

# UnderStandingAmericaStudy

UAS 453: 2022 U.S. FINANCIAL HEALTH PULSE SURVEY (WAVE 5)



Survey author(s): Financial Health Network

Fielded April 13, 2022 - May 15, 2022

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## Contents

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<b>1</b>	<b>Introduction</b>	<b>3</b>
1.1	Topics . . . . .	3
1.2	Experiments . . . . .	3
1.3	Citation . . . . .	3
<b>2</b>	<b>Survey Response And Data</b>	<b>4</b>
2.1	Sample selection and response rate . . . . .	4
2.2	Timings . . . . .	4
2.3	Weighting . . . . .	5
<b>3</b>	<b>Standard Variables</b>	<b>6</b>
<b>4</b>	<b>Background Demographics</b>	<b>11</b>
<b>5</b>	<b>Missing Data Conventions</b>	<b>15</b>
<b>6</b>	<b>Routing Syntax</b>	<b>16</b>
<b>7</b>	<b>Survey with Routing</b>	<b>17</b>
	financial . . . . .	17
	stress . . . . .	18
	income . . . . .	22
	spending . . . . .	25
	save . . . . .	26
	borrow . . . . .	37
	insurance . . . . .	42
	planning . . . . .	44
	employment . . . . .	47
	inflation . . . . .	57
	studentloan . . . . .	63
	extra_demographics . . . . .	65
	physicalHealth . . . . .	67
	Closing . . . . .	70

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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS 453: 2022 U.S. Financial Health Pulse Survey" focuses on the personal and household financial health of Americans. It is the fifth full survey in a series that includes UAS 133, UAS 152, UAS 183, UAS 233 and UAS 385. This survey is no longer in the field. Respondents were paid \$17 to complete the survey.

If you publish any work that leverages Pulse data, please include the following note if possible: "The analysis presented in this paper/article/etc. relies on data collected by the Financial Health Network (FHN), in collaboration with USC's Dornsife Center for Economic and Social Research through the online panel, the Understanding America Study. These data are part of the U.S. Financial Health Pulse research initiative. The content of this paper/article/etc. is solely the responsibility of the authors and does not necessarily represent the official views of FHN."

## 1.1 Topics

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

## 1.2 Experiments

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

## 1.3 Citation

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

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

All active respondents except for LA County respondents in listed sample.

As such, this survey was made available to 9326 UAS participants. Of those 9326 participants, 6441 completed the survey and are counted as respondents. Of those who are not counted as respondents, 154 started the survey without completing and 2731 did not start the survey. The overall response rate was 69.06%.

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.%.

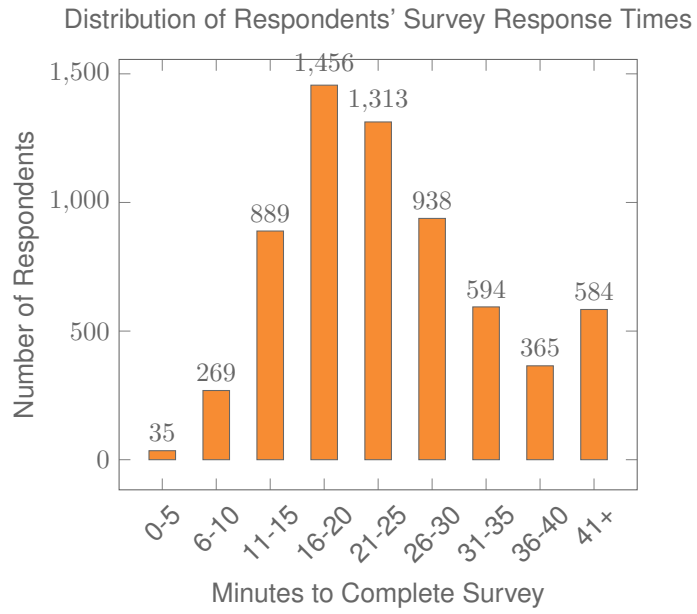
The detailed survey response rate is as follows:

UAS453 - Response Overview	
Size of selected sample	9326
Completed the survey	6441
Started but did not complete the survey	154
Did not start the survey	2731
Response rate	69.06%

### 2.2 Timings

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The survey took respondents an average of 25 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



### 2.3 Weighting

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.

- **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.

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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 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.

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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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*/\* Several questions in this survey reference the month/year as of 1 year ago. This fill text is set in the year\_ago variable. \*/*

`year_ago := getDateNow()`

**intro2** (Section Stress)

*This survey focuses on you and on your household's financial situation. For all questions, please answer to the best of your ability, and if you are not sure about the answer to a question, just your best guess will do.*

Start of section **Financial**

**q001** (currently in school in section Financial)

Are you currently attending school of any kind, either full time or part time?

- 1 No, I am not attending school
- 2 Yes, I am a full time student
- 3 Yes, I am a part time student

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q105** (living situation in section Insurance)

Do you or your family own the place where you live, or do you pay rent, or do you live rent free?

- 1 Own
- 2 Rent
- 3 Live rent free
- 4 Other (Please Specify):

**q105.other** (other living situation- -specify in section Insurance)

STRING

### END OF GROUP

**qc002** (overall health in section PhysicalHealth)

Would you say your health in general is...

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor

**q003** (satisfaction current financial situation in section Financial)

Overall, how satisfied are you with your current financial situation?

- 1 Extremely satisfied
- 2 Very satisfied
- 3 Somewhat satisfied
- 4 Not very satisfied
- 5 Not at all satisfied

**qb01** (how well managing financially in section Financial)

Overall, which one of the following best describes how well you are managing financially these days?

- 1 Finding it difficult to get by
- 2 Just getting by
- 3 Doing okay
- 4 Living comfortably

End of section **Financial**

Start of section **Stress**

FLDate := getDateNow()

**q013** (stress because of finances in section Stress)

How much stress, if any, do your finances cause you?

- 1 High stress
- 2 Moderate stress
- 3 Some stress
- 4 No stress

**q007\_intro** (Section Financial)

*The next questions ask you to read a statement and tell us how well that statement describes you or your situation.*

**q007** (because of money situation, I feel like I will never have the things I want in life in section Financial)

How well does this statement describe you or your situation? "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

**q008** (I am just getting by financially in section Financial)

How well does this statement describe you or your situation? "I am just getting by financially."

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

**q009** (I am concerned that the money I have or will save won't last in section Financial)  
How well does this statement describe you or your situation? "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

**q010** (I have money left over at the end of the month in section Financial)  
How often does this statement apply to you? "I have money left over at the end of the month."

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

**q011** (my finances control my life in section Financial)  
How often does this statement apply to you? "My finances control my life."

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

**q018.intro** (Section Stress)

*Many of the questions in the remainder of this survey will ask about your "household's" financial situation. **"Household" includes you and others living with you who contribute financially to your home.** As you answer these questions, please think about all of your household members' finances, taken as a whole. If you live alone, or do not consider anyone else to be a member of your household, please answer these questions as an individual.*

**q150.intro** (Section Stress)

*The next few questions ask about events that may have happened to you in the last 12 months. For these questions please think back to events that have occurred since (MONTH/YEAR ONE YEAR AGO FROM PRESENT()).*

## GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

### **events\_intro** (Section Stress)

In the past 12 months (that is, since ()), have you or anyone in your household experienced any of the following significant life events?

### SUBGROUP OF QUESTIONS

#### **q150** (LIFE EVENT- -MARRIAGE in section Stress)

Marriage

1 Yes

2 No

#### **q151** (LIFE EVENT- -DIVORCE OR SEPARATION in section Stress)

Divorce or separation

1 Yes

2 No

#### **q152** (LIFE EVENT- -DEATH OF A FAMILY MEMBER in section Stress)

Death of a family member

1 Yes

2 No

#### **qb153** (LIFE EVENT- -BECAME PRIMARY CAREGIVER in section Stress)

Became the primary caregiver of a child (because I had a baby or for other reasons)

1 Yes

2 No

#### **q154** (LIFE EVENT- -BECAME CAREGIVER OF OLDER ADULT in section Stress)

Became the primary caregiver of an older adult

1 Yes

2 No

#### **q155** (LIFE EVENT- -BEGAN COLLEGE OR GRAD SCHOOL in section Stress)

Began college or graduate school

1 Yes

2 No

#### **q156** (LIFE EVENT- -GRADUATED COLLEGE OR GRAD SCHOOL in section Stress)

Graduated from college or graduate school

1 Yes

2 No

#### **qa1** (LIFE EVENT- -MOVED TO NEW HOME, APARTMENT, RESIDENCE in

section Stress)

Moved to a new home, apartment, or residence

1 Yes

2 No

**q160** (LIFE EVENT- -BOUGHT A HOME in section Stress)

Bought a home

1 Yes

2 No

**qa2** (LIFE EVENT- -PURCHASED CAR in section Stress)

Purchased a car

1 Yes

2 No

**q161** (LIFE EVENT- -HAD MAJOR MEDICAL EXPENSE in section Stress)

Had a major medical expense

1 Yes

2 No

**qb161** (LIFE EVENT- -MAJOR HEALTH CHANGE OR PHYSICAL ABILITY in section Stress)

Had a major change in health or physical ability that limits daily activities

1 Yes

2 No

**q162** (LIFE EVENT- -OTHER SIGNIFICANT LIFE EVENT in section Stress)

Any other significant life events? If yes, please specify:

1 Yes

2 No

**q162.other** (LIFE EVENT- -OTHER SPECIFY in section Stress)

STRING

**END OF SUBGROUP**

**ev\_error** (Section Stress)

Please specify the other life event(s). You specified other life event(s), but did not select the 'Yes' answer.

**END OF GROUP**

**q019.intro** (Section Stress)

*For each of the next questions, please indicate whether the statements were often, sometimes, or never true for you or your household, in the past 12 months.*

**q019** (I worried whether our food would run out before I got money to buy more. in section Stress)

In the past 12 months, I worried whether our food would run out before I got money to buy more.

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

**q020** (we had trouble paying our rent or mortgage in section Stress)

In the past 12 months, we had trouble paying our rent or mortgage.

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

**q021** (did not get healthcare we needed because we couldn't afford it in section Stress)

In the past 12 months, I or someone in my household did not get healthcare we needed because we couldn't afford it.

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

**q022** (stopped taking a medication or took less than directed due to the costs in section Stress)

In the past 12 months, I or someone in my household stopped taking a medication or took less than directed due to the costs.

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

End of section **Stress**

Start of section **Income**

**q023.intro** (Section Income)

*The next questions ask about your household benefits and income.*

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

**q027.intro** (Section Income)

In the last 12 months, did you or anyone in your household receive any of the following

government benefits?

#### SUBGROUP OF QUESTIONS

**q027** (Medicaid in section Income)

Medicaid

1 Yes

2 No

3 I don't know

**q027A** (Medicare in section Income)

Medicare

1 Yes

2 No

3 I don't know

**q027B** (social security in section Income)

Social Security

1 Yes

2 No

3 I don't know

**q028** (Supplemental Security Income (SSI) Benefits in section Income)

Supplemental Security Income (SSI) Benefits

1 Yes

2 No

3 I don't know

**q029** (Social Security Disability Insurance (SSDI) in section Income)

Social Security Disability Insurance (SSDI)

1 Yes

2 No

3 I don't know

**q032** (Supplemental Nutrition Assistance Program (SNAP or food stamps) in section Income)

Supplemental Nutrition Assistance Program (SNAP or food stamps)

1 Yes

2 No

3 I don't know

**q035** (Other public benefit in section Income)

Other government benefits not listed here (such as WIC, TANF, CHIP, or Section 8), please specify: Please write a brief description of the other benefit. Please select the Yes answer choice to the right if you specified another government benefit in the text

box.

- 1 Yes
- 2 No
- 3 I don't know

**q035\_other** (other public benefit in section Income)  
STRING

END OF SUBGROUP

END OF GROUP

**q024** (how easy to predict household income for following month in section Income)  
In the last 12 months, how often were you able to easily predict your household's income for the following month?

- 1 Every month
- 2 Most months
- 3 About half the time
- 4 A few months
- 5 Never

**q025** (income varied month per month in section Income)  
In the last 12 months, which of the following statements best describes how your household's income varied from month to month, if at all?

My household's income:

- 1 Was roughly the same each month
- 2 Occasionally varied from month to month
- 3 Varied quite often from month to month

FLDateNoComma := str\_replace(",","", FLDate)

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv003a** (how household income changed in section Covid19)  
Thinking back to last year, please indicate if your household's total income and expenses have changed between April 2021 and now. *As you're thinking about your household's total income, please consider wages from employment, as well as government payments or income from other sources.*

My household's **income** has...

- 1 Increased
- 2 Decreased
- 3 Stayed the same



**cv003b** (how household expenses changed in section Covid19)

My household's **expenses** have...

- 1 Increased
- 2 Decreased
- 3 Stayed the same

#### END OF GROUP

**qb050** (financial situation today compared to April 2021 in section Covid19)

Which of the following statements best describes your financial situation today compared to your financial situation in April 2021?

My financial situation today is:

- 1 Much better
- 2 A little better
- 3 About the same
- 4 A little worse
- 5 Much worse

**qb15** (expectation personal financial situation in section Covid19)

In the next 12 months, do you expect your personal financial situation to...

- 1 Improve a lot
- 2 Improve a little
- 3 Stay the same
- 4 Get a little worse
- 5 Get a lot worse

End of section **Income**

Start of section **Spending**

**spending\_intro** (Section Spending)

*The next questions ask about your total household spending over the last 12 months. For each of these questions, please think about your personal spending, as well as how much other members of your household may have spent.*

**q036** (how compares total income to total spending in section Spending)

Which of the following statements best describes how your household's total spending compared to total income over the last 12 months?

- 1 Spending was much less than income
- 2 Spending was a little less than income
- 3 Spending was about equal to income
- 4 Spending was a little more than income
- 5 Spending was much more than income

**q039** (how paid bills over last 12 months in section Spending)

Which of the following statements best describes how your household has paid its bills over the last 12 months?

My household has been financially able to:

- 1 Pay all of our bills on time
- 2 Pay nearly all of our bills on time
- 3 Pay most of our bills on time
- 4 Pay some of our bills on time
- 5 Pay very few of our bills on time

**IF q039 = 1 THEN**

**qc040** (pay all bills if \$400 emergency expense in section Spending)

How would a \$400 emergency expense that you had to pay impact your ability to pay your other bills this month?

- 1 Could not pay some bills
- 2 Would still be able to pay all bills

**END OF IF**

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

**q043** (how pay emergency expense in section Spending)

Suppose now that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method, please select all that apply.

- 1 Put it on my credit card and pay it off in full at the next statement
- 2 Put it on my credit card and pay it off over time
- 3 With the money currently in my checking/savings account or with cash
- 4 Using money from a bank loan or line of credit
- 5 By borrowing from a friend or family member
- 6 Using a payday loan, deposit advance, or overdraft
- 7 By selling something
- 8 I wouldn't be able to pay for the expense right now
- 9 Other, please specify:

**q043.other** (other how pay emergency expense in section Spending)

STRING

**END OF GROUP**

End of section **Spending**

Start of section **Save**

**sav\_intro** (Section Save)

*The next questions ask about your household's savings, retirement funds, and investments.*

**q044** (how long could cover expenses in section Save)

At your current level of spending, how long could you and your household afford to cover expenses, if you had to live only off the money you have readily available, without withdrawing money from retirement accounts, or borrowing?

- 1 6 months or more
- 2 3-5 months
- 3 1-2 months
- 4 1-3 weeks
- 5 Less than 1 week

**q045** (how confident doing what needed to meet long term goals in section Save)

Thinking about your household's longer term financial goals such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last...How confident are you that your household is currently doing what is needed to meet your longer term goals?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident

Fill code of question FLQ173 executed

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

**q046\_intro** (Section Save)

*Do you or anyone in your household have any of the following financial assets or accounts? You can select more than one "yes" response. If you and someone in your household both own an account or have a "joint" account, please mark "Yes, I do" AND "Yes, someone else in my household does".*

**SUBGROUP OF QUESTIONS**

**q046** (Checking account in section Save)

Checking account

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q047** (Savings account in section Save)

Savings account

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q173** (PREPAID CARD YES/NO/DK in section Save)

(Prepaid card/A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.)

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q048** (Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP) in section Save)

Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q050** (An employer-provided traditional pension or cash balance plan in section Save)

Employer-provided traditional pension or cash balance plan

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q049** (Individual retirement account not provided by an employer (IRA, Keogh, SEP, or any other retirement fund) in section Save)

Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q052** (Savings in cash in section Save)

Savings in cash

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No

4 Don't know

**q051** (Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD) in section Save)

Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)

1 Yes, I do

2 Yes, someone else in my household does

3 No

4 Don't know

**q052a** (Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan in section Save)

Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan

1 Yes, I do

2 Yes, someone else in my household does

3 No

4 Don't know

**q053** (Other assets in section Save)

Other financial assets or accounts (Please do not include real estate or housing) (Please Specify): Please write a brief description of the other asset or account. Please select one of the Yes answer choices to the right if you specified another financial asset or account in the text box.

1 Yes, I do

2 Yes, someone else in my household does

3 No

4 Don't know

**q053\_other** (Other assets in section Save)

STRING

END OF SUBGROUP

END OF GROUP

IF 1 IN q046 OR 2 IN q046 OR 1 IN q047 OR 2 IN q047 OR 1 IN q173 OR 2 IN q173 OR 1 IN q048 OR 2 IN q048 OR 1 IN q049 OR 2 IN q049 OR 1 IN q051 OR 2 IN q051 OR 1 IN q052 OR 2 IN q052 OR 1 IN q052a OR 2 IN q052a OR 1 IN q053 OR 2 IN q053 THEN

Fill code of question FLQ053 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q054.intro** (Section Save)

*For each of the following financial assets or accounts, please estimate the current value of that account. Just your best guess will do.*

**SUBGROUP OF QUESTIONS**

**IF 1 IN q046 OR 2 IN q046 THEN**

**q054** (Checking account current value in section Save)

Checking account

RANGE -1000..9223372036854775807

**END OF IF**

**IF 1 IN q047 OR 2 IN q047 THEN**

**q055** (Savings account current value in section Save)

Savings account

RANGE -1000..9223372036854775807

**END OF IF**

**IF 1 IN q173 OR 2 IN q173 THEN**

**q174** (prepaid card value in section Save)

(Prepaid card/A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.)

RANGE 0..9223372036854775807

**END OF IF**

**IF 1 IN q048 OR 2 IN q048 THEN**

**q056** (Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP) current value in section Save)

Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)

RANGE 0..9223372036854775807

**END OF IF**

**IF 1 IN q049 OR 2 IN q049 THEN**

**q057** (Individual retirement account not provided by an employer (IRA, Keogh, SEP, or any other retirement fund)current value in section Save)  
Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q052 OR 2 IN q052 THEN

**q059** (Savings in cash current value in section Save)  
Savings in cash  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q051 OR 2 IN q051 THEN

**q058** (Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD) in section Save)  
Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q052a OR 2 IN q052a THEN

**q059a** (Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan in section Save)  
Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q053 OR 2 IN q053 THEN

**q060** (Other current value in section Save)  
(^q053\_other/Other)  
RANGE 0..9223372036854775807

END OF IF

END OF SUBGROUP

END OF GROUP

IF q054 > 100000 THEN

**q054.check** (checking account value correct in section Save)

You entered a current checking account value of over \$100,000. Is this correct?

- 1 Yes
- 2 No

IF q054.check = 2 THEN

**q054.incorrect** (corrected checking account current value in section Save)

Please provide the correct, current value of your checking account:

RANGE -1000..9223372036854775807

END OF IF

END OF IF

IF q055 > 250000 THEN

**q055.check** (saving account value correct in section Save)

You entered a current saving account value of over \$250,000. Is this correct?

- 1 Yes
- 2 No

IF q055.check = 2 THEN

**q055.incorrect** (corrected saving account current value in section Save)

Please provide the correct, current value of your saving account:

RANGE -1000..9223372036854775807

END OF IF

END OF IF

IF q174 > 1000 THEN

**q174.check** (prepaid card value correct in section Save)

You entered a current prepaid card value of over \$1,000. Is this correct?

- 1 Yes
- 2 No

IF q174.check = 2 THEN

**q174.incorrect** (corrected prepaid card current value in section Save)

Please provide the correct, current value of your prepaid card:

RANGE -1000..9223372036854775807

END OF IF

END OF IF

IF q057 > 1500000 THEN



**q057.check** (individual retirement account value correct in section Save)  
You entered a current individual retirement account not provided by an employer value of over \$1,500,000. Is this correct?

- 1 Yes
- 2 No

**IF q057.check = 2 THEN**

**q057.incorrect** (corrected individual retirement account current value in section Save)

Please provide the correct, current value of your individual retirement account:

RANGE -1000..9223372036854775807

**END OF IF**

**END OF IF**

**IF q059 > 10000 THEN**

**q059.check** (savings in cash value value correct in section Save)

You entered a current savings in cash value of over \$10,000. Is this correct?

- 1 Yes
- 2 No

**IF q059.check = 2 THEN**

**q059.incorrect** (corrected savings in cash current value in section Save)

Please provide the correct, current value of your savings in cash:

RANGE -1000..9223372036854775807

**END OF IF**

**END OF IF**

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q062.intro** (Section Save)

*Please indicate if you or anyone in your household has saved in any of your financial assets or accounts in the past 12 months. If so, did you save regularly (for example, monthly or from each paycheck) or save whenever you could, or not at all?*

*Please remember to include automatic savings, contributions that were taken out of your paycheck by your employer, and automatic transfers to investment accounts.*

### SUBGROUP OF QUESTIONS

**IF 1 IN q046 OR 2 IN q046 THEN**

**q061** (Checking save frequency in section Save)

Checking account

- 1 Saved regularly

- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q047 OR 2 IN q047 THEN

- q062** (Savings account save frequency in section Save)  
Savings account
  - 1 Saved regularly
  - 2 Saved whenever possible
  - 3 Did not save

END OF IF

IF 1 IN q048 OR 2 IN q048 THEN

- q063** (Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP) frequency in section Save)  
Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)
  - 1 Saved regularly
  - 2 Saved whenever possible
  - 3 Did not save

END OF IF

IF 1 IN q049 OR 2 IN q049 THEN

- q064** (Retirement account (IRA, Keogh, SEP, or any other retirement fund) frequency in section Save)  
Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)
  - 1 Saved regularly
  - 2 Saved whenever possible
  - 3 Did not save

END OF IF

IF 1 IN q052 OR 2 IN q052 THEN

- q067** (Savings in cash frequency in section Save)  
Savings in cash
  - 1 Saved regularly
  - 2 Saved whenever possible

| 3 Did not save

END OF IF

IF 1 IN q051 OR 2 IN q051 THEN

| **q066** (Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD) in section Save)

Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)

1 Saved regularly

2 Saved whenever possible

3 Did not save

END OF IF

IF 1 IN q052a OR 2 IN q052a THEN

| **q067a** (Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan frequency in section Save)

Brokerage account, annuity, profit sharing/stock plan, mutual fund, and/or 529 plan

1 Saved regularly

2 Saved whenever possible

3 Did not save

END OF IF

IF 1 IN q053 OR 2 IN q053 THEN

| **q068** (Other save frequency in section Save)

(^q053\_other/Other)

1 Saved regularly

2 Saved whenever possible

3 Did not save

END OF IF

END OF SUBGROUP

END OF GROUP

END OF IF

**q194** (CURRENTLY SETTING ASIDE MONEY FOR EMERGENCY in section Planning)

Are you currently setting aside money for an emergency?

1 Yes

2 No  
3 Don't know

```
q070_questions := array(1 →"q070",2 →"q071",3 →"q072",4 →"q073",5 →"q074",6 →"q075",7  
→"q076")
```

*/\* The question series q070 to q076 are asked in random order per q070\_order variables  
with values:*

- o 1 Purchased a money order (at a location that was not a bank or credit union)
- o 2 Cashed a check using a check-cashing service (at a location that was not a bank  
or credit union)
- o 3 Sent money to friends or family living outside the US (at a location that was not a  
bank or credit union)
- o 4 Took out a payday loan or received a payday advance loan
- o 5 Used a pawn shop loan
- o 6 Used rent-to-own services
- o 7 Took out a tax refund anticipation loan

*\*/*

```
IF sizeof(q070_order) = 0 THEN
```

```
| q070_order := shufflearray(array(1 →1,2 →2,3 →3,4 →4,5 →5,6 →6,7 →7))
```

```
END OF IF
```

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

**q070\_intro** (Section Save)

In the past 12 months, did you or anyone in your household do any of the following  
activities at some place other than a bank or credit union?

#### SUBGROUP OF QUESTIONS

```
LOOP FROM 1 TO 7
```

```
| /* Questions q070 to q076 are asked in random order per variables q070_order. */
```

```
END OF LOOP
```

```
END OF SUBGROUP
```

## END OF GROUP

End of section **Save**

Start of section **Borrow**

**q077.intro** (Section Borrow)

*The next questions ask about you and your household's credit and debts.*

**q004** (rate credit score in section Financial)

How would you rate your credit score? Your credit score is a number that tells lenders how risky or safe you are as a borrower.

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 6 Don't know

**q176** (HAVE ONE OR MORE CREDIT CARDS in section Borrow)

Do you currently have one or more credit cards?

- 1 Yes
- 2 No
- 3 Don't know

**q077** (debt payments manageable in section Borrow)

Now thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are carried from prior months...

As of today, which of the following statements describes how manageable your household debt is?

- 1 Have a manageable amount of debt
- 2 Have a bit more debt than is manageable
- 3 Have far more debt than is manageable
- 4 Do not have any debt

**IF q077 = 1 OR q077 = 2 OR q077 = 3 OR q077 = EMPTY THEN**

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

**q078.intro** (Section Borrow)

Do you or anyone in your household currently have any of the following types of debt?  
You can select more than one "yes" option.

## SUBGROUP OF QUESTIONS

**q078** (have debt- -auto loans in section Borrow)

Auto loans

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q079** (have debt- -student loans in section Borrow)

Student loans

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q080** (have debt- -small business loans in section Borrow)

Small business loans

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q081** (have debt- -mortgages in section Borrow)

Mortgages

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q175** (have debt- -home equity line of credit in section Borrow)

Home equity line of credit

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q082** (have debt- -medical in section Borrow)

Past-due medical bills

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q083** (have debt- -credit cards in section Borrow)

Outstanding credit card balances carried over from previous months

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**qb83** (have debt- -loan from a retirement plan in section Borrow)

Loan from a retirement plan

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q084** (have debt- -other loans in section Borrow)

Other debts or loans not listed (such as payday loans, auto title loans, personal loans, other past due bills, and money borrowed from family or friends) (Please Specify):Please write a brief description of the other debt or loan.Please select one of the Yes answer choices to the right if you specified another debt or loan in the text box.

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q084\_other** (other debts or loans- -specify in section Borrow)

STRING

END OF SUBGROUP

END OF GROUP

IF 1 IN q078 OR 2 IN q078 OR 1 IN q079 OR 2 IN q079 OR 1 IN q080 OR 2 IN q080 OR 1 IN q081 OR 2 IN q081 OR 1 IN q082 OR 2 IN q082 OR 1 IN q083 OR 2 IN q083 OR 1 IN qb83 OR 2 IN qb83 OR 1 IN q084 OR 2 IN q084 OR 1 IN q175 OR 2 IN q175 THEN

Fill code of question FLQ093 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q086\_intro** (Section Borrow)

*For each of the following types of debt, please estimate the amount your household currently owes. If you aren't sure, your best guess will do.*

SUBGROUP OF QUESTIONS

IF 1 IN q078 OR 2 IN q078 THEN

q086 (amount of debt- -auto loans in section Borrow)  
Auto loans  
RANGE 1..9999999

END OF IF

IF 1 IN q079 OR 2 IN q079 THEN

q087 (amount of debt- -student loans in section Borrow)  
Student loans  
RANGE 1..9999999

END OF IF

IF 1 IN q080 OR 2 IN q080 THEN

q088 (amount of debt- -small business loans in section Borrow)  
Small business loans  
RANGE 1..9999999

END OF IF

IF 1 IN q081 OR 2 IN q081 THEN

q089 (amount of debt- -mortgages in section Borrow)  
Mortgages  
RANGE 1..9999999

END OF IF

IF 1 IN q175 OR 2 IN q175 THEN

q177 (amount of debt- -home equity line of credit in section Borrow)  
Home equity line of credit  
RANGE 1..9999999

END OF IF

IF 1 IN q082 OR 2 IN q082 THEN



**q090** (amount of debt- -medical in section Borrow)  
Past-due medical bills  
RANGE 1..9999999

END OF IF

IF 1 IN q083 OR 2 IN q083 THEN

**q091** (amount of debt- -credit cards in section Borrow)  
Outstanding credit card balances carried over from previous months  
RANGE 1..9999999

END OF IF

IF 1 IN qb83 OR 2 IN qb83 THEN

**qb93** (amount of debt- -loan from a retirement plan in section Borrow)  
Loan from a retirement plan  
RANGE 1..9999999

END OF IF

IF 1 IN q084 OR 2 IN q084 THEN

**q093** (amount of other debt or loans in section Borrow)  
(^q084\_other/Other debts or loans not listed)  
RANGE 1..9999999

END OF IF

END OF SUBGROUP

END OF GROUP

END OF IF

END OF IF

**qa12** (ENGAGED BY DEBT COLLECTOR in section Planning)

In the past 12 months, have you engaged with or been contacted persistently by a debt collector?

- 1 Yes
- 2 No
- 3 Don't know

End of section **Borrow**

Start of section **Insurance**

**q106.intro** (Section Insurance)

*The next few questions ask about the different types of insurance that you and your household might have.*

**q106** (car insurance on all vehicles in section Insurance)

Do you or anyone in your household have car insurance on all your automobiles?

- 1 Yes
- 2 No
- 3 I don't know
- 4 Not applicable (we don't own a car)

**IF q105 = 1 THEN**

**q107** (covered by homeowner's insurance in section Insurance)

Is your household currently covered by homeowner's insurance?

- 1 Yes
- 2 No
- 3 I don't know

**ELSEIF q105 = 2 THEN**

**q108** (covered by renter's insurance in section Insurance)

Is your household currently covered by renter's insurance?

- 1 Yes
- 2 No
- 3 I don't know

**END OF IF**

**q109** (have life insurance in section Insurance)

Do you currently have life insurance?

- 1 Yes
- 2 No
- 3 I don't know

**q110** (have short or long term disability insurance in section Insurance)

Do you currently have short-term or long-term disability insurance?

- 1 Yes
- 2 No
- 3 I don't know

**q111** (have health insurance in section Insurance)

Do you currently have health insurance (including employer-paid, private, Medicare/Medicaid, Military, Indian Health Service, insurance purchased through federal or state marketplaces, or any other type of medical coverage)?

- 1 Yes
- 2 No
- 3 I don't know

IF q111 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q134** (main source of health insurance in section Insurance)

Which of the following is your main source of health insurance coverage?

- 1 A plan through your employer
- 2 A plan through your spouse's employer
- 3 A plan through your parent or guardian
- 4 Medicare
- 11 Medicaid
- 5 Through an insurance company or a state or federal marketplace that you purchased yourself (including Affordable Care Act (ACA) plans)
- 7 TRICARE or other military health benefits
- 8 Indian Health Services
- 9 Other, please specify:
- 10 Don't know

**q134\_other** (main source of health insurance- -other in section Insurance)

STRING

END OF GROUP

END OF IF

IF q106 = 1 OR (q105 = 1 AND q107 = 1) OR (q105 = 2 AND q108 = 1) OR q109 = 1 OR q110 = 1 OR q111 = 1 THEN

**q112** (confidence in insurance coverage in section Insurance)

Thinking about all of the types of personal and household insurance you and others in your household have, how confident are you that those insurance policies will provide enough support in case of an emergency?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident

END OF IF

**qc135** (out of pocket spent on medical care in section Insurance)

The next question is about money that you have spent out of pocket on medical care.

In the past 12 months, about how much did you spend for healthcare out of pocket, in-

cluding medical, dental, and mental health care?

By out of pocket, we mean costs of care up of your deductible, copays, and coinsurance for doctor visits, hospital stays, prescription medications, emergency care, and other health services for which your health insurance does not cover. Please do NOT count health insurance premiums, over the counter drugs, or costs that you will be reimbursed for.

- 1 Zero
- 2 Less than \$500
- 3 \$500 - \$1,999
- 4 \$2,000 - \$2,999
- 5 \$3,000 - \$4,999
- 6 \$5,000 or more

End of section **Insurance**

Start of section **Planning**

**q113.intro** (Section Planning)

*The next question asks about the extent to which your household plans ahead financially, that is, to cover upcoming expenses, or to save up for long term goals or to cover emergencies.*

**q113** (household plans ahead financially in section Planning)

To what extent do you agree or disagree with the following statement: "My household plans ahead financially."

- 1 Agree strongly
- 2 Agree somewhat
- 3 Neither agree or disagree
- 4 Disagree somewhat
- 5 Disagree strongly

*/\* The answer options in qc114 are presented in random order per variables qc114\_order with values:*

- o 1 Saving for my own education
- o 2 Saving for the education of my children, grandchildren, or other minors
- o 3 Paying off student debt for myself or another person in my household
- o 4 Buying or paying off the mortgage on a house
- o 5 Paying off other debt (credit card, car loan, etc.)
- o 6 Saving for a large purchase (car, appliances, furnishings)
- o 7 Saving for a special occasion (such as a wedding or vacation)

- o 8 Starting or growing a business
- o 9 Building savings / creating a financial cushion
- o 10 Saving for retirement
- o 11 Just getting by - covering basic living expenses
- o 12 Building or safeguarding an inheritance to pass on to my loved ones
- o 13 Other

Note: The 'Other, please specify' option is always presented last. \*/

IF sizeof(qc114\_order) = 0 THEN

```
qc114_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9
→9, 10 →10, 11 →11, 12 →12))
qc114_order(13) := 13
```

END OF IF

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

**qc114** (most important financial goals in section Planning)

Which of the following are your most important financial goals right now? Select up to three.

- 1 Saving for my own education
- 2 Saving for the education of my children, grandchildren, or other minors
- 3 Paying off student debt for myself or another person in my household
- 4 Buying or paying off the mortgage on a house
- 5 Paying off other debt (credit card, car loan, etc.)
- 6 Saving for a large purchase (car, appliances, furnishings)
- 7 Saving for a special occasion (such as a wedding or vacation)
- 8 Starting or growing a business
- 9 Building savings / creating a financial cushion
- 10 Saving for retirement
- 11 Just getting by - covering basic living expenses
- 12 Building or safeguarding an inheritance to pass on to my loved ones
- 13 Other (please specify):

**qc114\_other** (other most important financial goals in section Planning)

STRING

#### END OF GROUP

**q178.intro** (Section Planning)

*The next questions ask about various financial activities that you may or may not have done in the last 12 months (that is, since ()). For each of the following questions, please*

indicate whether you have done the activity in the past 12 months.

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

Fill code of question FLQ178 executed

**q178** (USED INTERNET BANKING in section Planning)

In the past 12 months, have you used (internet banking/Using the internet to access your bank or credit union account. This can be done by accessing your bank's web page through the browser on your phone, tablet, or computer./Internet banking)?

- 1 Yes
- 2 No
- 3 Don't know

Fill code of question FLQ179 executed

**q179** (USED MOBILE BANKING in section Planning)

In the past 12 months, have you used (mobile banking/Using a mobile phone to access your bank or credit union account. This can be done either by accessing your bank's web page through the web browser on your mobile phone, via text messaging, or by using an application downloaded to your mobile phone./Mobile banking)?

- 1 Yes
- 2 No
- 3 Don't know

#### END OF GROUP

**qc180** (checked credit score past 12 months in section Planning)

In the past 12 months, have you checked your credit score?

- 1 Yes
- 2 No
- 3 I don't know

**q189.intro** (Section Planning)

*For the next few questions, please indicate how often, if ever, you have done each activity in the last 12 months.*

**IF q176 = 1 THEN**

**q189** (HOW OFTEN CARRY A CREDIT CARD BALANCE in section Planning)

In the past 12 months, how many months, if any, did you carry a balance from one month to another on one or more of your credit cards and paid interest on that balance?

- 1 Never - I pay off the balance(s) every month
- 2 1 - 2 months
- 3 3 - 4 months
- 4 More than 5 months

| 5 Don't know

**END OF IF**

**qc190** (HOW OFTEN OVERDRAW CHECKING ACCT in section Planning)

In the last 12 months, how often, if ever, did you overdraw your checking account?

1 Never

2 1 - 2 times

3 3 - 4 times

4 More than 5 times

5 Don't know

Fill code of question FLSpouse executed

**qc191\_intro** (Section Planning)

*The next question asks about your financial priorities.*

**qc191** (top financial priority in section Planning)

Thinking about the next 12 months, what will be your top financial priority? Please type your response in the box below.

STRING

End of section **Planning**

Start of section **Employment**

**em\_intro** (Section Employment)

*The following questions ask about your employment.*

**qc121** (current work situation in section Employment)

Which of the following best describes your current situation? Please check all that apply.

1 Currently working for pay

2 On sick or other leave

3 Temporarily laid off

4 Unemployed - looking for work

5 Retired

6 Disabled

7 Homemaker

8 Student

9 Other

**qc124** (looked for job in last 4 weeks in section Employment)

Have you done anything to look for a job in the LAST 4 WEEKS?

1 Yes

2 No

IF 1 IN qc121 OR 2 IN qc121 THEN

**q120\_intro** (Section Employment)

*The following questions ask about your job. If you have more than one job, please think about the one that you think of as your main job in the last 30 days. If you don't think of any of your jobs as your "main job" please just pick one of them, and answer all questions about that job.*

END OF IF

IF 1 IN qc121 OR 2 IN qc121 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q120** (main job in section Employment)

In the main job that you had in the past 30 days did you:

- 1 Work full-time for someone else
- 2 Work part-time for someone else
- 3 Work for yourself (self-employed) or as a sole-proprietor
- 4 Work as a partner in a partnership (e.g. partner in a law firm, medical practice)
- 5 Work as a consultant or contractor
- 6 Other (Please Specify):

**q120\_other** (main job- -other specify in section Employment)

STRING

END OF GROUP

END OF IF

Fill code of question FLqa17a executed

Fill code of question FLqa17b executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qb17a** (type of industry in section Employment)

(In what type of industry are you employed in your main job?/In what type of industry were you most recently employed?)

- 1 Agriculture, forestry, fishing, and hunting
- 2 Mining, quarrying, and oil and gas extraction
- 3 Construction
- 4 Manufacturing
- 15 Wholesale trade
- 5 Retail
- 6 Transportation and warehousing
- 17 Utilities
- 7 Telecom, information technology, broadcasting, or data services
- 8 Finance and insurance



- 18 Real estate and rental and leasing
- 9 Professional and business services
- 10 Educational services
- 11 Healthcare and social assistance
- 19 Arts, entertainment, and recreation
- 20 Accommodation and food services
- 13 Government
- 14 Armed Forces
- 99 (Not applicable - I have never worked)
- 16 Other type of industry (please specify):

**qb17a\_other** (other type of industry in section Employment)  
STRING

#### END OF GROUP

**IF 1 IN qc121 OR 2 IN qc121 THEN**

**qc125** (how paid main job in section Employment)  
Still thinking about your main job, are you salaried or paid by the hour?  
1 Salaried  
2 Paid by the hour  
3 Don't know

**IF qc125 = 2 THEN**

**qc126** (hourly rate in section Employment)  
What is your hourly rate of pay on this job, not including overtime pay, tips or commissions?  
RANGE 0.0..10000.0

**END OF IF**

**QS5** (usual annual earnings in section Employment)  
Including bonuses, tips, overtime and commissions, what are your usual annual earnings on your main job, before taxes or other deductions?  
RANGE 0..100000000

Fill code of question FLQ123 executed

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

**q123** (benefits employer offers in section Employment)  
Still thinking about your main job, does your employer offer you any of the following benefits (even if you do not personally use the benefit)? Please select all that apply.  
1 Paid sick leave  
2 Paid vacation/personal leave

- 3 Paid parental leave
- 4 Student loan repayment
- 5 Health insurance
- 6 Disability insurance
- 7 Life insurance
- 8 Retirement plans (such as a 401k, 403(b), or Thrift Savings Plan (TSP))
- 9 Childcare
- 10 Ability to work from home
- 11 Pension or cash balance plan
- 15 (Access to earned wages in advance of payday/Employers typically partner with a provider like Even, Payactiv, Dailypay, Branch, or Instant Financial to offer such a service./Access to earned wages in advance of payday)
- 16 Access to an emergency savings account or employer contributions toward emergency savings
- 12 Other, please specify:
- 14 None of these

**q123\_other** (benefits employer offers- -other specify in section Employment)  
STRING

#### END OF GROUP

**qc127** (member of labor union in section Employment)

Thinking about your main job, are you a member of a labor union or of an employee association similar to a union?

- 1 Yes
- 2 No
- 3 I don't know

**qc128** (how often in contact within six feet of other people in section Employment)

Some people have jobs that require them to interact with people face to face in the same location. How often does your main job require you to come within six feet of other people (such as customers, clients, patients, or coworkers)?

- 1 Never
- 2 Less than once per week
- 3 1-2 times per week
- 4 Several times per week
- 5 Nearly every day
- 6 Every day

**qb17** (how likely recommend company as place to work in section Employment)

Still thinking about your main job, on a scale of zero to ten, how likely is it that you would recommend this company as a place to work?

- 0 0 Least likely

- 1 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 6
- 7 7
- 8 8
- 9 9
- 10 10 Most likely

**qc129** (how likely voluntarily leave main job during next 12 months in section Employment)

Still thinking about your main job, on a scale of zero to ten, how likely is it that you will leave your main job voluntarily during the next 12 months?

- 0 0 Least likely
- 1 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 6
- 7 7
- 8 8
- 9 9
- 10 10 Most likely

**qc130\_intro** (Section Employment)

*The next few questions ask about changes in your employment over the past 12 months.*

**qc130** (change main job in past 12 months in section Employment)

Did you change your main job in the past 12 months?

- 1 Yes
- 2 No

**IF qc130 = 1 THEN**

**qc131** (change employer after main job changed in section Employment)

Did your employer change when you changed your main job?

- 1 Yes
- 2 No

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

**qc132** (job change voluntary or involuntary in section Employment)

Was your job change voluntary or involuntary (laid off, furloughed, put on temporary leave, or employer temporarily closed)?

- 1 I voluntarily sought out a new main job
- 2 I was laid off
- 3 I was furloughed, put on temporary leave, or my employer temporarily closed
- 4 Other (please specify):

**qc132\_other** (other job change voluntary or involuntary in section Employment)

STRING

**END OF GROUP**

**qc301** (how paid previous job in section Employment)

Were you salaried or paid by the hour at your prior main job?

- 1 Salaried
- 2 Paid by the hour
- 3 Don't know

**IF qc132 = 1 THEN**

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

**qc133** (why change jobs in section Employment)

Why did you change jobs? Please select all that apply.

- 1 Better pay
- 2 Ability to work more hours
- 3 Ability to work fewer hours
- 4 A more predictable schedule
- 5 Better working conditions
- 6 Better benefits
- 7 Better location
- 8 Better role
- 9 Less exposure to COVID-19
- 10 Ability to work from home
- 11 Better accommodation of childcare
- 12 Change in family situation
- 13 Other (please specify):

**qc133\_other** (other why change jobs in section Employment)

STRING

**END OF GROUP**

**IF 1 IN qc133 THEN**

**IF qc301 = 1 THEN**

**qc134a** (prior annual salary or wage after job change in section Employment)  
You indicated that you changed your main job for better pay in the last 12 months.  
What was your prior annual salary?  
RANGE 10000..100000000

**ELSEIF qc301 = 2 THEN**

**qc134b** (prior hourly salary or wage after job change in section Employment)  
You indicated that you changed your main job for better pay in the last 12 months.  
What was your prior hourly wage?  
RANGE 0..1000

**END OF IF**

**END OF IF**

**END OF IF**

**ELSEIF qc130 = 2 THEN**

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

**qc135\_intro** (Section Employment)  
In your main job, have you experienced any of these changes in the past 12 months?

**SUBGROUP OF QUESTIONS**

**qc135a** (My wages or salary increased in section Employment)  
My wages or salary increased  
1 Yes  
2 No  
3 Not applicable

**qc135b** (My wages or salary decreased in section Employment)  
My wages or salary decreased  
1 Yes  
2 No  
3 Not applicable

**qc135c** (The number of hours that I normally work increased in section Employment)  
The number of hours that I normally work increased  
1 Yes  
2 No  
3 Not applicable

**qc135d** (The number of hours that I normally work decreased in section Employment)  
The number of hours that I normally work decreased  
1 Yes  
2 No

3 Not applicable

**qc135e** (The schedule that I normally work became more predictable in section Employment)

The schedule that I normally work became more predictable

1 Yes

2 No

3 Not applicable

**qc135f** (The schedule that I normally work became less predictable in section Employment)

The schedule that I normally work became less predictable

1 Yes

2 No

3 Not applicable

END OF SUBGROUP

**qc135\_script** (Section Employment)

END OF GROUP

IF qc135a = 1 THEN

IF qc125 = 1 THEN

**qc134c** (prior annual salary or wage after increase in section Employment)

You indicated that your wages or salary increased in the last 12 months. What was your prior annual salary?

RANGE 10000..100000000

ELSEIF qc125 = 2 THEN

**qc134d** (prior hourly salary or wage after increase in section Employment)

You indicated that your wages or salary increased in the last 12 months. What was your prior hourly wage?

RANGE 0..1000

END OF IF

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qc136** (ability work affected by childcare responsibilities in section Employment)

In the past 12 months, has your ability to work been affected by childcare responsibilities?

1 Yes

- 2 No
- 3 Other (please specify):

**qc136\_other** (other ability work affected by childcare responsibilities in section Employment)  
STRING

END OF GROUP

IF qc136 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qc137** (actions taken as result of childcare responsibilities in section Employment)  
Did you take any actions as a result of your childcare responsibilities? Please select all that apply.

- 1 Reduced hours
- 2 Used paid time off (vacation or sick time)
- 3 Took an extended paid leave of absence from my employer
- 4 Took an extended unpaid leave of absence from my employer
- 5 Switched to a less demanding job
- 6 Switched to a job that allowed remote work
- 7 Quit a job and left the workforce
- 8 Other (please specify):

**qc137\_other** (other actions taken as result of childcare responsibilities in section Employment)  
STRING

END OF GROUP

END OF IF

END OF IF

**q200\_intro** (Section Employment)

*Some people earn money from independent, short-term, task-based, or temporary work. Please indicate whether you have engaged in the following types of work in the last 30 days, even if this was not your main job.*

Fill code of question FLQ200 executed

**q200** (WORKED AS AN INDEPENDENT CONTRACTOR/CONSULTANT/FREELANCE in section Employment)

In the last 30 days, I worked as an (independent contractor, an independent consultant, or freelance worker/These situations generally describe someone who has to find customers either online or in-person to provide a product or service./Independent contractor, consul-

tant, freelance worker).

- 1 Yes
- 2 No
- 3 Don't know

Fill code of question FLQ201 executed

**q201** (COMPLETED ONE-OFF TASKS ONLINE OR IN-PERSON in section Employment)  
In the last 30 days, I completed (one-off tasks/These tasks could include jobs done entirely online where the companies coordinate payment for the work. Or they could include tasks done in-person like using your own car to drive people from one place to another, delivering groceries or other goods, or doing someone's household tasks or errands./One-off tasks) that I found through companies that advertise through an app or website.

- 1 Yes
- 2 No
- 3 Don't know

Fill code of question FLQ202 executed

**q202** (WORKED IN A JOB WHERE ONLY CALLED TO WORK AS NEEDED in section Employment)

In the last 30 days, I worked in a job where I was (called to work as needed/This could include substitute teachers and construction workers supplied by a union hiring hall. These people are sometimes called "on-call" workers. Note: Some people with on-call work as part of their regular job - - for example, doctors - - are not on-call workers./Called to work as needed), although I could be scheduled for several days or weeks in a row.

- 1 Yes
- 2 No
- 3 Don't know

Fill code of question FLQ203 executed

**q203** (WORKED UNDER SHORT-TERM CONTRACTS in section Employment)

In the last 30 days, I worked for a company that provided my services to organizations or firms under (short-term contracts/A few examples of services that can be contracted out are security, landscaping, or computer programming./Short-term contracts).

- 1 Yes
- 2 No
- 3 Don't know

Fill code of question FLQ204 executed

**q204** (WORKED A JOB THAT LASTED A LIMITED TIME in section Employment)

In the last 30 days, I worked a job that lasted for a (limited time period/These types of jobs may be provided by a temp agency./Limited time period) or until the completion of a project.



- 1 Yes
- 2 No
- 3 Don't know

End of section **Employment**

Start of section **Inflation**

**inf\_intro** (Section Inflation)

*The next section asks about the prices of goods and services that you purchase.*

Fill code of question FLqc170a executed

Fill code of question FLqc170b executed

Fill code of question FLqc170c executed

Fill code of question FLqc170d executed

Fill code of question FLqc170e executed

Fill code of question FLqc170f executed

Fill code of question FLqc170g executed

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

**qc170\_intro** (Section Inflation)

Please think about your total household spending. Compared to last year, how, if at all, have the prices of goods and services that you have purchased in these categories changed?

#### SUBGROUP OF QUESTIONS

**qc170a** (price changed food in section Inflation)

(Food/Groceries, food, beverages, dining and/or drinking out)

- 1 Decreased a lot
- 2 Decreased a little
- 3 No change
- 4 Increased a little
- 5 Increased a lot
- 6 Don't know
- 7 Not applicable

**qc170b** (price changed housing in section Inflation)

(Housing/Mortgage, rent, property taxes, dues, homeowners or renters insurance, home repair, home maintenance, housekeeping, gardening materials and services)

- 1 Decreased a lot
- 2 Decreased a little
- 3 No change
- 4 Increased a little

- 5 Increased a lot
- 6 Don't know
- 7 Not applicable

**qc170c** (price changed utilities in section Inflation)  
(Utilities/Electricity, water, heating fuel for home, telephone, cable, internet/)

- 1 Decreased a lot
- 2 Decreased a little
- 3 No change
- 4 Increased a little
- 5 Increased a lot
- 6 Don't know
- 7 Not applicable

**qc170d** (price changed transportation in section Inflation)  
(Transportation/Car payments (interest and principal), vehicle insurance, vehicle maintenance, gasoline, public transportation costs, other transportation)

- 1 Decreased a lot
- 2 Decreased a little
- 3 No change
- 4 Increased a little
- 5 Increased a lot
- 6 Don't know
- 7 Not applicable

**qc170e** (price changed education in section Inflation)  
(Education/Tuition, room and board, books, supplies)

- 1 Decreased a lot
- 2 Decreased a little
- 3 No change
- 4 Increased a little
- 5 Increased a lot
- 6 Don't know
- 7 Not applicable

**qc170f** (price changed healthcare in section Inflation)  
(Healthcare/Health care services, health insurance, prescriptions, other medical care)

- 1 Decreased a lot
- 2 Decreased a little
- 3 No change
- 4 Increased a little
- 5 Increased a lot
- 6 Don't know
- 7 Not applicable

**qc170g** (price changed childcare in section Inflation)  
(Childcare/Toys, gear, equipment, daycare, babysitting, sports/activity fees)

- 1 Decreased a lot
- 2 Decreased a little
- 3 No change
- 4 Increased a little
- 5 Increased a lot
- 6 Don't know
- 7 Not applicable

END OF SUBGROUP

END OF GROUP

IF qc170a IN (4,5) OR qc170b IN (4,5) OR qc170c IN (4,5) OR qc170d IN (4,5) OR qc170e IN (4,5) OR qc170f IN (4,5) OR qc170g IN (4,5) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qc175\_intro** (Section Inflation)

Please think about your ability to maintain your household's standard of living. Compared to last year, how much have price increases impacted your ability to maintain your standard of living in these categories?

SUBGROUP OF QUESTIONS

IF qc170a IN (4,5) THEN

**qc175a** (impact price changed food in section Inflation)  
(Food/Groceries, food, beverages, dining and/or drinking out)

- 1 No impact
- 2 Minor impact
- 3 Moderate impact
- 4 Major impact
- 5 Don't know

END OF IF

IF qc170b IN (4,5) THEN

**qc175b** (impact price changed housing in section Inflation)  
(Housing/Mortgage, rent, property taxes, dues, homeowners or renters insurance, home repair, home maintenance, housekeeping, gardening materials and services)

- 1 No impact
- 2 Minor impact
- 3 Moderate impact

- 4 Major impact
- 5 Don't know

END OF IF

IF qc170c IN (4,5) THEN

- qc175c** (impact price changed utilities in section Inflation)  
(Utilities/Electricity, water, heating fuel for home, telephone, cable, internet/)
- 1 No impact
- 2 Minor impact
- 3 Moderate impact
- 4 Major impact
- 5 Don't know

END OF IF

IF qc170d IN (4,5) THEN

- qc175d** (impact price changed transportation in section Inflation)  
(Transportation/Car payments (interest and principal), vehicle insurance, vehicle maintenance, gasoline, public transportation costs, other transportation)
- 1 No impact
- 2 Minor impact
- 3 Moderate impact
- 4 Major impact
- 5 Don't know

END OF IF

IF qc170e IN (4,5) THEN

- qc175e** (impact price changed education in section Inflation)  
(Education/Tuition, room and board, books, supplies)
- 1 No impact
- 2 Minor impact
- 3 Moderate impact
- 4 Major impact
- 5 Don't know

END OF IF

IF qc170f IN (4,5) THEN

**qc175f** (impact price changed healthcae in section Inflation)  
(Healthcare/Health care services, health insurance, prescriptions, other medical care)

- 1 No impact
- 2 Minor impact
- 3 Moderate impact
- 4 Major impact
- 5 Don't know

END OF IF

IF qc170g IN (4,5) THEN

**qc175g** (impact price changed childcare in section Inflation)  
(Childcare/Toys, gear, equipment, daycare, babysitting, sports/activity fees)

- 1 No impact
- 2 Minor impact
- 3 Moderate impact
- 4 Major impact
- 5 Don't know

END OF IF

END OF SUBGROUP

END OF GROUP

**qc171** (financial stress because of recent price increases in section Inflation)  
How much financial stress, if any, have these recent price increases caused you?

- 1 High financial stress
- 2 Moderate financial stress
- 3 Some financial stress
- 4 No financial stress

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qc172\_intro** (Section Inflation)

Have you or has anyone in your household taken any of the following actions to help you cope with the impact of these price increases? Please select all that apply.

SUBGROUP OF QUESTIONS

**qc172a** (Cut back on the amount that we buy in section Inflation)

Cut back on the amount that we buy

- 1 Yes

2 No

**qc172b** (Used savings to pay for goods in section Inflation)

Used savings to pay for goods

1 Yes

2 No

**qc172c** (Shopped more at discount retailers (for example, dollar stores, discount grocers) in section Inflation)

Shopped more at discount retailers (for example, dollar stores, discount grocers)

1 Yes

2 No

**qc172d** (Carried a balance on a credit card in section Inflation)

Carried a balance on a credit card

1 Yes

2 No

**qc172e** (Purchased items in bulk in section Inflation)

Purchased items in bulk

1 Yes

2 No

**qc172f** (Change what you buy (e.g., chicken or eggs rather than beef) in section Inflation)

Change what you buy (e.g., chicken or eggs rather than beef)

1 Yes

2 No

**qc172g** (Delayed a planned purchase, for example, of a car in section Inflation)

Delayed a planned purchase, for example, of a car

1 Yes

2 No

**qc172h** (Moved to a less expensive housing situation in section Inflation)

Moved to a less expensive housing situation

1 Yes

2 No

**qc172i** (Traveled less to save on gas in section Inflation)

Traveled less to save on gas

1 Yes

2 No

**qc172j** (other measure taken to help cope price increases in section Inflation)  
Other (please specify): Please write a brief description of the other action(s). Please select the Yes answer choice to the right if you specified another action in the text box.  
1 Yes  
2 No

END OF SUBGROUP

**qc172j\_other** (specify other measure taken to help cope price increases in section Inflation)  
STRING

END OF GROUP

END OF IF

**qc173** (expected rate of inflation next 12 months in section Inflation)  
Inflation is defined as the rate at which prices increase. In March 2022, the inflation rate in the U.S. was about 8%. That means that prices are about 8% higher compared to last year.

Over the next 12 months, what do you expect the rate of inflation to be? Please enter a negative number if you think that prices will decrease over the next 12 months.

Over the next 12 months, I expect the rate of inflation to be:  
NUMBER (DECIMALS ALLOWED)

**qc174** (anything else about inflation in section Inflation)  
Is there anything else you want to tell us about inflation? If it is affecting your day-to-day life, how? If it is affecting how you're planning for the future, how? Please type your response in the box below.  
STRING

End of section **Inflation**

Start of section **Studentloan**

IF 1 IN q079 THEN

**qc210** (ever taken out federal or private student loan in section Studentloan)  
You indicated that you have student loans. There are two types of loans we are interested in:

**Federal student loans** are issued or guaranteed by the federal government. They can be subsidized or unsubsidized and never require a co-signer.

**Private student loans** are borrowed from a private lender, such as a bank, institution, credit union, or state, and usually require a co-signer.

Have you ever taken out a federal student loan, a private student loan, or have you taken out both?

- 1 Federal student loan only
- 2 Private student loan only
- 3 Both federal and private student loans

**IF qc210 IN (1,3) THEN**

**qc211** (temporary pause payments and interest apply to any loans in section Studentloan)

*In March 2020, the federal government temporarily paused payments and interest for most borrowers with federal student loans as part of its COVID-19 assistance efforts.*

Does this temporary pause apply to any of the student loans that you are currently responsible for paying?

- 1 Yes
- 2 No
- 3 I don't know

**IF qc211 = 1 THEN**

**qc212** (how valuable student loan pause in section Studentloan)

Has the student loan pause been valuable in helping you manage your finances? If so, how much?

- 1 Very valuable
- 2 Somewhat valuable
- 3 Slightly valuable
- 4 Not very valuable

**END OF IF**

**END OF IF**

**qc213** (total monthly student loan payments in section Studentloan)

What is your total monthly payment towards your student loan(s)? This may include multiple payments to different lenders. We are interested in the total amount due each month, whether or not you are currently paying it.

RANGE 0.00..50000.00

**IF qc210 IN (1,3) AND qc211 = 1 THEN**

**qc214** (how difficult pay if student loan pause ended next month in section Studentloan)

Suppose the federal student loan pause ended next month. How easy or difficult would it be for you to afford payments?

- 1 Very easy
- 2 Somewhat easy



```
3 Somewhat difficult
4 Very difficult
END OF IF
END OF IF
```

End of section **Studentloan**

Start of section **Extra\_demographics**

**ed\_intro** (Section Extra\_demographics)  
*The next few questions are about you.*

/\* The answer options in qb12 are presented in random order per variables qb12\_order with values:

- o 1 White
- o 2 Hispanic, Latino, Spanish, or Latinx
- o 3 Black or African American
- o 4 Asian or Asian American
- o 5 American Indian or Alaska Native
- o 6 Middle Eastern or North African
- o 7 Native Hawaiian or other Pacific Islander
- o 8 Some other race or ethnicity

\*/

```
IF sizeof(qb12_order) = 0 THEN
```

```
qb12_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7))
qb12_order(8) := 8
```

```
END OF IF
```

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

**qb12** (race in section Extra\_demographics)

What is your race or ethnicity? Mark all boxes that apply. Note, you may report more than one group

- 1 White
- 2 Hispanic, Latino, Spanish, or Latinx
- 3 Black or African American
- 4 Asian or Asian American

- 5 American Indian or Alaska Native
- 6 Middle Eastern or North African
- 7 Native Hawaiian or other Pacific Islander
- 8 Some other race or ethnicity (please specify):

**qb12\_other** (other race in section Extra\_demographics)  
STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

- qb10** (gender identity in section Extra\_demographics)  
How would you define your gender identity?
- 1 Man
  - 2 Woman
  - 3 Non-binary, gender non-conforming, or genderqueer
  - 4 Other (please specify):

**qb10\_other** (other gender identity in section Extra\_demographics)  
STRING

END OF GROUP

- qb11** (identify as transgender in section Extra\_demographics)  
Do you identify as transgender?
- 1 Yes
  - 2 No

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

- qb09** (sexual orientation in section Extra\_demographics)  
How would you describe your sexual orientation?
- 1 Homosexual, gay or lesbian
  - 2 Bisexual, pansexual or queer
  - 3 Heterosexual or straight
  - 4 Asexual
  - 5 Some other description (please specify):

**qb09\_other** (other sexual orientation in section Extra\_demographics)  
STRING

END OF GROUP

End of section **Extra\_demographics**

Start of section **PhysicalHealth**

**q002** (general health in section Financial)

Would you say that in general your physical health is:

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor

**q138.intro2** (Section PhysicalHealth)

*The next six questions ask more specifically about physical, mental, or emotional conditions that can cause serious difficulty with daily activities.*

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

**q138** (anyone in HH deaf in section HouseholdConditions)

Is anyone in your household deaf or does anyone have serious difficulty hearing? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q138.other** (anyone in HH deaf- -other in section HouseholdConditions)

STRING

**END OF GROUP**

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

**q139** (anyone in HH blind in section HouseholdConditions)

Is anyone in your household blind or does anyone have serious difficulty seeing even when wearing glasses? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):

7 I don't know

**q139.other** (anyone in HH blind- -other in section HouseholdConditions)  
STRING

#### END OF GROUP

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

**q140** (anyone in HH have memory/concentration difficulty because of a health condition in section HouseholdConditions)

Because of a physical, mental, or emotional condition, does anyone in your household have serious difficulty concentrating, remembering, or making decisions? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q140.other** (anyone in HH have difficulty concentrating- -other in section HouseholdConditions)  
STRING

#### END OF GROUP

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

**q141** (anyone in HH have difficulty walking/climbing stairs in section HouseholdConditions)

Does anyone in your household have serious difficulty walking or climbing stairs? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q141.other** (anyone in HH have serious difficulty walking- -other in section HouseholdConditions)  
STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q142** (anyone in HH have difficulty dressing or bathing in section HouseholdConditions)  
Does anyone in your household have difficulty dressing or bathing? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q142.other** (anyone in HH have difficulty dressing/bathing- -other in section Household-Conditions)  
STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q143** (anyone in HH have difficulty doing errands because of a health condition in section HouseholdConditions)  
Because of a physical, mental, or emotional condition, does anyone in your household have difficulty doing errands alone such as visiting a doctor's office or shopping? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q143.other** (anyone in HH have difficulty doing errands- -other in section HouseholdConditions)  
STRING

END OF GROUP

**q137.intro** (Section PhysicalHealth)  
*The next question asks about your experience with the criminal justice system.*

**q137** (spent time in jail/prison in section HouseholdConditions)

Have you or has anyone in your household spent time under criminal supervision in jail or prison?

- 1 Yes, I have
- 2 Yes, someone else in my household has
- 3 Yes, I have AND someone else in my household has
- 4 No, no one in my household has

End of section **PhysicalHealth**

Start of section **Closing**

**CS\_001** (HOW PLEASANT INTERVIEW in section Closing)

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

**CS\_003** (comments in section Closing)

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

STRING

End of section **Closing**

*/\* Please note that although question CS\_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. \*/*