

UnderStandingAmericaStudy

UAS 454: FINANCIAL DECISIONS, BUDGETING, AND EFFECT OF FINANCES ON
WELL-BEING



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1 INTRODUCTION

This UAS panel survey, titled "UAS454: Feelings about social media" asks respondents about financial decisions, budgeting, and about how finances affect well-being. This survey is no longer in the field. Respondents were paid \$5 to complete the survey.

1.1 Topics

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

1.2 Experiments

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

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active English speaking respondents.

As such, this survey was made available to 9568 UAS participants. Of those 9568 participants, 6520 completed the survey and are counted as respondents. Of those who are not counted as respondents, 407 started the survey without completing and 2641 did not start the survey. The overall response rate was 68.14%.

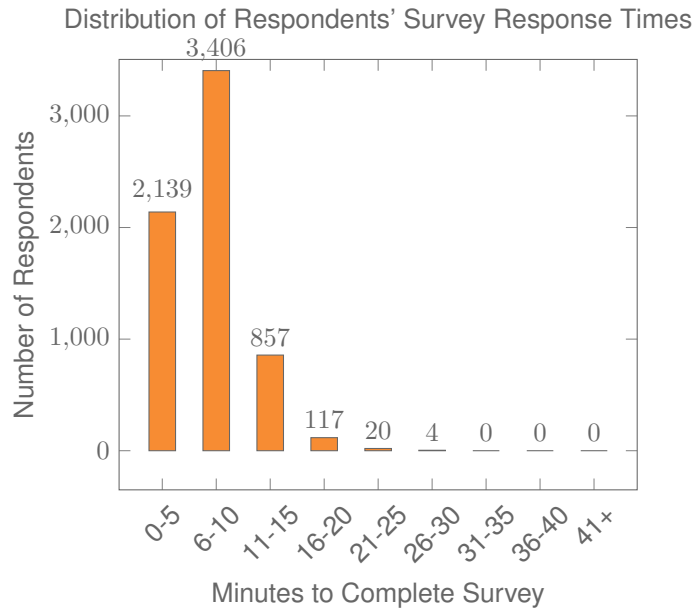
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response rate.%.

The detailed survey response rate is as follows:

| UAS454 - Response Overview | |
|---|--------|
| Size of selected sample | 9568 |
| Completed the survey | 6520 |
| Started but did not complete the survey | 407 |
| Did not start the survey | 2641 |
| Response rate | 68.14% |

2.2 Timings

The survey took respondents an average of 8 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

Sample weights for this survey are computed following the general UAS Weighting Procedure. Specifically, we use a two-step process where we first compute base weights, which correct for unequal probabilities of sampling UAS members, and then generate final, post-stratification weights, which align the sample to the reference population along certain socio-economic dimensions. These are gender (male/female), race and ethnicity (White/Black/Other/Hispanic/Native American), age (18-39/40-49/50/59/60+), education (High school or less/Some college/Bachelor or more), Census regions (Northeast/Midwest/West, excl. CA/CA, excl. LAC, LAC). Benchmark distributions for these variables are derived from the 6 most recent available Current Population Survey (CPS) Basic Monthly Survey with respect to the survey's completion date. The reference population considered for the weights is the U.S. population of adults age 18 and older.

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. More information is available from the UAS Weighting Procedure. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

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

- **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.
- **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

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

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

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

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

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

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

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

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

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

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

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

- **primary_respondent:** indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- **hardware:** indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
 - **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
 - **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
 - **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.
- **dateofbirth_year**: the year of birth of the respondent.
- **age**: the age of the respondent at the start of the survey.
- **agerange**: if the respondent’s age cannot be calculate due to missing information, ‘agerange’ indicates the approximate age. Should a value for both the ‘age’ and ‘agerange’ be present, then ‘age’ takes precedence over ‘agerange’.
- **citizenus**: indicates whether the respondent is a U.S. citizen.
- **bornus**: indicates whether the respondent was born in the U.S.
- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.
- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent’.
- **statereside**: the state in which the respondent is living.
- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.
- **maritalstatus**: the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.

- **education**: the highest level of education attained by the respondent.
- **hisplatin**: 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 hisplatin, 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.
- **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey.
- **hhmemberin_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix _# (e.g., _1 indicates the first household member, _2 the second household member, etc.).

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

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

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

5 MISSING DATA CONVENTIONS

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

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

/* After an initial pilot of this survey some minor modifications were made. Instances thereof are noted throughout in the following. The variable `survey_version` denotes which version a respondent received taking one of two values:

- o 1 Pilot
- o 2 Main

*/

consent (consent in section Base)

The purpose of this survey is to examine how consumers make financial decisions and how those decisions might relate to the well-being of household members.

The UAS is conducting the survey for the Consumer Financial Protection Bureau (CFPB), which is a Federal agency created in 2010. One mission of the CFPB is to empower consumers to take control over their financial lives. This study will help the CFPB better understand how consumers make financial decisions and how those decisions may relate to financial well-being.

Because this survey is being conducted by the CFPB, it is regulated by the Paperwork Reduction Act of 1995. This means that an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0048. It expires on 10/31/2022.

textbfPrivacy Act Statement

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512. Participation in this study is voluntary and there are no penalties for refusing to answer any question. However, your participation is extremely important to ensure the accuracy of the statistical results. The information you provide will be used to help the Consumer Financial Protection Bureau ("CFPB") understand consumers' financial decision-making experiences and how those decisions affect general financial well-being. You were randomly selected for this survey as part of a sample that is representative of consumers. Your responses will be combined with other data that we have collected to understand conditions in the consumer marketplace in a way that you cannot be identified. Routine uses which may be made of the collected information can be found in the CFPB's System of Records Notice, CFPB.022 -Market and Consumer Research Records, 77 FR 67802. The CFPB may make an anonymous version of the survey data publicly available in accordance with applicable federal law.

mainintro2 (Section Base)

Please note that the survey will show one or more questions on a single screen. Please

scroll down to make sure you are able to view and respond to all questions.

Start of section **Randomization**

/* Respondents are asked to fill out a budgeting tool as well as a series of questions about financial being in random order per variable randomizer_order with values:

- o 1 Scale, then budgeting tool
- o 2 Budgeting tool, then scale

The questions about financial being themselves are randomized per variable randomizer_scale with values:

- o 1 5 item Financial Well-Being scale
- o 2 10 item Financial Well-Being scale

*/

IF randomizer_scale = EMPTY THEN

randomizer_scale := mt_rand(1,2)

randomizer_order := mt_rand(1,2)

END OF IF

End of section **Randomization**

IF randomizer_order = 1 THEN

Start of section **Scale**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PART1 (Section Scale)

How well does this statement describe you or your situation? **If you are using a mobile device** in portrait mode please scroll down to answer all questions.

SUBGROUP OF QUESTIONS

IF randomizer_scale = 2 THEN

C001 (handle unexpected expense in section Scale)

I could handle a major unexpected expense

1 Completely

2 Very well

3 Somewhat

4 Very little

5 Not at all

C002 (securing financial future in section Scale)

I am securing my financial future

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

END OF IF

C003 (never have things I want in section Scale)

Because of my money situation, I feel like

I will never have the things I want in life

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

IF randomizer_scale = 2 THEN

C004 (enjoy life managing money in section Scale)

I can enjoy life because of the way I'm managing money

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

END OF IF

C005 (just getting by financially in section Scale)

I am just getting by financially

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

C006 (concerned money won't last in section Scale)

I am concerned that the money I have or will save won't last

- 1 Completely
- 2 Very well
- 3 Somewhat

- 4 Very little
- 5 Not at all

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PART2 (Section Scale)

How often does this statement apply to you? **If you are using a mobile device** in portrait mode please scroll down to answer all questions.

SUBGROUP OF QUESTIONS

IF randomizer_scale = 2 THEN

C007 (gift causes strain in section Scale)

Giving a gift for a wedding, birthday, or other occasion would put a strain on my finances for the month

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely
- 5 Never

END OF IF

C008 (money left over in section Scale)

I have money left over at the end of the month

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely
- 5 Never

IF randomizer_scale = 2 THEN

C009 (behind with finances in section Scale)

I am behind with my finances

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely

| 5 Never

END OF IF

C010 (finances control life in section Scale)

My finances control my life

1 Always

2 Often

3 Sometimes

4 Rarely

5 Never

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PART3 (Section Scale)

Tell us about yourself.

SUBGROUP OF QUESTIONS

C011 (age in section Scale)

How old are you?

1 18-61

2 62+

C012 (how questions answered in section Scale)

How did you answer these questions about your situation and how the statements apply to you?

1 I read the questions myself

2 Someone read the questions to me

END OF SUBGROUP

END OF GROUP

End of section **Scale**

END OF IF

Start of section **Tool**

FLDate := getMonth()

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

/* Pilot respondents (survey_version = 1) received the following intro for the tool screen:

"We would like you to take a few minutes to complete the budgeting tool below. Your best guess on the amounts is fine for the purposes of this survey. For categories where you have no income or spending, please enter "0".

List your income

List your expenses

Your total income, total expenses, and their difference will be automatically calculated to show whether you are spending more than your income in a typical month."

Everyone else saw the text below. */

bg_intro (Section Tool)

Please take a few minutes to complete the budgeting tool below. Remember, **you do not need to look anything up, do math, or use a calculator**: your **best guess** on the amounts is fine.

List your income

List your expenses

Enter "0" for categories where you have no income or expenses

In a typical month:

bg_job_income (income job in section Tool)

Job

RANGE 0.00..100000000.00

bg_government_income (income government benefits (social security, disability, etc...) in section Tool)

Government benefits (social security, disability, etc...)

RANGE 0.00..100000000.00

bg_support_income (income financial support (child support, family assistance, alimony, etc...) in section Tool)

Financial support (child support, family assistance, alimony, etc...)

RANGE 0.00..100000000.00

bg_other_income (income other in section Tool)

Other income

RANGE 0.00..100000000.00

bg_total_income (total income in section Tool)

Total income in a typical month
RANGE 0.00..100000000.00

bg_housing_spending (spending housing in section Tool)
Housing (rent or mortgage)
RANGE 0.00..100000000.00

bg_utilities_spending (spending utilities in section Tool)
Utilities (gas, water, electricity, sewage, etc...)
RANGE 0.00..100000000.00

bg_grocery_spending (spending grocery in section Tool)
Groceries
RANGE 0.00..100000000.00

bg_otherhh_spending (spending other household shopping in section Tool)
Other household shopping (supplies, pet needs, clothing, etc...)
RANGE 0.00..100000000.00

bg_health_spending (spending health expenses in section Tool)
Health expenses
RANGE 0.00..100000000.00

bg_transportation_spending (spending transportation in section Tool)
Transportation (e.g., car payment, gas, bus fare)
RANGE 0.00..100000000.00

bg_education_spending (spending education in section Tool)
Education + childcare
RANGE 0.00..100000000.00

bg_phone_spending (spending digital services (cell phone, internet, cable, etc...) in section Tool)
Digital services (cell phone, internet, cable, streaming, etc...)
RANGE 0.00..100000000.00

bg_restaurants_spending (spending restaurants and entertainment in section Tool)
Restaurants and entertainment
RANGE 0.00..100000000.00

bg_debt_spending (spending debt in section Tool)
Debt payments
RANGE 0.00..100000000.00

bg_other_spending (spending other in section Tool)

Other spending
RANGE 0.00..100000000.00

bg_total_spending (total expenses in section Tool)
Total expenses in a typical month
RANGE 0.00..100000000.00

bg_total_spending_budget (total spending budget in section Tool)
RANGE 0.00..100000000.00

bg_total_income_budget (total income in a typical month budget in section Tool)
RANGE 0.00..100000000.00

bg_total_income_save (total saved/losses in section Tool)
RANGE -100000000.00..100000000.00

/* Pilot respondents (survey_version = 1) received question bt015 as follows:

"After you complete the budget tool, please confirm which of the following applies to you.

My budget in a typical month indicates:

- 1 My income is more than my expenses (the amount in the "total" box is positive)
- 2 My expenses are more than my income (the amount in the "total" box is negative)
- 3 My income and my expenses are equal (the amount in the "total" box is zero)"

Everyone else received question bt016 as listed below. */

bt016 (main survey version confirm budgeting tool result in section Tool)
When you are finished with the budgeting tool, please confirm which of the following applies to you.

The budgeting tool indicates that in a typical month:

- 1 My income is greater than my expenses
- 2 My income is less than my expenses
- 3 My income and my expenses are equal
- 4 I don't know

Figure 1: Example screen

Please take a few minutes to complete the budgeting tool below. Remember, **you do not need to look anything up, do math, or use a calculator**: your **best guess** on the amounts is fine.

We ask that you:

1. List your income
2. List your expenses
3. Enter "0" for categories where you have no income or expenses

Your total income, total expenses, and their difference will be automatically calculated to show whether you are spending more than your income in a typical month.

In a typical month:

| Type of income | Amount gained | Type of expense | Amount spent |
|---|-----------------------------------|---|-----------------------------------|
| Job | \$ <input type="text"/> | Housing (rent or mortgage) | \$ <input type="text"/> |
| Government benefits (social security, disability, etc...) | \$ <input type="text"/> | Utilities (gas, water, electricity, sewage, etc...) | \$ <input type="text"/> |
| Financial support (child support, family assistance, alimony, etc...) | \$ <input type="text"/> | Groceries | \$ <input type="text"/> |
| Other income | \$ <input type="text"/> | Other household shopping (supplies, pet needs, clothing, etc...) | \$ <input type="text"/> |
| Total income in a typical month | \$ <input type="text" value="0"/> | Health expenses | \$ <input type="text"/> |
| | | Transportation (e.g., car payment, gas, bus fare) | \$ <input type="text"/> |
| | | Education + childcare | \$ <input type="text"/> |
| | | Digital services (cell phone, internet, cable, streaming, etc...) | \$ <input type="text"/> |
| | | Restaurants and entertainment | \$ <input type="text"/> |
| | | Debt payments | \$ <input type="text"/> |
| | | Other spending | \$ <input type="text"/> |
| | | Total expenses in a typical month | \$ <input type="text" value="0"/> |

See your monthly budget: are you spending more or less than your income in a typical month?

| | | | | |
|--|---|--|---|---|
| \$ <input type="text" value="0"/> | - | \$ <input type="text" value="0"/> | = | \$ <input type="text" value="0"/> |
| Total income in a typical month | | Total expenses in a typical month | | Total (Note: If this is positive, then your income is greater than your expenses. If it is negative, then your income is less than your expenses.) |

When you are finished with the budgeting tool, please confirm which of the following applies to you.

The budgeting tool indicates that in a typical month:

- ☐ My income is greater than my expenses
☐ My income is less than my expenses
☐ My income and my expenses are equal
☐ I don't know

END OF GROUP

End of section **Tool**

IF randomizer_order = 2 THEN

Start of section **Scale**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PART1 (Section Scale)

How well does this statement describe you or your situation? **If you are using a mobile device** in portrait mode please scroll down to answer all questions.

SUBGROUP OF QUESTIONS

IF randomizer_scale = 2 THEN

C001 (handle unexpected expense in section Scale)

I could handle a major unexpected expense

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

C002 (securing financial future in section Scale)

I am securing my financial future

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

END OF IF

C003 (never have things I want in section Scale)

Because of my money situation, I feel like

I will never have the things I want in life

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

IF randomizer_scale = 2 THEN

C004 (enjoy life managing money in section Scale)

I can enjoy life because of the way I'm managing money

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

END OF IF

C005 (just getting by financially in section Scale)

I am just getting by financially

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

C006 (concerned money won't last in section Scale)

I am concerned that the money I have or will save won't last

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

PART2 (Section Scale)

How often does this statement apply to you? **If you are using a mobile device** in portrait mode please scroll down to answer all questions.

SUBGROUP OF QUESTIONS

IF randomizer_scale = 2 THEN

C007 (gift causes strain in section Scale)

Giving a gift for a wedding, birthday, or other occasion would put a strain on my finances for the month

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely
- 5 Never

END OF IF

C008 (money left over in section Scale)
I have money left over at the end of the month

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely
- 5 Never

IF randomizer_scale = 2 THEN

C009 (behind with finances in section Scale)
I am behind with my finances

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely
- 5 Never

END OF IF

C010 (finances control life in section Scale)
My finances control my life

- 1 Always
- 2 Often
- 3 Sometimes
- 4 Rarely
- 5 Never

END OF SUBGROUP

END OF GROUP

/* The C011 and C012 variables in the data set are for the most part derived variables rather than being asked. Specifically:

- o c011: set based on current age (calculated using the date of birth). If current age is

```

        unknown, c011 is asked.
        o c012: is always set to '1' (self)
    */
End of section Scale
END OF IF

```

Start of section **Scoring**

```

/* The Part1sub, Part2sub, TotalRespValue, and WellBeingScore variables keep track
of how the respondent scores on their financial well being. The answers to questions
C001 to C006 are scored into Part1sub and the answers to questions C007 to C013
are considered and scored into Part2sub. These two parts are then totaled into Total-
RespValue, which forms the basis for the final well being score in the variable "wellbe-
ingscore_fwb". This score is based on the Consumer Financial Protection Bureau's scoring
algorithm. The score following the updated algorithm can be found in the variable "wellbe-
ingscore_fwb". The CFPB Financial Well-Being score is calculated using a custom Stata
package (pfbw.ado) developed by Abt Associates (it can be installed into Stata using "ssc
install pfbw"). The package applies the software-based IRT scoring method for the scale
using the parameter estimates reported in Appendix B Table 5 of the CFPB Financial Well-
Being Scale: Scale Development Technical Report, available here. In addition, the data will
be prepared and recoded based on the instructions provided in Appendix F of the report in
order to obtain the score. */

```

```

Part1sub := '0'
Part2sub := '0'
TotalRespValue := '0'

```

LOOP FROM 1 TO 6

```

Part1score(cnt) := '0'

IF cnt = 1 THEN
    IF C001 = 1 THEN
        Part1score(cnt) := 4
    ELSEIF C001 = 2 THEN
        Part1score(cnt) := 3
    ELSEIF C001 = 3 THEN

```

```
| Part1score(cnt) := 2
ELSEIF C001 = 4 THEN
| Part1score(cnt) := 1
ELSEIF C001 = 5 THEN
| Part1score(cnt) := '0'
END OF IF

ELSEIF cnt = 2 THEN
| IF C002 = 1 THEN
| | Part1score(cnt) := 4
| ELSEIF C002 = 2 THEN
| | Part1score(cnt) := 3
| ELSEIF C002 = 3 THEN
| | Part1score(cnt) := 2
| ELSEIF C002 = 4 THEN
| | Part1score(cnt) := 1
| ELSEIF C002 = 5 THEN
| | Part1score(cnt) := '0'
| END OF IF
ELSEIF cnt = 3 THEN
| IF C003 = 1 THEN
| | Part1score(cnt) := '0'
| ELSEIF C003 = 2 THEN
```

```

| Part1score(cnt) := 1
ELSEIF C003 = 3 THEN
| Part1score(cnt) := 2
ELSEIF C003 = 4 THEN
| Part1score(cnt) := 3
ELSEIF C003 = 5 THEN
| Part1score(cnt) := 4
END OF IF
ELSEIF cnt = 4 THEN
| IF C004 = 1 THEN
| Part1score(cnt) := 4
ELSEIF C004 = 2 THEN
| Part1score(cnt) := 3
ELSEIF C004 = 3 THEN
| Part1score(cnt) := 2
ELSEIF C004 = 4 THEN
| Part1score(cnt) := 1
ELSEIF C004 = 5 THEN
| Part1score(cnt) := '0'
END OF IF
ELSEIF cnt = 5 THEN
| IF C005 = 1 THEN

```

```

| Part1score(cnt) := '0'
ELSEIF C005 = 2 THEN
| Part1score(cnt) := 1
ELSEIF C005 = 3 THEN
| Part1score(cnt) := 2
ELSEIF C005 = 4 THEN
| Part1score(cnt) := 3
ELSEIF C005 = 5 THEN
| Part1score(cnt) := 4
END OF IF
ELSEIF cnt = 6 THEN
| IF C006 = 1 THEN
| | Part1score(cnt) := '0'
| ELSEIF C006 = 2 THEN
| | Part1score(cnt) := 1
| ELSEIF C006 = 3 THEN
| | Part1score(cnt) := 2
| ELSEIF C006 = 4 THEN
| | Part1score(cnt) := 3
| ELSEIF C006 = 5 THEN
| | Part1score(cnt) := 4
| END OF IF

```

END OF IF

Part1sub := Part1sub + Part1score(cnt)

END OF LOOP

LOOP FROM 1 TO 4

Part2score(cnt) := '0'

IF cnt = 1 THEN

IF C007 = 1 THEN

Part2score(cnt) := '0'

ELSEIF C007 = 2 THEN

Part2score(cnt) := 1

ELSEIF C007 = 3 THEN

Part2score(cnt) := 2

ELSEIF C007 = 4 THEN

Part2score(cnt) := 3

ELSEIF C007 = 5 THEN

Part2score(cnt) := 4

END OF IF

ELSEIF cnt = 2 THEN

IF C008 = 1 THEN

Part2score(cnt) := 4

ELSEIF C008 = 2 THEN

Part2score(cnt) := 3

ELSEIF C008 = 3 THEN

```
| Part2score(cnt) := 2
ELSEIF C008 = 4 THEN
| Part2score(cnt) := 1
ELSEIF C008 = 5 THEN
| Part2score(cnt) := '0'
END OF IF
ELSEIF cnt = 3 THEN
| IF C009 = 1 THEN
| | Part2score(cnt) := '0'
| ELSEIF C009 = 2 THEN
| | Part2score(cnt) := 1
| ELSEIF C009 = 3 THEN
| | Part2score(cnt) := 2
| ELSEIF C009 = 4 THEN
| | Part2score(cnt) := 3
| ELSEIF C009 = 5 THEN
| | Part2score(cnt) := 4
| END OF IF
ELSEIF cnt = 4 THEN
| IF C010 = 1 THEN
| | Part2score(cnt) := '0'
| ELSEIF C010 = 2 THEN
```

```

| Part2score(cnt) := 1
ELSEIF C010 = 3 THEN
| Part2score(cnt) := 2
ELSEIF C010 = 4 THEN
| Part2score(cnt) := 3
ELSEIF C010 = 5 THEN
| Part2score(cnt) := 4
END OF IF
END OF IF
Part2sub := Part2sub + Part2score(cnt)

```

END OF LOOP

TotalRespValue := Part1sub + Part2sub
 WellBeingScore := lookUpScore(TotalRespValue,C012,C011)

End of section **Scoring**

Start of section **Tool review**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

bt001_intro (Section Tool)

Think back to the budgeting tool you completed as part of this study. Please rate the extent to which completing the budgeting tool made you feel:

SUBGROUP OF QUESTIONS

bt001a (budget tool Stressed in section Tool)

Stressed

1 Not at all

2 A little bit

3 Moderately

4 A great deal

bt001b (budget tool Anxious in section Tool)

Anxious

- 1 Not at all
- 2 A little bit
- 3 Moderately
- 4 A great deal

bt001c (budget tool Confident in section Tool)

Confident

- 1 Not at all
- 2 A little bit
- 3 Moderately
- 4 A great deal

bt001d (budget tool Empowered in section Tool)

Empowered

- 1 Not at all
- 2 A little bit
- 3 Moderately
- 4 A great deal

bt001e (budget tool Better about your financial situation in section Tool)

Better about your financial situation

- 1 Not at all
- 2 A little bit
- 3 Moderately
- 4 A great deal

bt001f (budget tool Worse about your financial situation in section Tool)

Worse about your financial situation

- 1 Not at all
- 2 A little bit
- 3 Moderately
- 4 A great deal

END OF SUBGROUP

/* Question bt001g is not asked of pilot respondents (survey_version = 1). */

bt001g (budget tool how effortful in section Tool)

How effortful was it to complete the budgeting tool? 1 Not at all

- 2 A little bit
- 3 Moderately
- 4 A great deal

END OF GROUP

/* Respondents are asked about their own financial well-being either at the start or at the end of the bt002a to bt002d series per variable bt002_randomizer with values:

- o 1 "Yourself" to "The average American of your age and sex who lives in your city, town, or municipality"
- o 2 "The average American of your age and sex who lives in your city, town, or municipality" to "Yourself"

Note: for an initial group of respondents the variable bt002_randomizer was not set and as a result bt002a was not asked. */

IF bt002_randomizer = EMPTY THEN

| bt002_randomizer := mt_rand(1,2)

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

bt002.intro (Section Tool)

Financial well-being is defined as "A state of being wherein a person can fully meet current and ongoing financial obligations, can feel secure in their financial future and is able to make choices that allow them to enjoy life."

Based on this definition, how would you rate the financial well-being of each of the following:

SUBGROUP OF QUESTIONS

IF bt002_randomizer = 1 THEN

| **bt002a** (wellbeing Yourself in section Tool)

| Yourself

- | 1 Very low financial well-being
- | 2 Low financial well-being
- | 3 Medium-low financial well-being
- | 4 Medium financial well-being
- | 5 Medium-high financial well-being
- | 6 High financial well-being
- | 7 Very high financial well-being

END OF IF

| **bt002b** (wellbeing The average American in section Tool)

| The average American

- 1 Very low financial well-being
- 2 Low financial well-being
- 3 Medium-low financial well-being
- 4 Medium financial well-being
- 5 Medium-high financial well-being
- 6 High financial well-being
- 7 Very high financial well-being

bt002c (wellbeing The average American of your age and sex in section Tool)

The average American of your age and sex

- 1 Very low financial well-being
- 2 Low financial well-being
- 3 Medium-low financial well-being
- 4 Medium financial well-being
- 5 Medium-high financial well-being
- 6 High financial well-being
- 7 Very high financial well-being

bt002d (wellbeing The average American of your age and sex who lives in your city, town, or municipality in section Tool)

The average American of your age and sex who lives in your city, town, or municipality

- 1 Very low financial well-being
- 2 Low financial well-being
- 3 Medium-low financial well-being
- 4 Medium financial well-being
- 5 Medium-high financial well-being
- 6 High financial well-being
- 7 Very high financial well-being

IF bt002_randomizer = 2 THEN

bt002a (wellbeing Yourself in section Tool)

Yourself

- 1 Very low financial well-being
- 2 Low financial well-being
- 3 Medium-low financial well-being
- 4 Medium financial well-being
- 5 Medium-high financial well-being
- 6 High financial well-being
- 7 Very high financial well-being

END OF IF

END OF SUBGROUP

END OF GROUP

bt003 (experience setting/using monthly budget in section Tool)

How much experience do you have setting and/or using a monthly budget for yourself or your household?

- 1 No experience
- 2 A little bit of experience
- 3 Moderate experience
- 4 A great deal of experience

bt004 (actively consider steps need to take to stick to budget in section Tool)

To what extent do you agree or disagree with the statement:

"I actively consider the steps I need to take to stick to my budget"

- 1 Strongly disagree
- 2 Disagree
- 3 Neither disagree nor agree
- 4 Agree
- 5 Strongly agree

bt005 (how involved in handling finances in section Tool)

Which of the following statements best describes how involved you are in handling the finances (such as paying bills and budgeting) for yourself or your household?

- 1 I handle all or most of the finances
- 2 Someone else and I handle the finances about the same
- 3 Someone else handles all or most the finances

bt006 (financial goal for 2022 in section Tool)

Did you set a new financial goal or budget at the start of 2022?

- 1 Yes
- 2 No

bt008 (how confident achieve financial goal in section Tool)

If you were to set a financial goal for yourself today, how confident are you in your ability to achieve it?

- 1 Not at all confident
- 2 Not very confident
- 3 Somewhat confident
- 4 Very confident

bt009 (how confident come up with 2000 in 30 days in section Tool)

How confident are you that you could come up with \$2,000 in 30 days if an unexpected need arose within the next month?

- 1 I am certain I could come up with the full \$2,000
- 2 I could probably come up with \$2,000

- 3 I could probably not come up with \$2,000
- 4 I am certain I could not come up with \$2,000

bt010 (how likely use budgeting tool to change spending and/or saving behavior in section Tool)

Did the budgeting tool that you completed today lead you to consider changing your income, spending, or saving behavior? (Select all that apply)

- 1 Yes, I considered how to change my income
- 2 Yes, I considered how to change my spending behavior
- 3 Yes, I considered how to change my saving behavior
- 4 No

bt011 (how likely use budgeting tool in future in section Tool)

How likely are you to use a budgeting tool in the future?

- 1 Not at all likely
- 2 Not very likely
- 3 Moderately likely
- 4 Very likely

bt012 (connectedness between now and 5 years in future in section Tool)

Please think about the important characteristics that make you the person you are now - your personality, temperament, major likes and dislikes, beliefs, values, ambitions, life goals, and ideals - and please rate the degree of connectedness between the person you expect to be in 5 years compared to the person you are now, where 0 means "I will be completely different in the future" and 100 means "I will be exactly the same in the future."
RANGE 0..100

bt013 (made changes after initial entries budgeting tool in section Tool)

When you were completing the budgeting tool, did you make changes to any of your entries after you saw the total amount that was calculated?

- 1 No, I did not change any entries after I saw the total amount
- 2 Yes, I changed one or more entries because I remembered extra income or spending
- 3 Yes, I changed one or more entries because I noticed an incorrect entry or typo
- 4 Yes, I changed one or more entries because the total amount didn't feel accurate

bt014 (receive additional information in section Tool)

Would you like to receive a link to additional tools and materials to help you better manage your finances?

- 1 Yes, when the interview is complete, please send me a **one-time** email containing a link to additional tools and materials
- 2 No, please do not send me any additional tools and materials

End of section **Tool_review**

Start of section **Closing**

dummy := handleInfo()

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. */