method_e (INTERNET SERVICES PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check

4 Cash

Exp2_amt_f (CABLE SPENDING AMOUNT in section Module1)
Cable or satellite services
RANGE 0..9223372036854775807

Exp2_method_f (CABLE PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

IF (Exp2_amt_a > 0 AND cardinal(Exp2_method_a) = 0) OR (Exp2_amt_b > 0 AND cardinal(Exp2_method_b) = 0) OR (Exp2_amt_c > 0 AND cardinal(Exp2_method_c) = 0) OR (Exp2_amt_d > 0 AND cardinal(Exp2_method_d) = 0) OR (Exp2_amt_e > 0 AND cardinal(Exp2_method_e) = 0) OR (Exp2_amt_f > 0 AND cardinal(Exp2_method_f) = 0) THEN

Checkbox_check (CHECK FOR IF R GIVES AMOUNT BUT DOES NOT GIVE A PAYMENT METHOD in section Module1)
You gave a non-zero amount for at least 1 of the categories on the previous table but did not select a payment method. Please go back and choose at least 1 payment method for each non-zero amount given.

END OF IF

Exp2_amount_array := array(1 →Exp2_amt_a, 2 →Exp2_amt_b, 3 →Exp2_amt_c, 4 →Exp2_amt_d, 5 →Exp2_amt_e, 6 →Exp2_amt_f)
Exp2_method_array := array(1 →Exp2_method_a, 2 →Exp2_method_b, 3 →Exp2_method_c, 4 →Exp2_method_d, 5 →Exp2_method_e, 6 →Exp2_method_f)

LOOP FROM 1 TO 6

Fill code of question FL_Exp2_a_intro1 executed
Fill code of question FL_Exp2_a_intro2 executed
Fill code of question FL_Exp2_a_intro3 executed

IF cardinal(Exp2_method_array(cnt1)) > 1 AND Exp2_amount_array(cnt1) > 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp2_a_intro (EXP2_A INTRO TEXT in section Module1)
You said you paid $(ARRAY FOR AMOUNTS FROM EXP TABLE(cnt1)) for (electricity/water/gas/phone (land line and mobile services)/internet services/cable or satellite

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services) with (ˆFL_Exp2_a_intro2(0) and ˆFL_Exp2_a_intro2(1)/ˆFL_Exp2_a_intro2(0) and ˆFL_Exp2_a_intro2(1) and ˆFL_Exp2_a_intro2(2)/ˆFL_Exp2_a_intro2(0) and ˆFL_Exp2_a_intro2(1) and ˆFL_Exp2_a_intro2(2) and ˆFL_Exp2_a_intro2(3)/). Please provide your best estimate of how much you paid using each of these:

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 4

IF cnt11 IN Exp2_method_array(cnt1) THEN

IF cnt1 = 1 THEN

Exp2_a_a (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 2 THEN

Exp2_a_b (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 3 THEN

Exp2_a_c (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 4 THEN

Exp2_a_d (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 5 THEN

Exp2_a_e (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 6 THEN

Exp2_a_f (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

END OF IF

END OF IF

END OF LOOP

Exp2_total (total exp2 in section Module1)
Total (automatically calculated)
NUMBER (NO DECIMALS ALLOWED)

END OF SUBGROUP

END OF GROUP

IF cnt1 = 1 THEN

IF Exp2_amount_array(cnt1) != array_sum(Exp2_a_a) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT
MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you
gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 2 THEN

IF Exp2_amount_array(cnt1) != array_sum(Exp2_a_b) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT
MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you
gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 3 THEN

IF Exp2_amount_array(cnt1) != array_sum(Exp2_a_c) THEN

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Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 4 THEN

IF Exp2_amount_array(cnt1) != array_sum(Exp2_a_d) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 5 THEN

IF Exp2_amount_array(cnt1) != array_sum(Exp2_a_e) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 6 THEN

IF Exp2_amount_array(cnt1) != array_sum(Exp2_a_f) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp3_intro (INTRO TO EXP3 TABLE in section Module1)
Please provide your best estimate of how much in total your household spent in (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN()) on the following categories and how you paid for it (i.e., credit card, debit card, check, cash). Please enter a 0 if you did not spend any money on a given category.

Where available, you can click on the blue link of a category to see the list of items that should be included in it.

SUBGROUP OF QUESTIONS

Exp3_amt_a (CAR/VEHICLE PAYMENT AMOUNT in section Module1)
Car/vehicle payments (interest and principal or lease payment)
RANGE 0..9223372036854775807

Exp3_method_a (CAR/VEHICLE PAYMENTS METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp3_amt_b (VEHICLE INSURANCE PAYMENT AMOUNT in section Module1)
Vehicle insurance
RANGE 0..9223372036854775807

Exp3_method_b (VEHICLE INSURANCE PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp3_amt_c (VEHICLE MAINTENANCE PAYMENT AMOUNT in section Module1)
(Vehicle maintenance/Parts, repairs, and servicing.)
RANGE 0..9223372036854775807

Exp3_method_c (VEHICLE MAINTENANCE PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check

4 Cash

Exp3_amt_d (FUEL PAYMENT AMOUNT in section Module1)
Fuel
RANGE 0..9223372036854775807

Exp3_method_d (FUEL PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

END OF SUBGROUP

END OF GROUP

IF (Exp3_amt_a > 0 AND cardinal(Exp3_method_a) = 0) OR (Exp3_amt_b > 0 AND cardinal(Exp3_method_b) = 0) OR (Exp3_amt_c > 0 AND cardinal(Exp3_method_c) = 0) OR (Exp3_amt_d > 0 AND cardinal(Exp3_method_d) = 0) THEN

Checkbox_check (CHECK FOR IF R GIVES AMOUNT BUT DOES NOT GIVE A PAYMENT METHOD in section Module1)
You gave a non-zero amount for at least 1 of the categories on the previous table but did not select a payment method. Please go back and choose at least 1 payment method for each non-zero amount given.

END OF IF

Exp3_amount_array := array(1 →Exp3_amt_a, 2 →Exp3_amt_b, 3 →Exp3_amt_c, 4 →Exp3_amt_d)
Exp3_method_array := array(1 →Exp3_method_a, 2 →Exp3_method_b, 3 →Exp3_method_c, 4 →Exp3_method_d)

LOOP FROM 1 TO 4

Fill code of question FL_Exp3_a_intro1 executed
Fill code of question FL_Exp3_a_intro2 executed
Fill code of question FL_Exp3_a_intro3 executed

IF cardinal(Exp3_method_array(cnt1)) > 1 AND Exp3_amount_array(cnt1) > 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp3_a_intro (EXP3_A INTRO TEXT in section Module1)
You said you paid $(ARRAY FOR AMOUNTS FROM EXP TABLE(cnt1)) for (car/vehicle payments/vehicle insurance/vehicle maintenance/fuel) with (^FL_Exp3_a_intro2(0) and ^FL_Exp3_a_intro2(1)/^FL_Exp3_a_intro2(0) and ^FL_Exp3_a_intro2(1) and ^FL_Exp3_a_intro2(2)/^FL_Exp3_a_intro2(0) and

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ˆFL_Exp3_a_intro2(1) and ˆFL_Exp3_a_intro2(2) and ˆFL_Exp3_a_intro2(3)/). Please provide your best estimate of how much you paid using each of these:

LOOP FROM 1 TO 4

IF cnt11 IN Exp3_method_array(cnt1) THEN

IF cnt1 = 1 THEN

Exp3_a_a (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 2 THEN

Exp3_a_b (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 3 THEN

Exp3_a_c (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 4 THEN

Exp3_a_d (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

END OF IF

END OF IF

END OF LOOP

Exp3_total (total exp3 in section Module1)
Total (automatically calculated)
NUMBER (NO DECIMALS ALLOWED)

END OF SUBGROUP

END OF GROUP

IF cnt1 = 1 THEN

IF Exp3_amount_array(cnt1) != array_sum(Exp3_a_a) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 2 THEN

IF Exp3_amount_array(cnt1) != array_sum(Exp3_a_b) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 3 THEN

IF Exp3_amount_array(cnt1) != array_sum(Exp3_a_c) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 4 THEN

IF Exp3_amount_array(cnt1) != array_sum(Exp3_a_d) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

Exp4_intro (INTRO TO EXP4 TABLE in section Module1)
Please provide your best estimate of how much in total your household spent in (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN()) on the following categories and how you paid for it (i.e., credit card, debit card, check, cash). Please enter a 0 if you did not spend any money on a given category.

Exp4_amt_a (FOOD/GROCERY PAYMENT AMOUNT in section Module1)
Food and beverages, including alcoholic, that you buy in grocery or other stores
RANGE 0..9223372036854775807

Exp4_method_a (FOOD/GROCERY PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp4_amt_b (DINING OUT PAYMENT AMOUNT in section Module1)
Dining and drinking out: items in restaurants, cafes, bars and diners, including take-out food
RANGE 0..9223372036854775807

Exp4_method_b (DINING OUT PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

IF (Exp4_amt_a $>$ 0 AND cardinal(Exp4_method_a) = 0) OR (Exp4_amt_b $>$ 0 AND cardinal(Exp4_method_b) = 0) THEN

Checkbox_check (CHECK FOR IF R GIVES AMOUNT BUT DOES NOT GIVE A PAYMENT METHOD in section Module1)
You gave a non-zero amount for at least 1 of the categories on the previous table but did not select a payment method. Please go back and choose at least 1 payment method for each non-zero amount given.

END OF IF

Exp4_amount_array := array(1 →Exp4_amt_a, 2 →Exp4_amt_b)
Exp4_method_array := array(1 →Exp4_method_a, 2 →Exp4_method_b)

LOOP FROM 1 TO 2

Fill code of question FL_Exp4_a_intro1 executed
Fill code of question FL_Exp4_a_intro2 executed
Fill code of question FL_Exp4_a_intro3 executed

IF cardinal(Exp4_method_array(cnt1)) > 1 AND Exp4_amount_array(cnt1) > 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp4_a_intro (EXP4_A INTRO TEXT in section Module1)
You said you paid $(ARRAY FOR AMOUNTS FROM EXP TABLE(cnt1)) for (food and beverages, including alcoholic, that you buy in grocery or other stores/dining and drinking out) with (ˆFL_Exp4_a_intro2(0) and ˆFL_Exp4_a_intro2(1)/ˆFL_Exp4_a_intro2(0) and ˆFL_Exp4_a_intro2(1) and ˆFL_Exp4_a_intro2(2)/ˆFL_Exp4_a_intro2(0) and ˆFL_Exp4_a_intro2(1) and ˆFL_Exp4_a_intro2(2) and ˆFL_Exp4_a_intro2(3)/). Please provide your best estimate of how much you paid using each of these:

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 4

IF cnt11 IN Exp4_method_array(cnt1) THEN

IF cnt1 = 1 THEN

Exp4_a_a (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 2 THEN

Exp4_a_b (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

END OF IF

END OF IF

END OF LOOP

Exp4_total (total exp4 in section Module1)
Total (automatically calculated)
NUMBER (NO DECIMALS ALLOWED)

END OF SUBGROUP

END OF GROUP

IF cnt1 = 1 THEN

IF Exp4_amount_array(cnt1) != array_sum(Exp4_a_a) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT
MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you
gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 2 THEN

IF Exp4_amount_array(cnt1) != array_sum(Exp4_a_b) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT
MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you
gave previously. Please go back and adjust your responses where necessary.

END OF IF

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp5_intro (INTRO TO EXP5 TABLE in section Module1)
Please provide your best estimate of how much in total your household spent in (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN()) on the following categories and how you paid for it (i.e., credit card, debit card, check, cash). Please enter a 0 if you did not spend any money on a given category.

Where available, you can click on the blue link of a category to see the list of items that should be included in it.

SUBGROUP OF QUESTIONS

Exp5_amt_a (CLOTHING PAYMENT AMOUNT in section Module1)
(Clothing and apparel/Footware, outerware, and products such as watches or jewelry.)
RANGE 0..9223372036854775807

Exp5_method_a (CLOTHING PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp5_amt_b (PERSONAL CARE PAYMENT AMOUNT in section Module1)
(Personal care products and services/Hair care, shaving and skin products, amount spent at hair dresser, manicure, etc.)
RANGE 0..9223372036854775807

Exp5_method_b (PERSONAL CARE PRODUCTS PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp5_amt_c (HEALTH CARE PAYMENT AMOUNT in section Module1)
(Health care and insurance (out-of-pocket cost and premium only)/Health care includes prescription and nonprescription medications, medical supplies, hospital care, doctor services, lab tests, eye, dental, and nursing home care. Please report out-of-pocket cost only, not what is covered by the insurance. Health insurance premium includes Medicare supplemental insurance. Please report only the amount you pay, not what your employer (if any) pays.)

RANGE 0..9223372036854775807

Exp5_method_c (HEALTH CARE PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp5_amt_d (CHILD-RELATED EXPENSES PAYMENT AMOUNT in section Module1)
(Child-related expenses and cost of care for elderly/Day care, baby sitting, after-school activities, toys, gear, equipment etc. Elderly sitting and care.)
RANGE 0..9223372036854775807

Exp5_method_d (CHILD-RELATED EXPENSES PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp5_amt_e (EDUCATION PAYMENT AMOUNT in section Module1)
(Education/Tuition, room and board, books and supplies.)
RANGE 0..9223372036854775807

Exp5_method_e (EDUCATION PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp5_amt_f (CHILD SUPPORT PAYMENT AMOUNT in section Module1)
Alimony and child support payments
RANGE 0..9223372036854775807

Exp5_method_f (CHILD SUPPORT PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp5_amt_g (DONATIONS AMOUNT in section Module1)
(Donations and gifts/Contributions to religious, educational, charitable, or political organizations. Gifts to family and friends outside your household.)
RANGE 0..9223372036854775807

Exp5_method_g (DONATIONS AND GIFTS PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp5_amt_h (PET-RELATED EXPENSES AMOUNT in section Module1)
Pet-related expenses
RANGE 0..9223372036854775807

Exp5_method_h (PET-RELATED EXPENSES PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

END OF SUBGROUP

END OF GROUP

IF (Exp5_amt_a > 0 AND cardinal(Exp5_method_a) = 0) OR (Exp5_amt_b > 0 AND cardinal(Exp5_method_b) = 0) OR (Exp5_amt_c > 0 AND cardinal(Exp5_method_c) = 0) OR (Exp5_amt_d > 0 AND cardinal(Exp5_method_d) = 0) OR (Exp5_amt_e > 0 AND cardinal(Exp5_method_e) = 0) OR (Exp5_amt_f > 0 AND cardinal(Exp5_method_f) = 0) OR (Exp5_amt_g > 0 AND cardinal(Exp5_method_g) = 0) OR (Exp5_amt_h > 0 AND cardinal(Exp5_method_h) = 0)THEN

Checkbox_check (CHECK FOR IF R GIVES AMOUNT BUT DOES NOT GIVE A PAYMENT METHOD in section Module1)
You gave a non-zero amount for at least 1 of the categories on the previous table but did not select a payment method. Please go back and choose at least 1 payment method for each non-zero amount given.
END OF IF

Exp5_amount_array := array(1 →Exp5_amt_a, 2 →Exp5_amt_b, 3 →Exp5_amt_c, 4 →Exp5_amt_d, 5 →Exp5_amt_e, 6 →Exp5_amt_f, 7 →Exp5_amt_g, 8 →Exp5_amt_h)
Exp5_method_array := array(1 →Exp5_method_a, 2 →Exp5_method_b, 3 →Exp5_method_c, 4 →Exp5_method_d, 5 →Exp5_method_e, 6 →Exp5_method_f, 7 →Exp5_method_g, 8 →Exp5_method_h)

LOOP FROM 1 TO 8

Fill code of question FL_Exp5_a_intro1 executed
Fill code of question FL_Exp5_a_intro2 executed

Fill code of question FL_Exp5_a_intro3 executed

IF cardinal(Exp5_method_array(cnt1)) > 1 AND Exp5_amount_array(cnt1) > 0 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp5_a_intro (EXP5_A INTRO TEXT in section Module1)
You said you paid $(ARRAY FOR AMOUNTS FROM EXP TABLE(cnt1)) for (clothing and apparel/personal care products and services/health care and health insurance/child-related expenses and cost of care for elderly/education/alimony and child support payments/donations and gifts/pet-related expenses) with (^FL_Exp5_a_intro2(0) and ^FL_Exp5_a_intro2(1)/^FL_Exp5_a_intro2(0) and ^FL_Exp5_a_intro2(1) and ^FL_Exp5_a_intro2(2)/^FL_Exp5_a_intro2(0) and ^FL_Exp5_a_intro2(1) and ^FL_Exp5_a_intro2(2) and ^FL_Exp5_a_intro2(3)/). Please provide your best estimate of how much you paid using each of these:

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 4

IF cnt11 IN Exp5_method_array(cnt1) THEN

IF cnt1 = 1 THEN

Exp5_a_a (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 2 THEN

Exp5_a_b (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 3 THEN

Exp5_a_c (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 4 THEN

Exp5_a_d (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 5 THEN

Exp5_a_e (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 6 THEN

Exp5_a_f (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 7 THEN

Exp5_a_g (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 8 THEN

Exp5_a_h (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

END OF IF

END OF IF

END OF LOOP

Exp5_total (total exp5 in section Module1)
Total (automatically calculated)
NUMBER (NO DECIMALS ALLOWED)

END OF SUBGROUP

END OF GROUP

IF cnt1 = 1 THEN

IF Exp5_amount_array(cnt1) != array_sum(Exp5_a_a) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT
MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you

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gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 2 THEN

IF Exp5_amount_array(cnt1) != array_sum(Exp5_a_b) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 3 THEN

IF Exp5_amount_array(cnt1) != array_sum(Exp5_a_c) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 4 THEN

IF Exp5_amount_array(cnt1) != array_sum(Exp5_a_d) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 5 THEN

IF Exp5_amount_array(cnt1) != array_sum(Exp5_a_e) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you

gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 6 THEN

IF Exp5_amount_array(cnt1) != array_sum(Exp5_a_f) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 7 THEN

IF Exp5_amount_array(cnt1) != array_sum(Exp5_a_g) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

ELSEIF cnt1 = 8 THEN

IF Exp5_amount_array(cnt1) != array_sum(Exp5_a_h) THEN

Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

END OF IF

END OF IF

END OF IF

END OF LOOP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp6_intro (INTRO TO EXP6 TABLE in section Module1)
Please provide your best estimate of how much in total your household spent in (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN()) on the following categories and how you paid for it (i.e., credit card, debit card, check, cash). Please enter a 0 if you did not spend any money on a given category.

Where available, you can click on the blue link of a category to see the list of items that should be included in it.

SUBGROUP OF QUESTIONS

Exp6_amt_a (HOBBY AMOUNT in section Module1)
(Hobbies, exercise and leisure equipment/ Photography, reading material, music, video games, camping, fishing, etc. Gym membership, sport gear, bicycle, skis, etc.)
RANGE 0..9223372036854775807

Exp6_method_a (HOBBIES PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp6_amt_b (TICKETS TO ENTERTAINMENT AMOUNT in section Module1)
Tickets to movies, sporting events, performing arts, etc.
RANGE 0..9223372036854775807

Exp6_method_b (TICKETS TO ENTERTAINMENT PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp6_amt_c (VACATION COSTS AMOUNT in section Module1)
Trips and vacations, including transportation, accomodations, and recreational expenses on trips
RANGE 0..9223372036854775807

Exp6_method_c (VACATION PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

Exp6_amt_d (OTHER TRANSPORTATION EXPENSES AMOUNT in section Mod-

ule1)
(Other transportation expenses/ Parking, tolls, public transport, taxi and similar. Please exclude spending on trips and vacations.)
RANGE 0..9223372036854775807

Exp6_method_d (OTHER TRANSPORTATION PAYMENT METHOD in section Module1)
1 Credit card
2 Debit card
3 Check
4 Cash

IF (Exp6_amt_a > 0 AND cardinal(Exp6_method_a) = 0) OR (Exp6_amt_b > 0 AND cardinal(Exp6_method_b) = 0) OR (Exp6_amt_c > 0 AND cardinal(Exp6_method_c) = 0) OR (Exp6_amt_d > 0 AND cardinal(Exp6_method_d) = 0) THEN

Checkbox_check (CHECK FOR IF R GIVES AMOUNT BUT DOES NOT GIVE A PAYMENT METHOD in section Module1)
You gave a non-zero amount for at least 1 of the categories on the previous table but did not select a payment method. Please go back and choose at least 1 payment method for each non-zero amount given.

END OF IF

Exp6_amount_array := array(1 →Exp6_amt_a, 2 →Exp6_amt_b, 3 →Exp6_amt_c, 4 →Exp6_amt_d)
Exp6_method_array := array(1 →Exp6_method_a, 2 →Exp6_method_b, 3 →Exp6_method_c, 4 →Exp6_method_d)

LOOP FROM 1 TO 4

Fill code of question FL_Exp6_a_intro1 executed
Fill code of question FL_Exp6_a_intro2 executed
Fill code of question FL_Exp6_a_intro3 executed

IF cardinal(Exp6_method_array(cnt1)) > 1 AND Exp6_amount_array(cnt1) > 0 THEN

Exp6_a_intro (EXP6_A INTRO TEXT in section Module1)
You said you paid $(ARRAY FOR AMOUNTS FROM EXP TABLE(cnt1)) for (hobbies, exercise and leisure equipment/tickets to movies, sporting events, performing arts, etc./trips and vacations/other transportation expenses) with (ˆFL_Exp6_a_intro2(0) and ˆFL_Exp6_a_intro2(1)/ˆFL_Exp6_a_intro2(0) and ˆFL_Exp6_a_intro2(1) and

ˆFL_Exp6_a_intro2(2)/ˆFL_Exp6_a_intro2(0)   and   ˆFL_Exp6_a_intro2(1)   and ˆFL_Exp6_a_intro2(2) and ˆFL_Exp6_a_intro2(3)/).   Please provide your best estimate of how much you paid using each of these:

LOOP FROM 1 TO 4

IF cnt11 IN Exp6_method_array(cnt1) THEN

IF cnt1 = 1 THEN

Exp6_a_a (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 2 THEN

Exp6_a_b (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 3 THEN

Exp6_a_c (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

ELSEIF cnt1 = 4 THEN

Exp6_a_d (MULTIPLE PAYMENT METHOD AMOUNTS in section Module1)
(Credit card/Debit card/Check/Cash/Automatic Payment)
RANGE 1..9223372036854775807

END OF IF

END OF IF

END OF LOOP

Exp6_total (total exp6 in section Module1)
Total (automatically calculated)
NUMBER (NO DECIMALS ALLOWED)

END OF GROUP

IF cnt1 = 1 THEN

  IF Exp6_amount_array(cnt1) != array_sum(Exp6_a_a) THEN

    Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
    The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

  END OF IF

ELSEIF cnt1 = 2 THEN

  IF Exp6_amount_array(cnt1) != array_sum(Exp6_a_b) THEN

    Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
    The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

  END OF IF

ELSEIF cnt1 = 3 THEN

  IF Exp6_amount_array(cnt1) != array_sum(Exp6_a_c) THEN

    Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
    The sum of the payment method amounts you entered does not equal the total you gave previously. Please go back and adjust your responses where necessary.

  END OF IF

ELSEIF cnt1 = 4 THEN

  IF Exp6_amount_array(cnt1) != array_sum(Exp6_a_d) THEN

    Amount_check (ERROR MESSAGE WHEN TOTAL FROM EXPx DOES NOT MATCH SUM FROM EXPx_A in section Module1)
    The sum of the payment method amounts you entered does not equal the total you

| gave previously. Please go back and adjust your responses where necessary.

Exp7 (BIG-TICKET ITEMS in section Module1)
Did your household, that is, you or anyone living with you, purchase or lease any of the following items in (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN())? (check all that apply)
1 Car or other vehicle
2 Refrigerator
3 Stove and/or oven
4 Washing machine and/or dryer
5 Dishwasher
6 Television
7 Computer or Tablet
8 None of the above

Fill code of question FL_Exp7_a executed

Exp7_a (BUY OR LEASE in section Module1)
Did you buy or lease the (car or other vehicle/refrigerator/stove and/or oven/washing machine and/or dryer/dishwasher/television/computer or tablet)?
1 Buy
2 Lease

Exp7_b1 (TOTAL PURCHASE PRICE in section Module1)
What was the total purchase price of the (car or other vehicle/refrigerator/stove and/or oven/washing machine and/or dryer/dishwasher/television/computer or tablet)?
RANGE 1..9223372036854775807

Exp7_b2 (PAY IN FULL OR DOWN PAYMENT in section Module1)
Did you pay in full, or only a down payment?
1 Paid in full

2 Only a down payment
3 Did not put anything down; financed it completely

IF Exp7_b2(cnt1) = 2 THEN

Exp7_b3 (DOWN PAYMENT AMOUNT in section Module1)
How much was the down payment?
RANGE 1..9223372036854775807

IF Exp7_b3(cnt1) = RESPONSE AND Exp7_b1(cnt1) = RESPONSE AND Exp7_b3(cnt1) $\geq$ Exp7_b1(cnt1) THEN

Downpayment_check (DOWNPAYMENT VS TOTAL PURCHASE PRICE ERROR MESSAGE in section Module1)
You gave a downpayment amount that is greater than or equal to the total purchase price. Please go back and review your responses for this item.

END OF IF

END OF IF

ELSEIF Exp7_a(cnt1) = 2 THEN

Exp7_c (LEASE FIRST PAYMENT AMOUNT in section Module1)
How much was your first payment? (please include any security deposit or other upfront costs)
RANGE 1..9223372036854775807

END OF IF

Exp7_d (HOW PAID in section Module1)
How did you pay? (check all that apply)
1 Credit card
2 Debit card
3 Check
4 Cash

END OF IF

END OF LOOP

Exp8 (SAVE ANY MONEY in section Module1)
After meeting regular bills and paying expenses, did your household save any money in (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN())?
1 Yes

60

2 No

IF Exp8 = 1 THEN
  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  Exp8_a_intro (INTRO TO EXP8_A TABLE in section Module1)
  In what form did you save this money? Below is a list of possible ways of saving.
  Please give us your best estimate of how much money you put in each of the categories.

  SUBGROUP OF QUESTIONS

  Exp8_a_1 (CASH SAVED in section Module1)
  Cash
  RANGE 0..9223372036854775807

  Exp8_a_2 (CHECKING/SAVINGS ADDED in section Module1)
  Checking/savings account
  RANGE 0..9223372036854775807

  Exp8_a_3 (STOCKS ADDED in section Module1)
  Stocks, mutual funds, investment trusts
  RANGE 0..9223372036854775807

  Exp8_a_4 (CD ADDED in section Module1)
  CD, government savings bonds, T-bills
  RANGE 0..9223372036854775807

  Exp8_a_5 (BONDS ADDED in section Module1)
  Bonds, bond funds
  RANGE 0..9223372036854775807

  Exp8_a_6 (RETIREMENT PLAN ADDED in section Module1)
  Retirement plan (e.g., 401(k), 403(b), IRA)
  RANGE 0..9223372036854775807

  Exp8_a_7 (OTHER ADDED in section Module1)
  Other
  RANGE 0..9223372036854775807

  END OF SUBGROUP

  END OF GROUP

IF Exp8_a_1 = RESPONSE AND Exp8_a_1 = 0 AND Exp8_a_2 = RESPONSE AND
Exp8_a_2 = 0 AND Exp8_a_3 = RESPONSE AND Exp8_a_3 = 0 AND Exp8_a_4 =

Exp8_check (ERROR MESSAGE IF ALL ENTERED AMOUNTS ARE ZERO FOR EXP8 in section Module1)
You entered zero for each way of saving. Please go back and enter an amount greater than zero for at least 1 way of saving.

END OF IF
END OF IF

Exp9 (USED EXISTING SAVINGS in section Module1)
In (LAST CALENDAR MONTH- -WHEN SURVEY BEGAN()), did your household tap into any existing savings to meet regular bills and pay expenses?
1 Yes
2 No

IF Exp9 = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp9_a_intro (INTRO TO EXP9 TABLE in section Module1)
Please indicate how much money you took from each of the following categories to cover expenses.

SUBGROUP OF QUESTIONS

Exp9_a_1 (CASH ADDED in section Module1)
Cash
RANGE 0..9223372036854775807

Exp9_a_2 (CHECKING/SAVINGS USED in section Module1)
Checking/savings account
RANGE 0..9223372036854775807

Exp9_a_3 (STOCKS USED in section Module1)
Stocks, mutual funds, investment trusts
RANGE 0..9223372036854775807

Exp9_a_4 (CD USED in section Module1)
CD, government savings bonds, T-bills
RANGE 0..9223372036854775807

Exp9_a_5 (BONDS USED in section Module1)
Bonds, bond funds
RANGE 0..9223372036854775807

Exp9_a_6 (RETIREMENT PLAN USED in section Module1)
Retirement plan (e.g., 401(k), 403(b), IRA)
RANGE 0..9223372036854775807

Exp9_a_7 (OTHER INVESTMENTS USED in section Module1)
Other investments
RANGE 0..9223372036854775807

END OF SUBGROUP

END OF GROUP

IF Exp9_a_1 = RESPONSE AND Exp9_a_1 = 0 AND Exp9_a_2 = RESPONSE AND Exp9_a_2 = 0 AND Exp9_a_3 = RESPONSE AND Exp9_a_3 = 0 AND Exp9_a_4 = RESPONSE AND Exp9_a_4 = 0 AND Exp9_a_5 = RESPONSE AND Exp9_a_5 = 0 AND Exp9_a_6 = RESPONSE AND Exp9_a_6 = 0 AND Exp9_a_7 = RESPONSE AND Exp9_a_7 = 0 THEN

Exp9_check (ERROR MESSAGE IF ALL ENTERED AMOUNTS ARE ZERO FOR EXP9 in section Module1)
You entered zero for each category. Please go back and enter an amount greater than zero for at least 1 category.

END OF IF
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Exp10 (MORTGAGE AMOUNT in section Module1)
How much money in total do you owe on your home? Please include any mortgages and any other loans that you have taken out against the value of your home. Please enter 0 if you do not owe any money on your home.
1 Not a homeowner
2 Amount owned on home

Exp10_amount (MORTGAGE AMOUNT in section Module1)
RANGE 0..9223372036854775807

END OF GROUP

IF Exp10 = 1 OR Exp10_amount = 0 THEN

Exp11_a (HAVE LOANS in section Module1)
Do you have loans? Please consider any car loan, student loan, payday loan, personal loan, etc.
1 Yes

2 No

IF Exp11_a = 1 THEN

Fill code of question FL_Exp11 executed

Exp11_c (NUMBER OF OTHER LOANS in section Module1)
How many(other/) loans do you have?
RANGE 1..9223372036854775807

Exp11_d (AMOUNT OF OTHER LOANS in section Module1)
What is the total amount of these(other/) loans?
RANGE 1..9223372036854775807
END OF IF
ELSEIF Exp10_amount > 0 THEN
Exp11_b (HAVE OTHER LOANS in section Module1)
Excluding any loan against the value of your home (e.g. mortgage, home equity loan,
etc.), do you have any other loans? Please consider any car loan, student loan, payday
loan, personal loan, etc.
1 Yes
2 No

IF Exp11_b = 1 THEN

Fill code of question FL_Exp11 executed

Exp11_c (NUMBER OF OTHER LOANS in section Module1)
How many(other/) loans do you have?
RANGE 1..9223372036854775807

Exp11_d (AMOUNT OF OTHER LOANS in section Module1)
What is the total amount of these(other/) loans?
RANGE 1..9223372036854775807
END OF IF
END OF IF

End of section **Module1**

Start of section **Module4**

/* Below the respondent is asked about their type of employment. The order of display
of the answer options is randomized and captured by the ShuffleOrderFSE0 variables.
For example, if ShuffleOrderFSE0_1_ is equal to 3, then the first option shown is "Travel
Agency". */

IF sizeof(ShuffleOrderFSE0) = 0 THEN

```
ShuffleOrderFSE0 := shufflearray(array(1,2,3,4,5,6,7,8,9))
ShuffleOrderFSE0(10) := 10
```
END OF IF

FSE0 (Industry Sensitivity in section Module4)
Are you currently employed in any of the following industries? (check all that apply)
1 Advertising/Public Relations/Media Industry
2 Banking/Financial Services/Credit Card
3 Travel Agency
4 Marketing Consulting or Market Research
5 Hospitality
6 Agriculture
7 Manufacturing
8 Healthcare
9 Insurance
10 None of the above

FSE1 (INVOLVED IN HOUSEHOLD DECISIONS in section Module4)
On a scale from 1 to 10, where 1 is "not involved at all" and 10 is "completely in charge", how much are you involved in your household financial decision-making?

1 1 Not involved at all
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Completely in charge

FSE2 (CURRENT LEVEL OF FINANCIAL STRESS in section Module4)
On a scale from 1 to 10, where 1 is "no stress at all" and 10 is "overwhelming stress", what do you feel is your current level of financial stress?

1 1 No stress at all
2 2
3 3
4 4 Low stress
5 5
6 6
7 7 High stress
8 8
9 9

10 10 Overwhelming stress

FSE3 (DIFFICULTY MEETING MONTHLY BILLS in section Module4)
On a scale from 1 to 10, where 1 is "not at all difficult" and 10 is "extremely difficult", how difficult is it for your household to meet monthly bills and expenses?

1 1 Not at all difficult
2 2
3 3
4 4 Somewhat difficult
5 5
6 6
7 7 Difficult
8 8
9 9
10 10 Extremely difficult

FSE4 (FINANCIAL EMERGENCY CONFIDENCE in section Module4)
On a scale from 1 to 10, where 1 is "high confidence" and 10 is "no confidence", how confident are you that you could find the money to pay for a financial emergency that would cost about $1,000?

1 1 High confidence
2 2
3 3
4 4 Some confidence
5 5
6 6
7 7 Little confidence
8 8
9 9
10 10 No confidence

FSE5 (CURRENT LEVEL OF FINANCIAL STRESS in section Module4)
On a scale from 1 to 10, where 1 is "never" and 10 is "all the time", how often does it happen that you want to go out to eat, go to a movie, or do something else and you don't go because you can't afford to?

1 1 Never
2 2
3 3
4 4 Rarely
5 5
6 6
7 7 Sometimes

8 8
9 9
10 10 All the time

/* Below the respondent is asked their level of agreement with two statements. The order of the statements is captured by variables starting with FSE6_Shuffle. Its values correspond as follows:

- ○ 1: FSE6_a

- ○ 2: FSE6_b

For example, if FSE6_shuffle_1_ is equal to 2, then the first statement asked about is FSE6_b. */

IF sizeof(FSE6_Shuffle) = 0 THEN
FSE6_Shuffle := shufflearray(array(1,2))
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

FSE6_intro (FSE5 QUESTIONS INTRO in section Module4)
How would you describe yourself? Please indicate to which extent you agree or disagree with the following statements.

LOOP FROM 1 TO 2

IF FSE6_Shuffle(cnt4) = 1 THEN

FSE6_a (SAVE SOMETIMES in section Module4)
I save sometimes when I have a goal
1 Strongly disagree
2 Disagree
3 Neutral
4 Agree
5 Strongly agree

END OF IF

IF FSE6_Shuffle(cnt4) = 2 THEN

FSE6_b (SPEND WHEN SHOULDN'T in section Module4)
I sometimes spend when I shouldn't
1 Strongly disagree
2 Disagree
3 Neutral

4 Agree
5 Strongly agree

END OF IF

END OF LOOP

END OF GROUP

/* Below the respondent is asked their level of agreement with six statements. The order of the statements is captured by variables starting with FSE7_Shuffle. Its values correspond as follows:

- 1: FSE7_a

- 2: FSE7_b

- 3: FSE7_c

- 4: FSE7_d

- 5: FSE7_e

- 6: FSE7_f

For example, if FSE7_shuffle_1_ is equal to 2, then the first statement asked about is FSE7_b. */

IF sizeof(FSE7_Shuffle) = 0 THEN
 FSE7_Shuffle := shufflearray(array(1,2,3,4,5,6))
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

FSE7_intro (INTRO TO FSE7 QUESTIONS in section Module4)
Please indicate to which extent you agree or disagree with the following statements.

LOOP FROM 1 TO 6

IF FSE7_Shuffle(cnt4) = 1 THEN

FSE7_a (STICK TO A BUDGET in section Module4)
My household usually sticks to a budget
1 Strongly disagree
2 Disagree
3 Neutral
4 Agree

5 Strongly agree

FSE7_b (OPTIMISTIC ABOUT FINANCIAL FUTURE in section Module4)
I am optimistic about my household's financial future
1 Strongly disagree
2 Disagree
3 Neutral
4 Agree
5 Strongly agree

FSE7_c (LOOKING TO OPEN NEW CREDIT CARD in section Module4)
I am currently looking to open a new credit card account
1 Strongly disagree
2 Disagree
3 Neutral
4 Agree
5 Strongly agree

FSE7_d (DEBIT VS CREDIT CARD in section Module4)
I am more likely to charge purchases on my debit card than my credit card this year compared to last year
1 Strongly disagree
2 Disagree
3 Neutral
4 Agree
5 Strongly agree

FSE7_e (CREDIT REPORT AFFECTS CREDIT PRICE in section Module4)
I think that information contained in my credit bureau reports directly affects my ability to get credit at a good price
1 Strongly disagree
2 Disagree
3 Neutral
4 Agree
5 Strongly agree

END OF IF

IF FSE7_Shuffle(cnt4) = 6 THEN

FSE7_f (HOUSEHOLD DOING WELL FINANCIALLY in section Module4)
My household is doing well financially
1 Strongly disagree
2 Disagree
3 Neutral
4 Agree
5 Strongly agree

END OF IF

END OF LOOP

END OF GROUP

/* Below the respondent is asked three questions. The order of the questions is captured by variables starting with FSE8_Shuffle. Its values correspond as follows:

- ○ 1: FSE8_a

- ○ 2: FSE8_b

- ○ 3: FSE8_c

For example, if FSE8_shuffle_1_ is equal to 2, then the first statement asked about is FSE8_b. */

IF sizeof(FSE8_Shuffle) = 0 THEN
  FSE8_Shuffle := shufflearray(array(1,2,3))
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

FSE8_intro (INTRO TO FSE8 QUESTIONS in section Module4)
Overall, how satisfied or dissatisfied are you with each of the below?

LOOP FROM 1 TO 3

IF FSE8_Shuffle(cnt4) = 1 THEN

FSE8_a (TOTAL INCOME SATISFACTION in section Module4)
The total income of your household
1 Very dissatisfied
2 Somewhat dissatisfied
3 Neutral
4 Somewhat satisfied
5 Very satisfied

END OF IF

IF FSE8_Shuffle(cnt4) = 2 THEN

FSE8_b (MONEY FOR NECESSITIES SATISFACTION in section Module4)
Money for family necessities
1 Very dissatisfied
2 Somewhat dissatisfied
3 Neutral
4 Somewhat satisfied
5 Very satisfied

END OF IF

IF FSE8_Shuffle(cnt4) = 3 THEN

FSE8_c (SAVINGS LEVEL SATISFACTION in section Module4)
The level of savings you currently have
1 Very dissatisfied
2 Somewhat dissatisfied
3 Neutral
4 Somewhat satisfied
5 Very satisfied

END OF IF

END OF LOOP

FSE9 (CONCERNED ABOUT AMOUNT OF CREDIT USED in section Module4)
How do you feel about the amount of credit you are using, including mortgages and home equity loans?

1 Extremely concerned
2 Very concerned
3 Somewhat concerned
4 Slightly concerned
5 Not at all concerned

End of section **Module4**

/* Below the respondent is asked whether they would be interested in participating in an additional 6 month study depending on the value of the **treatment** variable (as set in the beginning of the survey). If yes, they receive instructions by email to sign up for a Credit Scorecard service web site at which they can obtain their credit score report. They will then be asked to provide such reports as well as answer some questions each month for 6 months after completion of this survey. */

IF treatment = 1 THEN
consent (CONSENT FOR ADDITIONAL SURVEY in section Closing)
We are inviting you to participate in a study to get your perspective on receiving credit score information. If you agree to participate, you will be directed to the Credit Scorecard service website, where, after providing some personal details, you will have access to your credit score and information about it. During six months, we will ask you every month to check your credit score, and we will ask a few brief questions about your finances and your financial health. Participation in this study will give you free credit score information for six months. On top of that, you will be paid $3 for answering each of these surveys. As always, you can decide not to answer any of the questions or surveys.Please note that the Credit Scorecard service website is provided by Discover as a third party. There's no cost and participating will not affect your credit score. You don't have to be a customer of Discover to use this service, and Discover will never sell your information. You will receive a monthly email reminder from Discover when a new credit score is available. You can opt out of receiving such email reminders at any time if you wish.

Are you interested in participating in this additional study?
1 Yes
2 No

IF consent = YES THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

firstname (FIRST NAME FOR AUTO EMAIL in section Closing)
Please enter your first name:
STRING

enter_email (RESP EMAIL TO RECEIVE ADDITIONAL SURVEY INSTRUC-
TIONS in section Closing)
Please enter your email address to receive instructions on how to participate in the
additional study:
STRING

confirm_email (CONFIRM ADDITIONAL STUDY INSTRUCTIONS EMAIL in
section Closing)
Confirm email address:
STRING

END OF GROUP

tempV := send_emailUAS48(firstname, enter_email)
END OF IF

Fill code of question FLconsent_resp executed

consent_resp (CONSENT QUESTION RESPONSE SCREEN in section Closing)
(Thank you! We will send you instructions on how to get started soon./Thank you. Your
response has been received.)

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)
Could you tell us how interesting or uninteresting you found the questions in this
interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting

CS_003 (comments in section Closing)
Do you have any other comments on the interview? Please type these in the box
below.(If you have no comments, please click next to complete this survey.)
STRING

End of section **Closing**
ELSE

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Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting

CS_003 (comments in section Closing)
Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)
STRING

End of section **Closing**

END OF IF

/* Please note that although question CS_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. */