

UnderStandingAmericaStudy

UAS 476: WOMEN'S FINANCIAL EDUCATION



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1 INTRODUCTION

This UAS panel survey, titled "UAS 476: Women's financial education ", asks questions about respondents' opinions about personal finance and their interest in and views about financial education. This survey is no longer in the field. Respondents were paid \$5 to complete the survey.

1.1 Topics

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

1.2 Experiments

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

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

Custom selection of active female respondents aged 40-65 with oversampling (if needed) to reach 50 African American, Asian, and Native American respondents.

As such, this survey was made available to 663 UAS participants. Of those 663 participants, 431 completed the survey and are counted as respondents. Of those who are not counted as respondents, 7 started the survey without completing and 225 did not start the survey. The overall response rate was 65.01%.

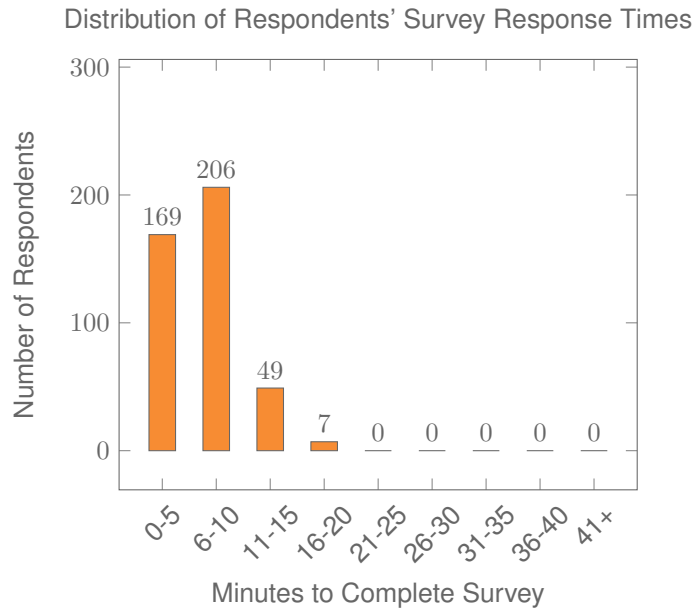
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey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

The detailed survey response rate is as follows:

UAS476 - Response Overview	
Size of selected sample	663
Completed the survey	431
Started but did not complete the survey	7
Did not start the survey	225
Response rate	65.01%

2.2 Timings

The survey took respondents an average of 7 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



2.3 Sample & Weighting

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

This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. More information is available from the UAS Weighting Procedure. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:
 1. None
 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
- **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
- **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
- **cs.001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

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

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

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

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

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

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

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

5 MISSING DATA CONVENTIONS

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

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

intro1 (intro in section Base)

Thank you for participating in this survey. The questions focus on your opinions about personal finance and your interest in and views about financial education. This survey is part of a USC research project to help develop recommendations for policymakers seeking to improve the financial capability of older adults in the United States.

Start of section **Finances**

```
F001_questions := array(1 → "F001A", 2 → "F001B", 3 → "F001C", 4 → "F001D", 5 → "F001E",  
6 → "F001F", 7 → "F001G")
```

/ Questions F001a to F001G are asked in random order per variables F001_order with values:*

- o F001A: 1 Having a financially secure retirement*
- o F001B: 2 Being able to manage unexpected or emergency expenses*
- o F001C: 3 Being able to afford a higher quality of life*
- o F001D: 4 Being financially independent of others*
- o F001E: 5 Being able to contribute to supporting my family*
- o F001F: 6 Being able to leave a financial legacy for my family and/or others*
- o F001G: 7 Being able to give to charity*

**/*

```
IF sizeof(F001_order) = 0 THEN
```

```
  F001_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

F001_intro (Section Finances)

When thinking about your financial life, how important are the following to you?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 7

IF F001_order(cnt) = RESPONSE THEN

```

/* Questions F001A to F001G are asked in random order per variables F001_order.
*/

END OF IF

END OF LOOP

END OF SUBGROUP

END OF GROUP

F002_questions := array(1 → "F002A", 2 → "F002B", 3 → "F002C", 4 → "F002D", 5 → "F002E",
6 → "F002F", 7 → "F002G")

/* Questions F002a to F002G are asked in random order per variables F002_order with
values:

    o F002A: 1 I feel confident in my money management skills
    o F002B: 2 I have the knowledge to make good financial decisions
    o F002C: 3 I feel relaxed about my financial future
    o F002D: 4 I feel comfortable talking to my family about my personal finances
    o F002E: 5 I feel comfortable talking to my friends about my personal finances
    o F002F: 6 I feel good about how I manage my money
    o F002G: 7 Talking about money can make me feel ashamed

*/

IF sizeof(F002_order) = 0 THEN
    F002_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

F002_intro (Section Finances)
To what extent do you agree or disagree with the following statements?

SUBGROUP OF QUESTIONS

    LOOP FROM 1 TO 7

```

IF F002_order(cnt) = RESPONSE THEN

/* Questions F002A to F002G are asked in random order per variables F001_order.
*/

END OF IF

END OF LOOP

END OF SUBGROUP

END OF GROUP

F003 (ever taken a course or training about personal finance in section Finances)
Have you ever taken a course or training to learn about personal finance?

- 1 Yes
- 2 No

IF F003 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F003A_intro (Section Finances)

What type of course or training in personal finance did you participate in, and when?
Please select all that apply.

SUBGROUP OF QUESTIONS

F003A_1 (type of course or training participated in- -high school or college course in section Finances)

High school or college course/s in personal finance

- 1 Yes, in the past 2 years
- 2 Yes, more than 2 years ago
- 3 No

F003A_2 (type of course or training participated in- -personal finance program offered by employer in section Finances)

A personal finance program offered by my employer as part of workplace benefits

- 1 Yes, in the past 2 years
- 2 Yes, more than 2 years ago
- 3 No

F003A_3 (type of course or training participated in- -One-on-one financial counseling in section Finances)

One-on-one financial counseling

1 Yes, in the past 2 years

2 Yes, more than 2 years ago

3 No

F003A_4 (type of course or training participated in- -course offered by educational institution in section Finances)

A personal finance course for adults offered by an educational institution (university extension or community college, Udemy, Skillshare)

1 Yes, in the past 2 years

2 Yes, more than 2 years ago

3 No

F003A_5 (type of course or training participated in- -offered by financial institution in section Finances)

A personal finance course or training offered by a financial institution (e.g. your bank or credit union)

1 Yes, in the past 2 years

2 Yes, more than 2 years ago

3 No

F003A_6 (type of course or training participated in- -offered by my community in section Finances)

A personal finance course or training provided by my community (e.g. through a community center, library or church)

1 Yes, in the past 2 years

2 Yes, more than 2 years ago

3 No

F003A_7 (type of course or training participated in- -other in section Finances)

Other, please specify: Please specify your other type of course taken. Please select Yes if you specified another type of course taken.

1 Yes, in the past 2 years

2 Yes, more than 2 years ago

3 No

F003A_7.other (type of course or training participated in- -other specify in section Finances)

STRING

END OF SUBGROUP

otherbox.css (Section Finances)

END OF GROUP

IF F003A_1 IN (1,2) OR F003A_2 IN (1,2) OR F003A_3 IN (1,2) OR F003A_4 IN (1,2) OR F003A_5 IN (1,2) OR F003A_6 IN (1,2) OR F003A_7 IN (1,2) THEN

F003A_answers := array(1 →F003A_1, 2 →F003A_2, 3 →F003A_3, 4 →F003A_4, 5 →F003A_5, 6 →F003A_6, 7 →F003A_7)

F003B_questions := array(1 →"F003B_1", 2 →"F003B_2", 3 →"F003B_3", 4 →"F003B_4", 5 →"F003B_5", 6 →"F003B_6", 7 →"F003B_7")

F003C_questions := array(1 →"F003C_1", 2 →"F003C_2", 3 →"F003C_3", 4 →"F003C_4", 5 →"F003C_5", 6 →"F003C_6", 7 →"F003C_7")

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F003B_intro (Section Finances)

Was the course or training you took about personal finance delivered online or in person?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 7

IF F003A_answers(cnt) IN (1,2) THEN

/* Questions F003B_1 to F003B_7 are asked if the answer to the corresponding F003A question was answered with "1 Yes, in the past 2 years" or "2 Yes, more than 2 years ago". */

END OF IF

END OF LOOP

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F003C_intro (Section Finances)

How much do you feel you learned about personal finance from the course or training you took?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 7

```

IF F003A_answers(cnt) IN (1,2) THEN
    /* Questions F003C_1 to F003C_7 are asked if the answer to the corresponding
    F003A question was answered with "1 Yes, in the past 2 years" or "2 Yes, more
    than 2 years ago". */
    END OF IF
END OF LOOP
END OF SUBGROUP
END OF GROUP

F003D (how interested in taking a new course/training on personal finance in
section Finances)
How interested would you be in taking a new course or training about personal finance?
1 Very interested
2 Somewhat interested
3 Not at all interested
4 Not sure
END OF IF
ELSEIF F003 = 2 OR F003 = EMPTY THEN
F003E (how interested in taking course/training on personal finance in section Finances)
How interested would you be in taking a course or training about personal finance?
1 Very interested
2 Somewhat interested
3 Not at all interested
4 Not sure
END OF IF

F004A_questions := array(1 →"F004A_1", 2 →"F004A_2", 3 →"F004A_3", 4 →"F004A_4", 5
→"F004A_5")

/* Questions F004A_1 to F004A_5 are asked in random order per variables F004A_order
with values:
    o 1 F004A_1: The program is designed specifically for women
    o 2 F004A_2: The program is designed for people in my life stage
    o 3 F004A_3: The course is sensitive to the financial needs and concerns of my com-
    munity
    o 4 F004A_4: The program is delivered in languages other than English

```

- 5 F004A.5: The program is designed specifically for people with financial circumstances like mine

*/

IF sizeof(F004A_order) = 0 THEN

| F004A_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5))

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F004A_intro (Section Finances)

(Suppose you were offered the chance to participate in a personal finance course or training./You indicated that you are not interested in taking a course or training about personal finance or you are not sure about it. However, we would like to know what program features would make a course or training about personal finance more appealing to you.)How important would the following features be to you?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 5

| /* Questions F004A_1 to F004A_5 are asked in random order per variables F004A_order. */

END OF LOOP

END OF SUBGROUP

END OF GROUP

/* The answer options in F004B are presented in random order per variables F004B_order with values:

- 1 Educational institution (e.g. high school, college, university)
- 2 My employer as part of workplace benefits
- 3 Financial institution (e.g. bank or credit union)
- 4 My community (e.g. community center, library, church)
- 5 Online course provider (e.g. Skillshare, Udemy, Coursera)
- 6 Other

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

IF sizeof(F004B_order) = 0 THEN

F004B_order := shuffleArray(array(1→1, 2→2, 3→3, 4→4, 5→5))
F004B_order(6) := 6

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F004B (type of provider most prefer in section Finances)

Which of the following providers of a personal finance course would you most prefer?
Please check all that apply.

- 1 Educational institution (e.g. high school, college, university)
- 2 My employer as part of workplace benefits
- 3 Financial institution (e.g. bank or credit union)
- 4 My community (e.g. community center, library, church)
- 5 Online course provider (e.g. Skillshare, Udemy, Coursera)
- 6 Other, please specify:

F004B_other (type of provider most prefer: other, specify in section Finances)

STRING

END OF GROUP

F004C (prefer training course online or in person in section Finances)

Would you prefer the course or training about personal finance to be delivered online or in person?

- 1 Online
- 2 In person

F004D_questions := array(1 →"F004D_1", 2 →"F004D_2", 3 →"F004D_3", 4 →"F004D_4",
5 →"F004D_5", 6 →"F004D_6", 7 →"F004D_7", 8 →"F004D_8", 9 →"F004D_9")

/* Questions F004D_1 to F004D_9 are asked in random order per variables F004D_order
with values:

- 1 F004D_1: The program includes exchange and learning from my peers
- 2 F004D_2: The program is delivered in multiple short sessions of one hour or less
- 3 F004D_3: The program is delivered in a few sessions of one hour or more
- 4 F004D_4: The program can be completed on a flexible schedule
- 5 F004D_5: The program is conducted over a period of 5 weeks
- 6 F004D_6: The program is conducted over a period of 12 weeks

- 7 F004D_7: The program is online
- 8 F004D_8: The program is in person
- 9 F004D_9: The program is offered by an organization that I trust

*/

IF sizeof(F004D_order) = 0 THEN

F004D_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9 →9))

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F004D_intro (Section Finances)

How important would the following course elements be to you?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 9

/* Questions F004D_1 to F004D_9 are asked in random order per variables F004D_order. */

END OF LOOP

END OF SUBGROUP

END OF GROUP

F004E_questions := array(1 →"F004E_1", 2 →"F004E_2", 3 →"F004E_3", 4 →"F004E_4", 5 →"F004E_5", 6 →"F004E_6", 7 →"F004E_7", 8 →"F004E_8", 9 →"F004E_9", 10 →"F004E_10")

/* Questions F004E_1 to F004E_10 are asked in random order per variables F004E_order with values:

- 1 F004E_1: Retirement planning
- 2 F004E_2: Social Security
- 3 F004E_3: Medicare and Medicaid
- 4 F004E_4: Insurance
- 5 F004E_5: Investing and financial products
- 6 F004E_6: Scams and fraud

- 7 F004E_7: Estate planning and bequests
- 8 F004E_8: Caregiving
- 9 F004E_9: Long term care
- 10 F004E_10: Other

Note: 'Other' is always asked last. */

IF sizeof(F004E_order) = 0 THEN

```
F004E_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8,
9 →9))
F004E_order(10) := 10
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F004E_intro (Section Finances)

How important would the following content be to you?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 9

```
/* Questions F004E_1 to F004E_10 are asked in random order per variables
F004E_order. */
```

END OF LOOP

F004E_10 (how important is the following content: other in section Finances)

Other, please specify: Please specify the other content that is important to you. Please select your level of importance if you specified another type of content that is important to you.

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

F004E_10_other (how important is the following content: other specify in section Finances)

STRING

END OF SUBGROUP

otherbox_css2 (Section Finances)

END OF GROUP

```
F004F_questions := array(1 → "F004F_1", 2 → "F004F_2", 3 → "F004F_3", 4 → "F004F_4", 5  
→ "F004F_5", 6 → "F004F_6", 7 → "F004F_7", 8 → "F004F_8", 9 → "F004F_9", 10 → "F004F_10",  
11 → "F004F_11")
```

/* Questions F004F_1 to F004F_11 are asked in random order per variables F004F_order
with values:

- 1 Developing a personal budget
- 2 Communicating with financial service providers (e.g. banks, insurance companies,
financial advisors, etc.)
- 3 Developing a financial plan for the future
- 4 Learning how to invest in the stock market
- 5 Communicating with my family about our finances
- 6 Understanding what money I have
- 7 Feeling more confident about managing my money
- 8 Learning how to use my retirement savings
- 9 Creating a financial plan for long term care
- 10 Creating a financial plan for caregiving
- 11 Other

Note: 'Other' is always asked last. */

```
IF sizeof(F004F_order) = 0 THEN
```

```
  F004F_order := shuffleArray(array(1 → 1, 2 → 2, 3 → 3, 4 → 4, 5 → 5, 6 → 6, 7 → 7, 8 → 8,  
  9 → 9, 10 → 10))  
  F004F_order(11) := 11
```

```
END OF IF
```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F004F.intro (Section Finances)

How interested would you be in strengthening the following skills?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 10

```
/* Questions F004F_1 to F004F_11 are asked in random order per variables  
F004F_order. */
```

END OF LOOP

F004F_11 (how interested in training skill: Other in section Finances)

Other, please specify: Please specify the other skill that you are interested in. Please select your level of interest if you specified another skill that you are interested in.

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

F004F_11_other (how interested in training skill: other specify in section Finances)

STRING

END OF SUBGROUP

otherbox_css2 (Section Finances)

END OF GROUP

F004G (best time to take a personal finance course/training in section Finances)

If you were to take a course or training about personal finance, when do you think would be the best time to take it?

- 1 Now
- 2 In 1-5 years
- 3 In 6-10 years
- 4 In 11-15 years

F004H (prefer group or one-on-one training in section Finances)

Would you prefer to take a course or training about personal finance in a one-on-one or group setting?

- 1 One-on-One
- 2 Group

F005_questions := array(1 → "F005A", 2 → "F005B", 3 → "F005C", 4 → "F005D", 5 → "F005E", 6 → "F005F", 7 → "F005G", 8 → "F005H", 9 → "F005I")

/* Questions F005A to F005I are asked in random order per variables F005_order with values:

- o 1 F005A: Keep track of your expenses
- o 2 F005B: Put money into an emergency fund/savings account

- 3 F005C: Review credit reports
- 4 F005D: Put money into investment accounts (including retirement accounts)
- 5 F005E: Check the status of your investment accounts
- 6 F005F: Talk to a financial professional about your finances
- 7 F005G: Talk to family or friends about your finances
- 8 F005H: Keep informed about financial markets and personal finance through the media (news, magazines, books, social media, podcasts etc)
- 9 F005I: Other

Note: 'Other' is always asked last. */

IF sizeof(F005_order) = 0 THEN

F005_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8))
F005_order(9) := 9

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

F005_intro (Section Finances)

How often do you do the following?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 8

/* Questions F005A to F005I are asked in random order per variables F005_order. */

END OF LOOP

F005I (how often do the following: other in section Finances)

Other, please specify: Please specify the other financial activity that you do. Please select how often you do the other financial activity you specified.

- 1 Once a month or more
- 2 A few times a year
- 3 Once a year
- 4 Once every few years
- 5 Never

F005I_other (how often do the following: other specify in section Finances)

STRING

END OF SUBGROUP

otherbox_css (Section Finances)

END OF GROUP

End of section **Finances**

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 survey?

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

CS_003 (comments in section Closing)

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

STRING

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. */