

# UnderStandingAmericaStudy

UAS 458: FINANCIAL LITERACY; PERSONALITY;  
UNDERSTANDING PROBABILITIES; NUMERACY; WELL BEING



Survey author(s): Ellen Peters, Wandu Bruine de Bruin, Arie Kapteyn

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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS458: Financial Literacy; Personality; Understanding Probabilities; Numeracy" captures the respondents' financial literacy, personality traits, understanding of probabilities and numeracy, and well being. This survey is currently in the field. Respondents were paid \$20 to complete the survey. This survey, UAS458, is the wave 4 version of UAS237, UAS121, and UAS1 and UAS2 combined. It includes (amongst others Lipkus numeracy, financial literacy from the National Financial Capability Study, Big 5 personality, and subjective well being measurements. Scores are included in the data and scoring information is provided in a document on the survey's data page.

## 1.1 Topics

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This survey contains questions (among others) on the following topics: Cognitive Abilities, Financial Literacy, Subjective Well-being. A complete survey topic categorization for the UAS can be found [here](#).

## 1.2 Experiments

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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

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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 respondents who never completed UAS237 and active respondents who completed UAS237 more than two years ago.

As such, this survey has so far been made available to 6237 UAS participants. Of those 6237 participants, 4925 completed the survey and are counted as respondents. Of those who are not counted as respondents, 85 started the survey without completing and 1227 did not start the survey. The preliminary overall response rate is 78.96%.

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:

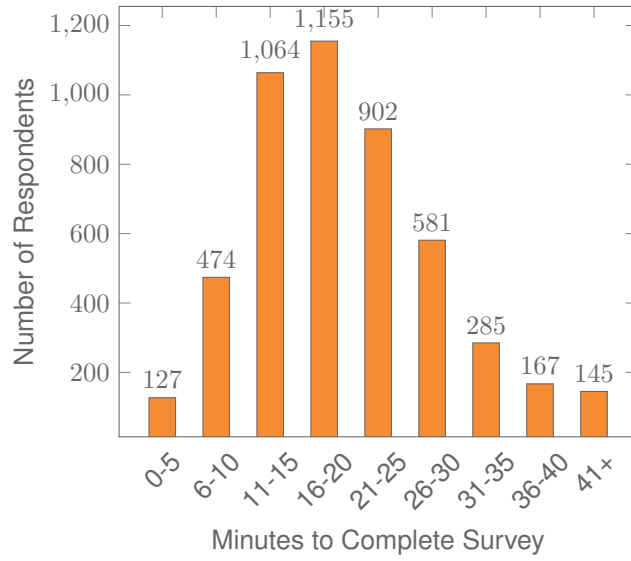
UAS458 - Response Overview	
Size of selected sample	6237
Completed the survey	4925
Started but did not complete the survey	85
Did not start the survey	1227
Response rate	78.96%

### 2.2 Timings

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All reported timings and response rate statistics are as of December 7, 2022. The survey took respondents an average of 20 minutes, and the full distribution of survey response times is in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times



### 2.3 Weighting

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Weights are not (yet) available for this survey. 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 Nat. Rep. Batch 19
30. MSG 2022/11 LA County Batch 6

- **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)

In this survey we will be asking you questions about a number of different topics. We will also be asking a number of questions about how you see yourself. Enjoy!

*/\* The subjective well being questions in this survey are either asked at the beginning or at the end of the survey depending on the value of the **osplacement** variable (1 is at the beginning, 2 is at the end). \*/*

**IF osplacement = EMPTY THEN**

| osplacement := mt\_rand(1,2)

**END OF IF**

**IF osplacement = 1 THEN**

Start of section **Wellbeing**

**OS\_intro** (INTRO ONS in section Wellbeing)

This part of the survey focuses on how you feel about certain aspects of your life, as well as feelings you may have experienced yesterday. You can answer all those questions on a scale from 0 to 10, where 0 means "not at all", and 10 "completely", or "very strongly".

*/\* The respondent is presented with the next two questions in a random order, that is captured in the **OSrand** variable. \*/*

**IF OSrand = EMPTY THEN**

| OSrand := mt\_rand(1,2)

**END OF IF**

**IF OSrand = 1 THEN**

**OS001** (HOW SATISFIED WITH LIFE in section Wellbeing)

Overall, how **satisfied** are you with your life?

0 Not at all 0

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9  
10 Completely 10

**OS002** (HOW HAPPY ARE YOU in section Wellbeing)  
Overall, how **happy** are you?

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

**ELSE**

**OS002** (HOW HAPPY ARE YOU in section Wellbeing)  
Overall, how **happy** are you?

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

**OS001** (HOW SATISFIED WITH LIFE in section Wellbeing)  
Overall, how **satisfied** are you with your life?

0 Not at all 0  
1 1  
2 2  
3 3  
4 4  
5 5  
6 6  
7 7



8 8  
9 9  
10 Completely 10

END OF IF

**OS003** (HOW SATISFIED WITH INCOME in section Wellbeing)  
Overall, how **satisfied** are you with your **income**?

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

**OS004** (HOW SATISFIED WITH HEALTH in section Wellbeing)  
Overall, how **satisfied** are you with your **health**?

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

**OS005** (HOW SATISFIED WITH HEALTH in section Wellbeing)  
Overall, how **satisfied** are you with your **job or daily activities**?

0 Not at all 0  
1 1  
2 2  
3 3  
4 4  
5 5  
6 6

7 7  
8 8  
9 9  
10 Completely 10

**OS006** (HOW SATISFIED WITH FAMILY LIFE in section Wellbeing)  
Overall, how **satisfied** are you with your **family life**?

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

**OS007** (HOW SATISFIED WITH NUMBER OF FRIENDS in section Wellbeing)  
Overall, how **satisfied** are you with **the number of friends** you have?

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

End of section **Wellbeing**

**END OF IF**

Start of section **Financialliteracy**

**D\_intro** (D intro in section Financialliteracy)  
We would like to begin the following part of the survey with a few general financial questions.

**L001** (\$100 2% in section Financialliteracy)

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow: more than \$102, exactly \$102, less than \$102?

- 1 More than \$102
- 2 Exactly \$102
- 3 Less than \$102
- 4 I don't know

**L002** (\$100 20% in section Financial literacy)

Suppose you had \$100 in a savings account and the interest rate was 20% per year and you never withdraw money or interest payments. After 5 years, how much would you have on this account in total?

- 1 More than \$200
- 2 Exactly \$200
- 3 Less than \$200
- 4 I don't know

**L003** (\$100 20% in section Financial literacy)

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account?

- 1 More than today
- 2 Exactly the same as today
- 3 Less than today
- 4 I don't know

**L004** (inheritance in section Financial literacy)

Assume a friend inherits \$10,000 today and his sibling inherits \$10,000 but 3 years from now. Who is richer today because of the inheritance?

- 1 My friend
- 2 His sibling
- 3 They are equally rich
- 4 I don't know

**L005** (doubled in section Financial literacy)

Suppose that in the year 2023, your income has doubled and prices of all goods have doubled too. In 2023, will you be able to buy more, the same or less than today with your income?

- 1 Buy more than today
- 2 Buy the same as today
- 3 Buy less than today
- 4 I don't know

**D001** (stock market in section Financial literacy)

Which of the following statements describes the main function of the stock market?

- 1 The stock market helps to predict stock earnings
- 2 The stock market results in an increase in the price of stocks
- 3 The stock market brings people who want to buy stocks together with those who want to sell stocks
- 4 None of the above
- 5 I don't know

**D002** (mutual fund in section Financialliteracy)

Which of the following statements is correct?

- 1 Once one invests in a mutual fund, one cannot withdraw money in the first year
- 2 Mutual funds can invest in several assets, for example invest in both stocks and bonds
- 3 Mutual funds pay a guaranteed rate of return which depends on their past performance
- 4 None of the above
- 5 I don't know

*/\* Respondents are randomly asked about either the rise (1) or fall (2) of interest rates in question P001 based on the following randomizer. \*/*

**IF P001\_randomizer = EMPTY THEN**

| P001\_randomizer := mt.rand(1,2)

**END OF IF**

*/\* Respondents are randomly asked about the safety of purchasing either single company (1) or stock market fund (2) in question P002 based on the following randomizer. \*/*

**IF P002\_randomizer = EMPTY THEN**

| P002\_randomizer := mt.rand(1,2)

**END OF IF**

*/\* Respondents are randomly asked about whether stocks are riskier than bonds (1) or bonds are riskier than stocks (2) in question P003 based on the following randomizer. \*/*

**IF P003\_randomizer = EMPTY THEN**

| P003\_randomizer := mt.rand(1,2)

**END OF IF**

Fill code of question FL\_P001 executed

**P001** (interest rates change in section Financialliteracy)

If the interest rates (rise/fall), what should happen to bond prices?

- 1 They should rise
- 2 They should fall
- 3 They should stay the same
- 4 I don't know

Fill code of question FL\_P002 executed  
Fill code of question FL\_P002.2 executed

**P002** (safer in section Financialliteracy)

Do you think the following statement is true?

Buying a (single company/stock mutual fund) usually provides a safer return than a (single company/stock mutual fund).

- 1 True
- 2 False
- 3 Don't know

Fill code of question FL\_P003 executed  
Fill code of question FL\_P003.2 executed

**P003** (riskier in section Financialliteracy)

Do you think that the following statement is true or false?

(Stocks/Bonds) are normally riskier than (stocks/bonds).

- 1 True
- 2 False
- 3 Don't know

**P004** (highest return in section Financialliteracy)

Considering a long period (for example 10 or 20 years), what normally gives the highest return?

- 1 Savings accounts
- 2 Bonds
- 3 Stocks
- 4 I don't know

**P005** (highest fluctuations in section Financialliteracy)

Normally, which asset described below displays the highest fluctuations over time: savings accounts, bonds or stocks?

- 1 Savings accounts
- 2 Bonds
- 3 Stocks
- 4 I don't know

**P006** (different assets in section Financialliteracy)

When an investor spreads his or her money among different assets, does the risk of losing a lot of money increase, decrease, or stay the same?

- 1 Increase
- 2 Decrease
- 3 Stay the same
- 4 I don't know

**P007** (housing prices in section Financialliteracy)

Is the following statement true?

Housing prices in the US can never go down.

- 1 True
- 2 False
- 3 I don't know

End of section **Financialliteracy**

Start of section **Bigfive**

**bif\_intro** (Section Bigfive)

Here are a number of questions about yourself; there are no right or wrong answers. Please just answer to the best of your ability.

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

**bif\_intro2** (Section Bigfive)

I am someone who...

**SUBGROUP OF QUESTIONS**

**bif001** (talkative in section Bigfive)

Is talkative.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif002** (finds fault with others in section Bigfive)

Tends to find fault with others.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif003** (does thorough job in section Bigfive)

Does a thorough job.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little

5 Agree strongly

**bif004** (is depressed in section Bigfive)

Is depressed, blue.

1 Disagree strongly

2 Disagree a little

3 Neither Agree nor Disagree

4 Agree a little

5 Agree strongly

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)

I am someone who...

SUBGROUP OF QUESTIONS

**bif005** (is original in section Bigfive)

Is original, comes up with new ideas.

1 Disagree strongly

2 Disagree a little

3 Neither Agree nor Disagree

4 Agree a little

5 Agree strongly

**bif006** (is reserved in section Bigfive)

Is reserved.

1 Disagree strongly

2 Disagree a little

3 Neither Agree nor Disagree

4 Agree a little

5 Agree strongly

**bif007** (is helpful in section Bigfive)

Is helpful and unselfish with others.

1 Disagree strongly

2 Disagree a little

3 Neither Agree nor Disagree

4 Agree a little

5 Agree strongly

**bif008** (can be careless in section Bigfive)

Can be somewhat careless

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)

I am someone who...

SUBGROUP OF QUESTIONS

**bif009** (is relaxed in section Bigfive)

Is relaxed, handles stress well.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif010** (is curious in section Bigfive)

Is curious about many different things.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif011** (is full of energy in section Bigfive)

Is full of energy.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif012** (starts quarrels in section Bigfive)

Starts quarrels with others.



- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)  
I am someone who...

SUBGROUP OF QUESTIONS

- bif013** (reliable worker in section Bigfive)  
Is a reliable worker.
- 1 Disagree strongly
  - 2 Disagree a little
  - 3 Neither Agree nor Disagree
  - 4 Agree a little
  - 5 Agree strongly

- bif014** (can be tense in section Bigfive)  
Can be tense.
- 1 Disagree strongly
  - 2 Disagree a little
  - 3 Neither Agree nor Disagree
  - 4 Agree a little
  - 5 Agree strongly

- bif015** (is ingenious in section Bigfive)  
Is ingenious, a deep thinker.
- 1 Disagree strongly
  - 2 Disagree a little
  - 3 Neither Agree nor Disagree
  - 4 Agree a little
  - 5 Agree strongly

- bif016** (generates enthusiasm in section Bigfive)  
Generates a lot of enthusiasm.
- 1 Disagree strongly
  - 2 Disagree a little

- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)

I am someone who...

SUBGROUP OF QUESTIONS

**bif017** (has forgiving nature in section Bigfive)

Has a forgiving nature.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif018** (tends to be disorganized in section Bigfive)

Tends to be disorganized.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif019** (worries a lot in section Bigfive)

Worries a lot.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif020** (active imagination in section Bigfive)

Has an active imagination.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little

| 5 Agree strongly

| END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)

I am someone who...

SUBGROUP OF QUESTIONS

**bif021** (tends to be quiet in section Bigfive)

Tends to be quiet.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif022** (generally trusting in section Bigfive)

Is generally trusting.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif023** (tends to be lazy in section Bigfive)

Tends to be lazy.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif024** (emotionally stable in section Bigfive)

Is emotionally stable, not easily upset.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

| END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)  
I am someone who...

SUBGROUP OF QUESTIONS

**bif025** (is inventive in section Bigfive)  
Is inventive.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif026** (assertive personality in section Bigfive)  
Has an assertive personality.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif027** (can be cold and aloof in section Bigfive)  
Can be cold and aloof.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif028** (perseveres until finished in section Bigfive)  
Perseveres until the task is finished.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)

I am someone who...

SUBGROUP OF QUESTIONS

**bif029** (can be moody in section Bigfive)

Can be moody.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif030** (values artistic experiences in section Bigfive)

Values artistic, aesthetic experiences.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif031** (is sometimes shy in section Bigfive)

Is sometimes shy, inhibited.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif032** (is kind to everyone in section Bigfive)

Is considerate and kind to almost everyone.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)

I am someone who...

SUBGROUP OF QUESTIONS

**bif033** (does things efficiently in section Bigfive)

Does things efficiently.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif034** (remains calm in tense situations in section Bigfive)

Remains calm in tense situations.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif035** (prefers work that is routine in section Bigfive)

Prefers work that is routine.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

**bif036** (is outgoing in section Bigfive)

Is outgoing, sociable.

- 1 Disagree strongly
- 2 Disagree a little
- 3 Neither Agree nor Disagree
- 4 Agree a little
- 5 Agree strongly

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bif\_intro2** (Section Bigfive)  
I am someone who...

**SUBGROUP OF QUESTIONS**

**bif037** (is sometimes rude in section Bigfive)  
Is sometimes rude to others.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif038** (makes plans and follows through in section Bigfive)  
Makes plans and follows through with them  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif039** (gets nervous easily in section Bigfive)  
Gets nervous easily.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif040** (likes to reflect in section Bigfive)  
Likes to reflect, play with ideas.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**END OF SUBGROUP**

**END OF GROUP**

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

**bif\_intro2** (Section Bigfive)  
I am someone who...

#### SUBGROUP OF QUESTIONS

**bif041** (has few artistic interests in section Bigfive)  
Has few artistic interests.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif042** (likes to cooperate with others in section Bigfive)  
Likes to cooperate with others.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif043** (is easily distracted in section Bigfive)  
Is easily distracted.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

**bif044** (is sophisticated in art, music, or literature in section Bigfive)  
Is sophisticated in art, music, or literature.  
1 Disagree strongly  
2 Disagree a little  
3 Neither Agree nor Disagree  
4 Agree a little  
5 Agree strongly

END OF SUBGROUP

END OF GROUP

End of section **Bigfive**

Start of section **Admc**



**admc\_intro** (intro admc in section Admc)

We will now ask you a number of questions that ask for your best guess at the chance that something will happen in the future. They use the "probability" scale that you see below. If you did not indicate an answer before, the scale will appear empty:

To select a value please click anywhere on the scale, as follows:

You can also drag the 'blue ball marker' to select a value. You will see the value change as you are moving the marker. If you think that something has no chance of happening, mark it as having a 0% chance. If you think that something is certain to happen, mark it as having a 100% chance.

Just to make sure that you are comfortable with the scale, please answer the following practice questions.

**admc1** (probability eat pizza next year in section Admc)

What is the percent chance that you will eat pizza during *the next year*?

RANGE 0..100

**admc2** (probability flu next year in section Admc)

What is the percent chance that you will get the flu during *the next year*?

RANGE 0..100

**admc\_intro2** (Section Admc)

This is the end of the practice questions.

We will now ask about events that may happen some time during *the next year*.

**admc3** (probability car accident next year in section Admc)

What is the percent chance that you will get into a car accident while driving during *the next year*?

RANGE 0..100

**admc4** (probability cavity filled next year in section Admc)

What is the percent chance that you will have a cavity filled during *the next year*?

RANGE 0..100

**admc6** (probability stolen from next year in section Admc)

What is the percent chance that someone will steal something from you during *the next year*?

RANGE 0..100

**admc7** (probability move to other state next year in section Admc)

What is the percent chance that you will move your permanent address to another state some time during *the next year*?

RANGE 0..100

**admc9** (probability break into home next year in section Admc)

What is the percent chance that someone will break into your home and steal something from you during *the next year*?

RANGE 0..100

**admc10** (probability stay in same state next year in section Admc)

What is the percent chance that you will keep your permanent address in the same state during *the next year*?

RANGE 0..100

**admc11** (probability dentist visit next year in section Admc)

What is the percent chance that you will visit a dentist, for any reason, during *the next year*?

RANGE 0..100

**admc12** (probability driving accident free next year in section Admc)

What is the percent chance that your driving will be accident-free during *the next year*?

RANGE 0..100

**admc\_switch** (Section Admc)

Now we are going to ask you some questions about the likelihood of something happening or not *during the next 5 years*.

**admc13** (probability car accident next 5 years in section Admc)

What is the percent chance that you will get into a car accident while driving during *the next 5 years*?

RANGE 0..100

**admc14** (probability cavity filled next 5 years in section Admc)

What is the percent chance that you will have a cavity filled during *the next 5 years*?

RANGE 0..100

**admc16** (probability stolen from next 5 years in section Admc)

What is the percent chance that someone will steal something from you during *the next 5 years*?

RANGE 0..100

**admc17** (probability move to other state next 5 years in section Admc)

What is the percent chance that you will move your permanent address to another state some time during *the next 5 years*?

RANGE 0..100

**admc19** (probability break into home next 5 years in section Admc)

What is the percent chance that someone will break into your home and steal something from you during *the next 5 years*?  
RANGE 0..100

**admc20** (probability stay in same state next 5 years in section Admc)  
What is the percent chance that you will keep your permanent address in the same state during *the next 5 years*?  
RANGE 0..100

**admc21** (probability dentist visit next 5 years in section Admc)  
What is the percent chance that you will visit a dentist, for any reason, during *the next 5 years*?  
RANGE 0..100

**admc22** (probability driving accident free next 5 years in section Admc)  
What is the percent chance that your driving will be accident-free during *the next 5 years*?  
RANGE 0..100

End of section **Admc**

Start of section **Lipkus**

**lipkus\_intro** (Section Lipkus)  
In the next series of questions we are going to ask you to answer some math questions. Please don't use a calculator.

**lip001** (number of times dice even in section Lipkus)  
Imagine that we roll a fair, six-sided die 1,000 times. Out of 1,000 rolls, how many times do you think the die would come up as an even number?  
RANGE 0..1000

**lip002** (number of people winning lottery in section Lipkus)  
In the BIG BUCKS LOTTERY, the chances of winning a \$10.00 prize are 1%. What is your best guess about how many people would win a \$10.00 prize if 1,000 people each buy a single ticket from BIG BUCKS?

RANGE 0..1000

**lip003** (percent of tickets win car in section Lipkus)  
In the ACME PUBLISHING SWEEPSTAKES, the chance of winning a car is 1 in 1,000. What percent of tickets of ACME PUBLISHING SWEEPSTAKES win a car?

RANGE 0.0..100.0

**lip008** (how many people disease chance 10% in section Lipkus)

If the chance of getting a disease is 10%, how many people would be expected to get the disease out of 1000?

RANGE 0..1000

**lip009** (chance of getting disease in section Lipkus)

If the chance of getting a disease is 20 out of 100, this would be the same as having how much of a percent chance of getting the disease?

RANGE 0..9223372036854775807

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**lip012** (likelihood of tumor in section Lipkus)

Suppose you have a close friend who has a lump in her breast and must have a mammogram. Of 100 women like her, 10 of them actually have a malignant tumor and 90 of them do not. Of the 10 women who actually have a tumor, the mammogram indicates correctly that 9 of them have a tumor and indicates incorrectly that 1 of them does not have a tumor. Of the 90 women who do not have a tumor, the mammogram indicates correctly that 80 of them do not have a tumor and indicates incorrectly that 10 of them do have a tumor. The table below summarizes all of this information.

	Tested positive	Tested negative	Totals
Actually has a tumor	9	1	10
Does not have a tumor	10	80	90
Totals	19	81	100

**Imagine that your friend tests positive (as if she had a tumor), what is the likelihood that she actually has a tumor?**

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Suppose you have a close friend who has a lump in her breast and must have a mammogram. Of 100 women like her, 10 of them actually have a malignant tumor and 90 of them do not. Of the 10 women who actually have a tumor, the mammogram indicates correctly that 9 of them have a tumor and indicates incorrectly that 1 of them does not have a tumor. Of the 90 women who do not have a tumor, the mammogram indicates correctly that 80 of them do not have a tumor and indicates incorrectly that 10 of them do have a tumor. The table below summarizes all of this information.

	Tested positive	Tested negative	Totals
Actually has a tumor	9	1	10
Does not have a tumor	10	80	90
Totals	19	81	100

Imagine that your friend tests positive (as if she had a tumor), what is the likelihood that she actually has a tumor?

out of

### SUBGROUP OF QUESTIONS

**lip012a** (amount in section Lipkus)  
NUMBER (DECIMALS ALLOWED)

**lip012b** (total in section Lipkus)  
**out of**  
NUMBER (DECIMALS ALLOWED)

### END OF SUBGROUP

### END OF GROUP

**lip015** (cost of ball in section Lipkus)

A bat and a ball cost \$1.10 in total. The bat costs \$1.00 more than the ball. How much does the ball cost?

NUMBER (DECIMALS ALLOWED)

**lip017** (how long to cover half of lake in section Lipkus)

In a lake, there is a patch of lily pads. Every day, the patch doubles in size. If it takes 48 days for the patch to cover the entire lake, how long would it take for the patch to cover half of the lake?

NUMBER (DECIMALS ALLOWED)

**lip005** (how many students in class in section Lipkus)

Jerry received both the 15th highest and the 15th lowest mark in the class. How many students are in the class?

NUMBER (NO DECIMALS ALLOWED)

**lip006** (how much made in section Lipkus)

A man buys a pig for \$60, sells it for \$70, buys it back for \$80, and sells it finally for \$90. How much has he made?

NUMBER (DECIMALS ALLOWED)

**lip007** (stocks ahead in section Lipkus)

Simon decided to invest \$8,000 in the stock market one day early in 2008. Six months after he invested, on July 17, the stocks he had purchased were down 50%. Fortunately for Simon, from July 17 to October 17, the stocks he had purchased went up 75%. At this point, Simon has:

- 1 Broken even in the stock market
- 2 Is ahead of where he began
- 3 Has lost money

**lip004** (time to drink one barrel in section Lipkus)

If John can drink one barrel of water in 6 days, and Mary can drink one barrel of water in 12 days, how long would it take them to drink one barrel of water together?

NUMBER (DECIMALS ALLOWED)

End of section **Lipkus**

**IF osplacement = 2 THEN**

Start of section **Wellbeing**

**OS\_intro** (INTRO ONS in section Wellbeing)

This part of the survey focuses on how you feel about certain aspects of your life, as well as feelings you may have experienced yesterday. You can answer all those questions on a scale from 0 to 10, where 0 means "not at all", and 10 "completely", or "very strongly".

**IF OSrand = EMPTY THEN**

OSrand := mt\_rand(1,2)

**END OF IF**

**IF OSrand = 1 THEN**

**OS001** (HOW SATISFIED WITH LIFE in section Wellbeing)

Overall, how **satisfied** are you with your life?

0 Not at all 0

1 1

2 2  
3 3  
4 4  
5 5  
6 6  
7 7  
8 8  
9 9  
10 Completely 10

**OS002** (HOW HAPPY ARE YOU in section Wellbeing)  
Overall, how **happy** are you?

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

**ELSE**

**OS002** (HOW HAPPY ARE YOU in section Wellbeing)  
Overall, how **happy** are you?

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

**OS001** (HOW SATISFIED WITH LIFE in section Wellbeing)  
Overall, how **satisfied** are you with your life?

0 Not at all 0

1 1  
2 2  
3 3  
4 4  
5 5  
6 6  
7 7  
8 8  
9 9  
10 Completely 10

END OF IF

**OS003** (HOW SATISFIED WITH INCOME in section Wellbeing)  
Overall, how **satisfied** are you with your **income**?

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

**OS004** (HOW SATISFIED WITH HEALTH in section Wellbeing)  
Overall, how **satisfied** are you with your **health**?

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

**OS005** (HOW SATISFIED WITH HEALTH in section Wellbeing)  
Overall, how **satisfied** are you with your **job or daily activities**?



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

**OS006** (HOW SATISFIED WITH FAMILY LIFE in section Wellbeing)  
Overall, how **satisfied** are you with your **family life**?

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

**OS007** (HOW SATISFIED WITH NUMBER OF FRIENDS in section Wellbeing)  
Overall, how **satisfied** are you with **the number of friends** you have?

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

End of section **Wellbeing**

**END OF IF**

Start of section **Grit**

```
IF randomizer_scale = EMPTY THEN  
| randomizer_scale := mt_rand(1,2)  
END OF IF
```

Fill code of question FLOptions executed

**g\_intro** (Section Grit)

On the following pages you will see a number of statements that may or may not apply to you. When responding, think of how you compare to most people - - not just the people you know well, but most people in the world. There are no right or wrong answers, so just answer honestly!

**g001** (New ideas and projects sometimes distract me from previous ones in section Grit)

New ideas and projects sometimes distract me from previous ones

- 1 (Very much like me)
- 2 (Mostly like me)
- 3 (Somewhat like me)
- 4 (Not much like me)
- 5 (Not like me at all)

**g002** (Setbacks don't discourage me in section Grit)

Setbacks don't discourage me

- 1 (Very much like me)
- 2 (Mostly like me)
- 3 (Somewhat like me)
- 4 (Not much like me)
- 5 (Not like me at all)

**g003** (obsessed but lost interest in section Grit)

I have been obsessed with a certain idea or project for a short time but later lost interest

- 1 (Very much like me)
- 2 (Mostly like me)
- 3 (Somewhat like me)
- 4 (Not much like me)
- 5 (Not like me at all)

**g004** (hard worker in section Grit)

I am a hard worker

- 1 (Very much like me)
- 2 (Mostly like me)
- 3 (Somewhat like me)
- 4 (Not much like me)
- 5 (Not like me at all)

**g005** (often set goal but then pursue a different one in section Grit)

I often set a goal but later choose to pursue a different one

- 1 (Very much like me)
- 2 (Mostly like me)
- 3 (Somewhat like me)
- 4 (Not much like me)
- 5 (Not like me at all)

**g006** (have difficulty maintaining focus in section Grit)

I have difficulty maintaining my focus on projects that take more than a few months to complete

- 1 (Very much like me)
- 2 (Mostly like me)
- 3 (Somewhat like me)
- 4 (Not much like me)
- 5 (Not like me at all)

**g007** (finish what begin in section Grit)

I finish whatever I begin

- 1 (Very much like me)
- 2 (Mostly like me)
- 3 (Somewhat like me)
- 4 (Not much like me)
- 5 (Not like me at all)

**g008** (diligent in section Grit)

I am diligent

- 1 (Very much like me)
- 2 (Mostly like me)
- 3 (Somewhat like me)
- 4 (Not much like me)
- 5 (Not like me at all)

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

**gm\_intro** (Section Grit)

How much do you agree or disagree with the following statements:

#### SUBGROUP OF QUESTIONS

**gm001a** (can learn to be good at math in section Grit)

Most people can learn to be good at math

- 1 Completely agree
- 2 Mostly agree

- 3 Mostly disagree
- 4 Completely disagree
- 5 Don't know

**gm002b** (have to be born to be good at math in section Grit)

You have to be born with the ability to be good in math

- 1 Completely agree
- 2 Mostly agree
- 3 Mostly disagree
- 4 Completely disagree
- 5 Don't know

END OF SUBGROUP

END OF GROUP

End of section **Grit**

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 survey? Please type these in the box below. (If you have no comments, please click next to complete this survey.)

STRING

/\* Respondents for whom UAS458 is the first survey they are participating in in the UnderStanding America Study get shown an extra screen indicating when their next survey will be available. \*/

newperson := isNewPerson()

IF newperson = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

FLNextSurvey := getNextSurveyDate()

newsurvey (Section Closing)

Thank you! You have completed UAS237. Please check back (()) and you will find another survey to complete. For now, click "Next" to return to your panel member pages.

END OF GROUP

END OF IF

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. \*/