

# UnderStandingAmericaStudy

UAS 56: MONTH 1 FOLLOW UP TO THE UAS48 SURVEY ON EXPENDITURES,  
OVERALL FINANCIAL SITUATION, CREDIT CARD USAGE, AND KNOWLEDGE OF  
FINANCIAL PRODUCTS



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Fielded August 12, 2016 - March 28, 2017

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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS 56: Month 1 follow up to the UAS48 Expenditures, overall financial situation, credit card usage, and knowledge of financial products" asks respondents about their expenditures, credit card usage, and credit status. A subset of respondents is also invited to provide a copy of their credit score report which is made available to them through Discover's new product, [creditscorecard.com](https://creditscorecard.com). This survey is no longer in the field. Respondents were paid \$3 to complete the survey.

*Note: This survey is related to UAS 48, and UAS 56-60*

## 1.1 Topics

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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

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This survey did not include any experiments. A complete survey experiment categorization for the UAS can be found [here](#).

## 1.3 Citation

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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](mailto:tgutsche@usc.edu).

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

All active respondents who completed UAS48.

As such, this survey was made available to 3810 UAS participants. Of those 3810 participants, 3536 completed the survey and are counted as respondents. Of those who are not counted as respondents, 49 started the survey without completing and 225 did not start the survey. The overall response rate was 92.81%.

Note: We are unable to provide sample weights for a small number of UAS members (see the Sample 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.%.

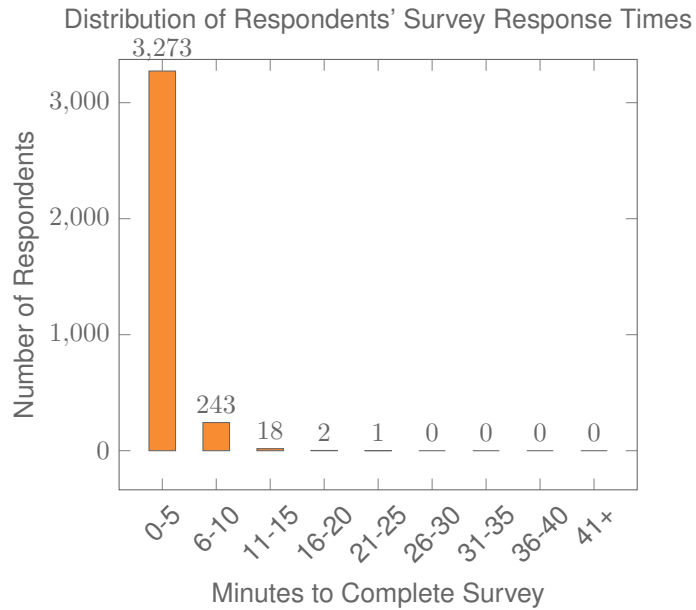
The detailed survey response rate is as follows:

UAS56 - Response Overview	
Size of selected sample	3810
Completed the survey	3536
Started but did not complete the survey	49
Did not start the survey	225
Response rate	92.81%

### 2.2 Timings

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The survey took respondents an average of 3 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



### 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.

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### 3 STANDARD VARIABLES

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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.

- **sampletype**: 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 'sampletype' takes on three values reflecting three distinct recruitment categories (in future data sets the number of categories may increase due to the incorporation of new recruitment categories):
  1. Nationally Representative Sample
  2. Native Americans: recruited through ABS, where the probability of drawing a zip-code is a function of the percentage of Native Americans in the zip-code. Primary respondents in these zip-codes who are not Native Americans are not invited to join the UAS.
  3. LA County: recruited through ABS drawing from zip-codes in Los Angeles County.
- **batch**: indicates the batch from which the respondent was recruited. There are currently the following values this variable takes (in future data sets the number of categories may increase due to the usage of new recruitment samples):
  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

- **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.



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## 4 BACKGROUND DEMOGRAPHICS

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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.
- **hisplativo**: 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 hisplativo, 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.
- **If\_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, If\_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.
- **hhmembervnumber**: 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 'hhmembervnumber' 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.

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## 5 MISSING DATA CONVENTIONS

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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 in the survey due to a survey 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 can be found in the UAS Data Guide available on the UAS Data Pages web site.

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## 6 ROUTING SYNTAX

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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.

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## 7 SURVEY WITH ROUTING

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**intro1** (intro in section Base)

A few weeks ago you answered a survey about expenditures and how you paid for them. We would like to follow up with a very brief questionnaire (just a couple of minutes) about credit card use and saving. We plan to do this every month for five months in total. Each time we will pay you \$3 for answering the survey.

As always, 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**

Start of section **Monthly**

month := 1

**q001** (save any money in section Monthly)

After meeting regular bills and paying expenses, did your household save any money in the last calendar month?

1 Yes

2 No

**IF q001 = YES THEN**

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**q001\_a\_intro** (Section Monthly)

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. Please enter a 0 if you did not put any money in a given category.

**SUBGROUP OF QUESTIONS**

**q001\_a\_a** (Cash saved in section Monthly)

Cash

RANGE 0..9223372036854775807

**q001\_a\_b** (Checking/savings account saved in section Monthly)

Checking/savings account

RANGE 0..9223372036854775807

**q001\_a\_c** (Stocks, mutual funds, investment trusts saved in section Monthly)

Stocks, mutual funds, investment trusts

RANGE 0..9223372036854775807

**q001\_a\_d** (CD, government savings bonds, T-bills saved in section Monthly)

CD, government savings bonds, T-bills

RANGE 0..9223372036854775807

**q001\_a\_e** (Bonds, bond funds saved in section Monthly)

Bonds, bond funds

RANGE 0..9223372036854775807

**q001\_a\_f** (Retirement plan (e.g., 401(k), 403(b), IRA) saved in section Monthly)

Retirement plan (e.g., 401(k), 403(b), IRA)

RANGE 0..9223372036854775807

**q001\_a\_g** (Other saved in section Monthly)

Other

RANGE 0..9223372036854775807

**END OF SUBGROUP**

**END OF GROUP**

**IF** (q001\_a\_a + q001\_a\_b + q001\_a\_c + q001\_a\_d + q001\_a\_e + q001\_a\_f + q001\_a.g) = 0  
**THEN**

**q001\_warning** (Section Monthly)

You indicated you saved, but you did not enter any positive amounts. Please just go back and correct your answers.

**END OF IF**



END OF IF

**q002** (tap into savings in section Monthly)

In the last calendar month did your household tap into any existing savings to meet regular bills and pay expenses?

1 Yes

2 No

IF q002 = YES THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q002.a.intro** (Section Monthly)

Which of the categories below did you take money from to cover expenses? Please enter a 0 if you did not take any money from a given category.

SUBGROUP OF QUESTIONS

**q002.a.a** (Cash spent in section Monthly)

Cash

RANGE 0..9223372036854775807

**q002.a.b** (Checking/savings account spent in section Monthly)

Checking/savings account

RANGE 0..9223372036854775807

**q002.a.c** (Stocks, mutual funds, investment trusts spent in section Monthly)

Stocks, mutual funds, investment trusts

RANGE 0..9223372036854775807

**q002.a.d** (CD, government savings bonds, T-bills spent in section Monthly)

CD, government savings bonds, T-bills

RANGE 0..9223372036854775807

**q002.a.e** (Bonds, bond funds spent in section Monthly)

Bonds, bond funds

RANGE 0..9223372036854775807

**q002.a.f** (Retirement plan (e.g., 401(k), 403(b), IRA) spent in section Monthly)

Retirement plan (e.g., 401(k), 403(b), IRA)

RANGE 0..9223372036854775807

**q002.a.g** (Other spent in section Monthly)

Other

RANGE 0..9223372036854775807

| END OF SUBGROUP

END OF GROUP

IF (q002\_a.a + q002\_a.b + q002\_a.c + q002\_a.d + q002\_a.e + q002\_a.f + q002\_a.g) = 0  
THEN

**q002.warning** (Section Monthly)

You indicated you tapped into existing savings, but you did not enter any positive amounts. Please just go back and correct your answers.

END OF IF

END OF IF

**q003** (carried balance in section Monthly)

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 q003 = YES THEN

creditcards := getCreditCards()

**q003.a** (which credit cards carry balance in section Monthly)

**Last month**, on which of your credit cards did you carry an unpaid balance?

1 (preloaded credit cards(1))

2 (preloaded credit cards(2))

3 (preloaded credit cards(3))

4 (preloaded credit cards(4))

5 (preloaded credit cards(5))

6 (preloaded credit cards(6))

7 (preloaded credit cards(7))

8 (preloaded credit cards(8))

9 (preloaded credit cards(9))

10 (preloaded credit cards(10))

11 (preloaded credit cards(11))

12 (preloaded credit cards(12))

13 (preloaded credit cards(13))

14 (preloaded credit cards(14))

15 (preloaded credit cards(15))

16 (preloaded credit cards(16))

17 (preloaded credit cards(17))

18 (preloaded credit cards(18))

19 (preloaded credit cards(19))

20 (preloaded credit cards(20))

21 (preloaded credit cards(21))

22 (preloaded credit cards(22))  
23 (preloaded credit cards(23))  
24 (preloaded credit cards(24))  
25 (preloaded credit cards(25))  
26 (preloaded credit cards(26))  
27 (preloaded credit cards(27))  
28 (preloaded credit cards(28))  
29 (preloaded credit cards(29))  
99 Other credit card(s)

**IF cardinal(q003\_a) > 0 THEN**

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**q003\_b.intro** (Section Monthly)

**Last month**, about how much was the unpaid balance on each of your credit cards?

**SUBGROUP OF QUESTIONS**

**LOOP FROM 1 TO SIZEOF(CREDITCARDS)**

**IF cnt IN q003\_a THEN**

**q003\_b** (amount owned in section Monthly)  
(preloaded credit cards(cnt))  
RANGE 0..9223372036854775807

**END OF IF**

**END OF LOOP**

**IF 99 IN q003\_a THEN**

cnt := 99

**q003\_b** (amount owned in section Monthly)  
(preloaded credit cards(cnt))  
RANGE 0..9223372036854775807

**END OF IF**

**END OF SUBGROUP**

**END OF GROUP**

```

carriedamount := 0

LOOP FROM 1 TO SIZEOF(CREDITCARDS)

  IF cnt IN q003.a THEN
    IF q003.b(cnt) = RESPONSE THEN
      carriedamount := carriedamount + q003.b(cnt)
    END OF IF
  END OF IF

END OF LOOP

IF 99 IN q003.a THEN
  carriedamount := carriedamount + q003.b(99)
END OF IF

IF carriedamount = 0 THEN
  q003.warning2 (Section Monthly)
  You indicated you carried over unpaid balance(s), but you did not enter any positive
  amounts. Please just go back and correct your answers.
END OF IF

ELSE
  q003.warning (Section Monthly)
  You indicated you carried over unpaid balance(s), but you did not select any credit cards.
  Please just go back and correct your answers.
END OF IF

q003.c (balance lower higher in section Monthly)
Considering all your credit cards combined, how would you compare your unpaid
balance last month to your unpaid balance 2 months ago? Last months unpaid balance
was...
1 Much lower
2 Lower
3 About the same
4 Higher
5 Much higher

END OF IF

consent := getConsent()

```

treatment := getTreatment()

**IF treatment = 1 AND consent = 1 THEN**

**CS2** (know credit score in section Monthly)

Do you know your credit score?

- 1 Yes
- 2 No

**IF CS2 = YES THEN**

**CS3\_a** (how rate credit score in section Monthly)

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 Monthly)

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

**ELSEIF CS2 = NO THEN**

**CS3\_b** (guess how rate credit score in section Monthly)

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** (guess current credit score in section Monthly)

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

**END OF IF**

filename := getFilename()

**upload.score** (upload credit score in section Monthly)

Next, we would like to ask you to please visit the Credit Score website (<https://www.creditscorecard.com>) and download your most recent credit score report.

You can click here to see instructions on how to log in to the site and download your score.

Once you have downloaded your score, you can upload it below. Note: after selecting a file it will be automatically uploaded after which you will receive a confirmation prompt.

You will be paid \$5 if you upload an image file (jpeg, jpg, img, etc.) or pdf file of your credit score report to our secure server. This payment will be manually added to your account and may take two or three days to appear.

**q004** (MONTHLY CREDIT SCORE HELPFUL in section Monthly)

How helpful do you think receiving your monthly updated credit score information is?

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

**END OF IF**

End of section **Monthly**

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**

*/\* 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. \*/*