# **UnderStandingAmerica**Study

UAS 226: RETIREMENT SURVEY; FINANCIAL LITERACY; CORONA VIRUS



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## 1 INTRODUCTION

This UAS panel survey, titled "UAS226:Retirement survey; financial literacy; Corona virus" asks respondents a series of questions about financial knowledge, financial decisions, retirement plans, and the effects of the Coronavirus crisis. This survey is no longer in the field. Respondents were paid \$11 to complete the survey.

## 1.1 Topics

This survey contains questions (among others) on the following topics: Financial Literacy, Retirement And Pensions, Risk Preferences, Savings, Survey Methodology, Time Preferences. A complete survey topic categorization for the UAS can be found here.

## 1.2 Experiments

This survey did not include any experiments. A complete survey experiment categorization for the UAS can be found here.

#### 1.3 Citation

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

## 2 SURVEY RESPONSE AND DATA

## 2.1 Sample selection and response rate

The sample selection for this survey was:

All active respondents who completed UAS183 and are in the age groups 45-61 and 62-75.

As such, this survey was made available to 3185 UAS participants. Of those 3185 participants, 2889 completed the survey and are counted as respondents. Of those who are not counted as respondents, 14 started the survey without completing and 282 did not start the survey. The overall response rate was 90.71%.

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.%.

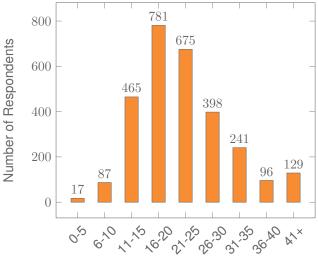
The detailed survey response rate is as follows:

UAS226 - Response Overview			
Size of selected sample	3185		
Completed the survey	2889		
Started but did not complete the survey	14		
Did not start the survey	282		
Response rate	90.71%		

## 2.2 Timings

The survey took respondents an average of 23 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

## Distribution of Respondents' Survey Response Times



Minutes to Complete Survey

## 2.3 Sample & Weighting

Weights are included in the data set for this survey. This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. For more details on the UAS weighing procedures please refer to the UAS Weighting Procedures V1. Please contact UAS staff with any questions.

## 3 STANDARD VARIABLES

Each Understanding America Study data set 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. These variables are based on the questions asked quarterly in the My Household survey after the application of a cleaning process (https://uasdata.usc.edu/page/Data+Cleaning+Process). They are the following:

- 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 ¡em¿uashhid¡/em¿. For the primary respondent this identifier is 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 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).
- uashhid\_current: the current household identifier of the respondent. Uniquely identifies the household a UAS panel member belongs to in a given survey INDEPENDENT of the exact composition of the household in terms of who else in the household are UAS members. Missing (.n) for respondents who are in a single-UAS member household. Available on request in data sets prior to September 3, 2025.
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey DEPENDENT on the exact composition of the household in terms of who else in the household are UAS members. Is set to missing (.n) if no other household members are UAS panel members at the time of the survey. Is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- o 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
- 35. MSG 2025/02
- 36. MSG 2025/09

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
- o **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.
- o cs\_001: indicates how interesting the respondent found the survey.

## 4 DEMOGRAPHICS

Every UAS survey data set also includes demographic variables, which provide background information about the respondent and their 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 demographic variables are based on the questions taken from the My Household survey after the application of the cleaning process.

The following variables are available in survey data sets after October 8, 2025:

- **sex**: indicates the sex of the respondent as assigned at birth. Is set to gender if the respondent has not filled out My Household after October 8, 2025.
- o **genderid**: indicates the current gender of the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025. Available in data sets after October 8, 2025.
- dateofbirth\_year: indicates the year of birth of the respondent.
- o age: indicates the age of the respondent at the start of the survey.
- o **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'.
- o citizenus: indicates whether the respondent is a U.S. citizen.
- o **bornus**: indicates whether the respondent was born in the U.S.
- **stateborn**: indicates the state in which the respondent was born. Is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. Is set to missing (.) if the respondent was born in the U.S.
- o statereside: indicates 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.
- o maritalstatus: indicates the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.
- o education: indicates the highest level of education attained by the respondent.
- 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.
- o 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 hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- race\_identify: indicates the race the respondent identifies with most (if mixed). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hisplatino: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- mena: indicates whether the respondent identifies as being of Middle Eastern or North African ancestry. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- o 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.

- o retired: indicates whether the respondent is retired.
- o disabled: indicates whether the respondent has a disability.
- workemployer: indicates whether the respondent works for an employer. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- workself: indicates whether the respondent is self-employed. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- homemaker: indicates whether the respondent is a homemaker. Is set to missing
   (".e") if no answer for laborstatus was given by the respondent. Is set to missing
   (".v") if the respondent has not filled out My Household after October 8, 2025.
- **student**: indicates whether the respondent is a student. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- notworking: indicates whether the respondent is not working and not looking for work. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- If\_other: indicates whether the respondent has another 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, lf\_other).
- hourswork: indicates the number of hours the respondent works per week. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: indicates the total combined income of all members of the respondent's household (living in their household) during the past 12 months.
- o **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. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp\_total if the respondent has filled out My Household after October 8, 2025.
- **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. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp\_total if the respondent has filled out My Household after October 8, 2025.

- o hhcomp\_male\_0\_3: indicates the number of male children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_female\_0\_3: indicates the number of female children ages 0 through 4 who
  are living in the respondent's household right now (even if they only live with the
  respondent part-time or temporarily). Is set to missing (".v") if the respondent has not
  filled out My Household after October 8, 2025.
- hhcomp\_other\_0\_3: indicates the number of other-gendered children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.j/li¿
- hhcomp\_male\_4\_12: indicates the number of male children ages 5 through 12 who
  are living in the respondent's household right now (even if they only live with the
  respondent part-time or temporarily). Is set to missing (".v") if the respondent has not
  filled out My Household after October 8, 2025.
- hhcomp\_female\_4\_12: indicates the number of female children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_other\_4\_12: indicates the number of other-gendered children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_male\_13\_17: indicates the number of male children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_female\_13\_17: indicates the number of female children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_other\_13\_17: indicates the number of other-gendered children ages 13 through 17 who are living in the respondent's household right now (even if they only

- live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_male\_18\_64: indicates the number of male adults ages 18 through 64 who
  are living in the respondent's household right now (even if they only live with the
  respondent part-time or temporarily). Is set to missing (".v") if the respondent has not
  filled out My Household after October 8, 2025.
- hhcomp\_female\_18\_64: indicates the number of female adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_other\_18\_64: indicates the number of other-gendered adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_male\_65plus: indicates the number of male adults ages 65 or older who
  are living in the respondent's household right now (even if they only live with the
  respondent part-time or temporarily). Is set to missing (".v") if the respondent has not
  filled out My Household after October 8, 2025.
- hhcomp\_female\_65plus: indicates the number of female adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_other\_65plus: indicates the number of other-gendered adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_total\_18\_64: indicates the total number of adults 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_total\_65plus: indicates the total number of adults 65 or older who are living
  in the respondent's household right now (even if they only live with the respondent
  part-time or temporarily). Is set to missing (".v") if the respondent has not filled out
  My Household after October 8, 2025.
- hhcomp\_total\_adults: indicates the total number of adults who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- hhcomp\_total\_children: indicates the total number of children who are living in the respondent's household right now (even if they only live with the respondent parttime or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp\_total: indicates the total number of people who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- o parent\_guardian\_a: indicates whether the respondent is the parent or guardian of one or more children ages 0 to 4. Is set to missing (".a") if hhcomp\_total\_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- parent\_guardian\_b: indicates whether the respondent is the parent or guardian of one or more children ages 5 to 12. Is set to missing (".a") if hhcomp\_total\_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- parent\_guardian\_c: indicates whether the respondent is the parent or guardian of one or more children ages 13 to 17. Is set to missing (".a") if hhcomp\_total\_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

The following variables were provided up until October 8, 2025. Several remain available in data sets created after October 8, 2025 on request.

- gender: indicates the gender of the respondent. Available in data sets before October 9, 2025.
- **countryborn\_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.
- hisplatinogroup: indicates which Hispanic or Latino group a respondent identifies him or herself with. Is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino. Available in data sets after October 8, 2025 on request.
- employmenttype: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed).
   Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.
- workfullpart: indicates whether the respondent works full or part-time. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.

• 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. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- hhmembergen\_#: indicates the gender of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- hhmemberage\_#: indicates the age of the household member. The age is derived from the month and year of birth of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- hhmemberrel\_#: indicates the relationship of the respondent to the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- hhmemberuasid\_#: indicates the 'uasid' of the 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'. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

Lastly, 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 Micropolitian 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 variable 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

survey\_status := 1

intro1 (intro in section Base)

This survey asks you a series of questions about financial knowledge, financial decisions, retirement plans, and the effects of the Coronavirus crisis.

#### Start of section Financial

**FIN002a** (satisfaction with financial situation before beginning of year in section Financial) Overall, how satisfied were you with your financial situation before the beginning of this year?

- 1 Extremely satisfied
- 2 Very satisfied
- 3 Somewhat satisfied
- 4 Not very satisfied
- 5 Not at all satisfied
- 98 Don't know

FIN002b (satisfaction with current financial situation in section Financial)

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

- 1 Extremely satisfied
- 2 Very satisfied
- 3 Somewhat satisfied
- 4 Not very satisfied
- 5 Not at all satisfied
- 98 Don't know

FIN052 (earned anything from work since beginning of year in section Financial)

Have you earned anything from work since the beginning of the year?

- 1 Yes
- 2 No

98 Don't know

**FIN053** (laid off/lost job since the beginning of the year in section Financial)

Have you been laid-off, terminated from, or lost your job since the beginning of the year?

- 1 Yes
- 2 No

98 Don't know

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**FIN004**\_scale (how well statement describes respondent- -scale in section Financial) How well does the following statement describe you as a person?

I tend to postpone things even though it would be better to get them done right away.

Use a scale from 0 to 10, where 0 means "does not describe me at all" and a 10 means "describes me perfectly". Use the values in-between to indicate where you fall on the scale.

0 0 Does not describe me at all

11

22

33

44

5.5

66

7 7

88

99

10 10 Describes me perfectly

**FIN004\_DK** (how well statement describes respondent- -Don't know in section Financial)

98 Don't know

## emptymsg (Section Decisions)

Your responses are very important to us. Please choose an option from the scale or select Don't know.

**DEC001script** (Section Decisions)

#### **END OF GROUP**

#### IF FIN004\_DK = 98 THEN

FIN004 := FIN004\_DK

**ELSE** 

FIN004 := FIN004\_scale

**END OF IF** 

## GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**FIN005**\_scale (how willing to take financial risks--scale in section Financial)
Thinking about the financial decisions you make: Do you usually try to avoid taking

financial risks, or are you willing to take financial risks?

Please rate yourself from 0 to 10, where 0 means "try to avoid taking financial risks" and 10 means "very willing to take financial risks."

0 0 Try to avoid taking financial risks

1 1

22

33

4 4

55

6 6

b b

77

88

99

10 10 Very willing to take financial risks

FIN005\_DK (how willing to take financial risks- -DK in section Financial)

98 Don't know

#### emptymsg (Section Decisions)

Your responses are very important to us. Please choose an option from the scale or select Don't know.

**DEC001script** (Section Decisions)

#### **END OF GROUP**

## IF FIN005\_DK = 98 THEN

FIN005 := FIN005\_DK

**ELSE** 

FIN005 := FIN005\_scale

**END OF IF** 

FIN003 (how confident could cope with 3 months of no labor earnings in section Financial)

How confident are you that you could cope if you did not have any labor earnings for the next 3 months?

- 1 I am certain I could cope
- 2 I could probably cope
- 3 I probably could not cope
- 4 I am certain I could not cope
- 98 Don't know

**FIN007** (set aside emergency funds that would cover 3 months of expenses in section Financial)

Before the beginning of this year, had you set aside emergency or rainy day funds that would cover your expenses for at least 3 months, in case of sickness, job loss, economic downturn, or other emergencies?

1 Yes

2 No

98 Don't know

FIN008 (parents ever have financial shock while you were growing up in section Financial)

While you were growing up, did your parents ever suffer financial shocks that created financial distress, leading them to experience financial difficulties?

1 Yes

2 No

98 Don't know

99 Not applicable, I did not grow up with parents

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

**FIN009**\_scale (assessment of parents' understanding of financial matters- -scale in section Financial)

How would you assess your parents' understanding of financial matters during their prime working years, i.e., when they were 40-60 years old?

Please refer to the parent that is (or was) mostly responsible for major financial decisions (on a 7-point scale: 1 means very low and 7 means very high).

1 1 Very low

22

33

44

5.5

66

7 7 Very high

 $\textbf{FIN009\_DK}$  (assessment of parents' understanding of financial matters- -DK/NA in section Financial)

98 Don't know

99 Not applicable, I did not have parents while growing up

#### emptymsg (Section Decisions)

Your responses are very important to us. Please choose an option from the scale or

select Don't know.

**DEC001script** (Section Decisions)

#### **END OF GROUP**

#### IF FIN009\_DK = 98 OR FIN009\_DK = 99 THEN

FIN009 := FIN009\_DK

**ELSE** 

FIN009 := FIN009\_scale

**END OF IF** 

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

**FIN010\_older** (oldest living sibling- -number of years older than you in section Financial) What is the age difference between you and your oldest living sibling? RANGE 0..75

FIN010\_younger (oldest living sibling- -number of years younger than you in section Financial)

RANGE 0..75

**FIN010**\_nolivsib (age difference between Resp and oldest living sibling -No living sibling in section Financial)
99 No living sibling

FIN010script (Section Financial)

Your responses are very important to us. Please enter a value or select No living sibling.

#### **END OF GROUP**

#### IF FIN010\_nolivsib != 99 THEN

**FIN011** (oldest living sibling financial condition compared to self in section Financial) Would you say that overall, over his/her lifetime, your oldest living sibling was in a worse, better, or about the same financial situation as you?

- 1 Worse
- 2 About the same
- 3 Better
- 98 Don't know
- 99 Not applicable

#### END OF IF

Fill code of question FLFIN012 executed

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

**FIN012** (chance respondent will live to 80/85/90/95/100 in section Financial) What is the percent chance that you will live to be (85/80/85/90/95/100)? RANGE 0..100

**FIN012\_DK** (chance respondent will live to 80/85/90/95/100- -DK in section Financial)

98 Don't know

cr\_error (Section Financial)

Please enter a number between 0% and 100%. Please enter a number between 0% and 100% or select Don't know.

#### **END OF GROUP**

**FIN012a** (percent chance different if not impacted by covid-19 crisis in section Financial) Would this percent chance be different if you had not lived through the Coronavirus crisis?

1 Yes

2 No

98 Don't know

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

**FIN013** (state lived in when finished high school in section Financial) What state did you live when you finished high school? (if you did not finish high school, report where you live during your last year in high school)

- 1 Alaska (AK)
- 2 Alabama (AL)
- 3 Arizona (AZ)
- 4 Arkansas (AR)
- 5 California (CA)
- 6 Colorado (CO)
- 7 Connecticut (CT)
- 8 Delaware (DE)
- 9 Florida (FL)
- 10 Georgia (GA)
- 11 Hawaii (HI)
- 12 Idaho (ID)
- 13 Illinois (IL)
- 14 Indiana (IN)
- 15 Iowa (IA)
- 16 Kansas (KS)
- 17 Kentucky (KY)

- 18 Louisiana (LA)
- 19 Maine (ME)
- 20 Maryland (MD)
- 21 Massachusetts (MA)
- 22 Michigan (MI)
- 23 Minnesota (MN)
- 24 Mississippi (MS)
- 25 Missouri (MO)
- 26 Montana (MT)
- 27 Nebraska (NE)
- 28 Nevada (NV)
- 29 New Hampshire (NH)
- 30 New Jersey (NJ)
- 31 New Mexico (NM)
- 32 New York (NY)
- 33 North Carolina (NC)
- 34 North Dakota (ND)
- 35 Ohio (OH)
- 36 Oklahoma (OK)
- 37 Oregon (OR)
- 38 Pennsylvania (PA)
- 39 Rhode Island (RI)
- 40 South Carolina (SC)
- 41 South Dakota (SD)
- 42 Tennessee (TN)
- 43 Texas (TX)
- 44 Utah (UT)
- 45 Vermont (VT)
- 46 Virginia (VA)
- 47 Washington (WA)
- 48 West Virginia (WV)
- 49 Wisconsin (WI)
- 50 Wyoming (WY)
- 51 Washington D.C.
- 52 Puerto Rico

**FIN013\_abroad** (state lived when finished high school- -not living in US in section Financial)

98 I was not living in the US

## FIN013script (Section Financial)

Your responses are very important to us. Please select a state or choose "I was not living in the US."

#### **END OF GROUP**

FIN001 (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
- 98 Don't know

FIN014 (have ever been prescribed opioids in section Financial)

Has a doctor or healthcare professional ever prescribed opioids for you?

- 1 Yes, I was prescribed opioid medication but I chose not to take them.
- 2 Yes, I am currently taking opioid medication prescribed by a doctor or healthcare professional.
- 3 Yes, I have previously taken opioid medication that was prescribed by a doctor or health-care professional.
- 4 No, I have never been prescribed opioid medication by my doctor or healthcare professional.

98 Don't know

**FIN017** (ever tried to calculated how much you need for retirement in section Financial) Have you ever tried to calculate how much you need to save for retirement?

- 1 Yes
- 2 No

98 Don't know

#### IF FIN017 = 1 THEN

FIN017a (developed a plan for retirement saving in section Financial)

Did you develop a plan for retirement saving?

- 1 Yes
- 2 More or less
- 3 No

98 Don't know

#### IF FIN017a = 1 OR FIN017a = 2 THEN

**FIN017b** (how often able to stick to retirement plan in section Financial)

How often were you able to stick to this plan?

Would you say:

- 1 Always
- 2 Mostly
- 3 Rarely
- 4 Never

98 Don't know

#### END OF IF

#### **END OF IF**

FIN054 (has covid-19 changed retirement plans in section Financial)

Has the Coronavirus crisis changed your plans for retirement?

1 Yes

2 No

98 Don't know

#### FIN018 (debt payments manageable in section Financial)

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

98 Don't know

#### IF FIN018 = EMPTY OR FIN018 = 1 OR FIN018 = 2 OR FIN018 = 3 THEN

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

#### FIN020intro (Section Financial)

Which of the following types of debt, if any, do you or anyone in your household currently have?

#### SUBGROUP OF QUESTIONS

FIN020a (have debt--auto loans in section Financial)

Auto loans

1 Yes

2 No

98 Don't know

FIN020b (have debt--student loans in section Financial)

Student loans

1 Yes

2 No

98 Don't know

FIN020c (have debt--small business loans in section Financial)

```
Small business loans
```

1 Yes

2 No

98 Don't know

#### FIN020d (have debt--mortgages in section Financial)

Mortgages

1 Yes

2 No

98 Don't know

#### FIN020e (have debt- -home equity line of credit in section Financial)

Home equity line of credit

1 Yes

2 No

98 Don't know

## FIN020f (have debt--past-due medical bills in section Financial)

Past-due medical bills

1 Yes

2 No

98 Don't know

#### FIN020g (have debt- -other bills in section Financial)

Other bills

1 Yes

2 No

98 Don't know

#### FIN020h (have debt--credit cards in section Financial)

Outstanding credit card balances carried over from previous months

1 Yes

2 No

98 Don't know

#### FIN020i (have debt- -other loans in section Financial)

Other debts or loans not listed (such as payday loans, auto title 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 the Yes answer choice to the right if you specified another debt or loan in the text box.

1 Yes

2 No

98 Don't know

FIN020i\_other (other debts- -specify in section Financial)

## STRING

#### **END OF SUBGROUP**

#### **END OF GROUP**

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

## FIN021\_1intro (Section Financial)

For each of the following activities, please indicate whether or not your household's debt has delayed or prevented you, or anyone else in your household, from doing that activity in 2019.

In 2019, did your household's debt...

#### SUBGROUP OF QUESTIONS

FIN021\_1a (debt delayed saving for retirement in section Financial)

Delay or prevent saving for retirement?

1 Yes

2 No

98 Don't know

FIN021\_1b (debt delayed retiring from work in section Financial)

Delay or prevent retiring from work?

1 Yes

2 No

98 Don't know

FIN021\_1c (debt delayed moving from current residence in section Financial)

Delay or prevent moving from your current residence?

1 Yes

2 No

98 Don't know

**FIN021**\_1d (debt delayed receiving medical treatment (including prescriptions) in section Financial)

Delay or prevent receiving medical treatment (including filling prescriptions)?

1 Yes

2 No

98 Don't know

#### **END OF SUBGROUP**

#### **END OF GROUP**

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

#### FIN021\_2intro (Section Financial)

For each of the following activities, please indicate whether or not your household's debt has delayed or prevented you, or anyone else in your household, from doing that activity since the beginning of this year.

Since the beginning of this year, did your household's debt...

## SUBGROUP OF QUESTIONS

FIN021\_2a (debt delayed saving for retirement in section Financial)

Delay or prevent saving for retirement?

1 Yes

2 No

98 Don't know

FIN021\_2b (debt delayed retiring from work in section Financial)

Delay or prevent retiring from work?

1 Yes

2 No

98 Don't know

FIN021\_2c (debt delayed moving from current residence in section Financial)

Delay or prevent moving from your current residence?

1 Yes

2 No

98 Don't know

**FIN021\_2d** (debt delayed receiving medical treatment (including prescriptions) in section Financial)

Delay or prevent receiving medical treatment (including filling prescriptions)?

1 Yes

2 No

98 Don't know

## **END OF SUBGROUP**

## **END OF GROUP**

FIN022 (how long until all debt paid in section Financial)

For this question, please think about how long it might take to pay off your current level of household debt, excluding mortgages.

Do not consider future debt, just the non-mortgage debt you have right now.

Excluding any mortgages, and assuming you do not take on any more debt, how long do you think it would take your household to pay off its current debts? If you aren't sure, your best guess will do.

- 1 Less than 1 year
- 2 1 to 5 years
- 3 6 to 10 years
- 4 11 to 20 years
- 5 21 to 30 years
- 6 More than 30 years
- 7 We will never pay off our debts
- 98 Don't know

#### **END OF IF**

FIN023a (how often keep track of spending in section Financial)

How often do you keep track of your actual spending? Would you say:

- 1 Always
- 2 Mostly
- 3 Rarely
- 4 Never
- 98 Don't know

FIN023b (changed spending tracking due to coronavirus crisis in section Financial)

Have you changed your spending tracking because of the Coronavirus crisis?

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

FIN024 (how often set targets for spending in section Financial)

How often do you set budget targets for your spending? Would you say:

- 1 Always
- 2 Mostly
- 3 Rarely
- 4 Never
- 98 Don't know

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

**FIN025** (items expect to rely on when older in section Financial)

Which of these do you expect to rely on as you grow older? (Check as many as apply):

- 1 Social Security benefits
- 2 Medicare or Medicaid
- 3 Other government support

- 4 Pension benefits
- 5 Support from my family and relatives
- 6 I will continue to work
- 7 My savings
- 8 Other sources:

**FIN025\_other** (items expect to rely on when older- -other specify in section Financial)

**STRING** 

#### **END OF GROUP**

**FIN026** (agree/disagree with statement: My household plans ahead financially in section Financial)

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

"My household normally plans ahead financially."

- 1 Agree strongly
- 2 Agree somewhat
- 3 Neither agree nor disagree
- 4 Disagree somewhat
- 5 Disagree strongly
- 98 Don't know

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

#### FIN027intro (Section Financial)

How strongly do you agree or disagree with the following statements?

Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree".

You can use any number from 1 to 7. (Select an answer for each)

#### SUBGROUP OF QUESTIONS

**FIN027a** (how strongly agree- -thinking about finances makes me feel anxious in section Financial)

Thinking about my personal finances can make me feel anxious.

- 1 1 Strongly Disagree
- 22
- 33
- 4 4
- 55
- 66

#### 7 7 Strongly Agree 98 Don't know

**FIN027b** (how strongly agree- -discussing my finances can make my heart race or feel stressed in section Financial)

Discussing my finances can make my heart race or make me feel stressed.

- 1 1 Strongly Disagree
- 22
- 33
- 44
- 5 5
- 66
- 7 7 Strongly Agree
- 98 Don't know

#### **END OF SUBGROUP**

#### **END OF GROUP**

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

FIN028intro (Section Financial)

In the past 5 years, how many times have you... (Select an answer for each)

#### SUBGROUP OF QUESTIONS

**FIN028a** (number of times past 5 years- -taken out an auto title loan in section Financial)

Taken out an auto title loan? Auto title loans are loans where a car title is used to borrow money for a short period of time. They are NOT loans used to purchase an automobile.

- 0 Never
- 1 1 time
- 2 2 times
- 3 3 times
- 4 4 or more times
- 98 Don't know

**FIN028b** (number of times past 5 years- -taken out a payday loan in section Financial)

Taken out a short term "payday" loan?

- 0 Never
- 1 1 time
- 2 2 times
- 3 3 times

4 4 or more times 98 Don't know

**FIN028c** (number of times past 5 years- -gotten tax refund advance in section Financial)

Gotten an advance on your tax refund? This is sometimes called a "refund anticipation check" or "Rapid Refund" (Not the same as e-filing)

- 0 Never
- 1 1 time
- 2 2 times
- 3 3 times
- 4 4 or more times
- 98 Don't know

FIN028d (number of times past 5 years- -used a pawn shop in section Financial)

Used a pawn shop?

- 0 Never
- 11 time
- 2 2 times
- 3 3 times
- 4 4 or more times
- 98 Don't know

**FIN028e** (number of times past 5 years- -used a rent-to-own store in section Financial)

Used a rent-to-own store?

- 0 Never
- 11 time
- 2 2 times
- 3 3 times
- 4 4 or more times
- 98 Don't know

#### **END OF SUBGROUP**

#### **END OF GROUP**

FIN029 (contacted by debt collection agency past 12 months in section Financial)

Have you been contacted by a debt collection agency in the past 12 months?

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

FIN030 (does R agree money will not last rest of life in section Financial)

Do you agree or disagree with the following statement?

"I am concerned that the money I have, or will have access to, won't last for the rest of my life."

- 1 Agree completely
- 2 Agree somewhat
- 3 Neither agree nor disagree
- 4 Disagree somewhat
- 5 Disagree completely
- 98 Don't know

**FIN031** (household experienced unexpected income drop since beg of year in section Financial)

Since the beginning of the year, has your household experienced a large drop in income?

- 1 Yes
- 2 No

98 Don't know

**FIN032** (best household income description since beg of year in section Financial) Since the beginning of the year, which one of the following best describes your household income?

- 1 Roughly the same amount each month
- 2 Occasionally varies from month to month
- 3 Varies quite often from month to month
- 4 Have no income

98 Don't know

### FIN033 (amount in 5 years if \$100 in savings at 2% in section Financial)

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

- 1 More than \$102
- 2 Exactly \$102
- 3 Less than \$102
- 98 Don't know

# FIN034 (buy more/same/less than today after 1 year in section Financial)

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

- 1 More than today
- 2 Exactly the same
- 3 Less than today
- 98 Don't know

FIN035 (true or false: single stock is safer than stock mutual fund in section Financial)

Please tell me whether this statement is true or false.

"Buying a single company's stock usually provides a safer return than a stock mutual fund."

1 True

2 False

98 Don't know

### **FIN036** (number of years until owed double in section Financial)

Suppose you owe \$1,000 on a loan and the interest rate you are charged is 20% per year compounded annually. If you didn't pay anything off, at this interest rate, how many years would it take for the amount you owe to double?

1 Less than 2 years

2 At least 2 years but less than 5 years

3 At least 5 years but less than 10 years

4 At least 10 years

98 Don't know

# FIN037 (amount left after 2 years if withdrew 5% in section Financial)

Suppose you had \$100 in a checking account that pays no interest. If you withdrew 5% of what was left in the account each year, how much do you think you would have left in the account at the end of 2 years?

1 More than \$90

2 Exactly \$90

3 Less than \$90

98 Don't know

### FIN038 (greater expected cost: car vs carpeting in section Financial)

There's a 50/50 chance that Jay's old car will need repair in the next year, which will cost him \$800. Also, in the next year, there is a 10% chance that Jay will need to replace the carpeting in his home and basement which will cost him \$3,000. Which poses the greater expected cost to Jay?

1 The car repair

2 The carpeting replacement

3 There is no way to tell in advance

98 Don't know

# FIN039 (which statement true: low credit score in section Financial)

Which statement is true?

Alex has a low credit score. This means that:

1 He has a history of late payments and carrying balances on his credit cards

2 He can get a low interest rate on loans and credit cards

3 He can get a low premium on car and homeowner's insurances

98 Don't know

FIN040 (managing possibility of running out of money in section Financial)

Susan worries about living a long life and running out of money. How could she manage that possibility?

- 1 There is nothing she can do about this
- 2 Buy life insurance
- 3 Buy an annuity
- 98 Don't know

### FIN041 (which statement correct about Social Security in section Financial)

Jesse is a retired worker. Which statement is correct about Jesse's Social Security?

- 1 Jesse's monthly Social Security benefits will be the same no matter how old he was when he started to receive them
- 2 Social Security will pay Jesse a benefit sufficient to maintain his pre-retirement living standard
- 3 Social Security will pay a benefit to Jesse until he dies 98 Don't know

### **FIN042** (which statement correct about playing the lottery in section Financial)

Chuck plays the lottery, spending \$50 per month on tickets. Which statement is correct?

- 1 This is a good strategy to accumulate wealth
- 2 To accumulate wealth, Chuck should save the money each month rather than buy lottery tickets
- 3 It is a good strategy if Chuck has a good system to pick numbers 98 Don't know

## FIN043 (which statement correct about selling a house in section Financial)

Bill and Mary own a house which they would like to sell to move to a smaller place. Which statement about selling the house is correct?

- 1 Bill and Mary must pay off their existing mortgage before they can put their old house on the market.
- 2 Bill and Mary cannot get a new mortgage unless they get back their purchase price.
- 3 When Bill and Mary sell their house, they will receive the price they sell their house for, minus their outstanding mortgage and other expenses associated with selling the house. 98 Don't know

### **FIN044** (interest rate on an appliance purchase in section Financial)

Suppose Andy purchases an appliance that retails for \$1,000 with equal monthly payments of \$100 per month for 12 months. The total payments Andy made by the year's end total \$1,200. What is the interest rate that Andy paid for this purchase?

- 1 More than 10% but less than 20%
- 2 More than 20%
- 3 Not enough information to calculate the interest rate on his purchase 98 Don't know

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**FIN045** (ever received/will receive funds from employer retirement plan in section Financial)

Have you ever received or do you anticipate receiving payouts from an employer-provided retirement plan?

Please select all that apply.

- 1 No
- 2 Yes, I have received payouts and I: Please select all that apply:
- 3 Yes, I anticipate receiving a payout and I will: Please select all that apply:
- 98 Don't know

**FIN045a** (funds received from an employer-provided retirement plan in section Financial)

Please select all that apply:

- 1 Withdrew all of the money/received full amount as cash settlement or lump-sum
- 2 Withdrew some of the money
- 3 Combined with another plan
- 4 Transferred to new employer
- 5 Rolled over into IRA
- 6 Converted to or purchased an annuity
- 7 Received regular payment/benefits
- 98 Don't know

**FIN045b** (funds anticipate receiving from employer-provided retirement plan in section Financial)

Please select all that apply:

- 1 Withdraw all of the money/received full amount as cash settlement or lump-sum
- 2 Withdraw some of the money
- 3 Combine with another plan
- 4 Transfer to new employer
- 5 Roll over into IRA
- 6 Convert to or purchase an annuity
- 7 Receiving regular payment/benefits
- 98 Don't know

## FIN045script (Section Financial)

Your responses are very important to us. Please select all that apply above.

#### **END OF GROUP**

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

# FIN046\_intro (Section Financial)

For each of the next questions, please indicate whether the statements were often, sometimes, or never true for you or your household,

since the beginning of this year.

## SUBGROUP OF QUESTIONS

**FIN046** (how often since beginning of year- -worried run out of food in section Financial) I worried whether our food would run out before I got money to buy more.

- 1 Often
- 2 Sometimes
- 3 Rarely
- 4 Never
- 98 Don't know

**FIN047** (how often since beginning of year- -trouble paying rent or mortgage in section Financial)

I had trouble paying our rent or mortgage.

- 1 Often
- 2 Sometimes
- 3 Rarely
- 4 Never
- 98 Don't know

**FIN048** (how often since beginning of year- -couldn't afford needed healthcare in section Financial)

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
- 98 Don't know

**FIN049** (how often since beginning of year- -stopped taking Rx or took less due to cost in section Financial)

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
- 98 Don't know

**END OF SUBGROUP** 

**END OF GROUP** 

**FIN050** (since beginning of the year- -how often rec'd financial assistance in section Financial)

Since the beginning of the year, how often has your household received financial assistance (for example, loans or gifts of money) from family members or friends who do not live in your household?

- 1 Never
- 2 Once
- 3 2-3 times
- 4 3-4 times
- 5 5 or more times
- 6 Don't know

**FIN051** (since beginning of the year- -how often provided financial assistance in section Financial)

Since the beginning of the year, how often has your household provided financial assistance (for example, loans or gifts of money) to family members or friends who do not live in your household?

- 1 Never
- 2 Once
- 3 2-3 times
- 4 3-4 times
- 5 5 or more times
- 6 Don't know

# End of section Financial

#### Start of section Socialsec

attn\_check (data check of whether R read question fully in section Socialsec)

People vary in the amount of attention to these kinds of surveys. Some take them seriously and read each question, while others go very quickly and barely read the questions at all. If you have read this question carefully, please select Chicago regardless of the true value.

Which of the following is not a US city?

- 1 New York City
- 2 Tokyo
- 3 Chicago
- 4 Boston
- 5 Miami
- 98 Don't Know

### postamble (Section Socialsec)

Thank you for answering. Please click Next to continue.

**SSB001** (Social Security status in section Socialsec)

## Questions about Social Security benefits

In this survey, we mean by "Social Security benefits" any benefits that you yourself receive or will receive from the Social Security program, including retiree, disability, spouse, or survivor benefits. Which of the following statements best describes you?

- 1 I receive Social Security benefits now.
- 2 I don't receive Social Security benefits now but, under current law, I will be eligible to receive them in the future.
- 3 I will never be eligible under current law to receive Social Security benefits. 98 Don't know

#### IF SSB001 = 1 THEN

**SSB002** (Social Security benefits claim age in section Socialsec) At what age did you start receiving Social Security benefits? RANGE 18..110

### IF SSB002 > age AND age > 0 THEN

**SSB002\_error** (Section Socialsec)

You told us earlier that you are already receiving Social Security benefits. Therefore, the age at which you started receiving Social Security benefits cannot be higher than your current age.

Please go back and revise your answer.

### **END OF IF**

### ELSEIF SSB001 = 2 THEN

**SSB003** (age planning to receive Social Security benefits in section Socialsec) At what age do you plan to start receiving Social Security benefits? RANGE 18..110

Fill code of question FLSSB005 executed

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

### **SSB005**\_ques (Section Socialsec)

If you start collecting Social Security benefits ((at your expected claiming age)/(at the age of ^SSB003)), about how much do you expect the payments to be in today's dollars?

# SUBGROUP OF QUESTIONS

**SSB005** (expected Soc Sec payments in section Socialsec) RANGE 0..999999

SSB005\_per (expected Soc Sec payments- -per in section Socialsec)

1 Week

- 2 Two weeks
- 3 Month
- 4 Year

#### **END OF SUBGROUP**

**SSB005**\_**DK** (expected Soc Sec payments- -don't know in section Socialsec) 98 Don't know

### **SSB005script** (Section Socialsec)

Your responses are very important to us. Please enter an amount and select a payment interval, or choose "Don't know."

### **END OF GROUP**

### ELSEIF SSB001 = 3 THEN

## GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**SSB004** (why never eligible for SS benefits in section Socialsec)

Why do you think you will never be eligible to receive Social Security benefits?

- 1 My main job was/is not covered by Social Security.
- 2 I don't have or will not have a sufficient work history to become eligible for Social Security benefits.
- 3 I do not think Social Security will be around by the time I would start claiming benefits 4 Other:

**SSB004**\_other (why never eligible for SS benefits- -specify in section Socialsec) STRING

# **END OF GROUP**

### END OF IF

### End of section Socialsec

### Start of section Decisions

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

**DEC001\_scale** (how willing to give up something today for future benefit--scale in section Decisions)

Questions concerning future values and decisions

First, how do you see yourself - - are you a person who is generally willing to give up something today in order to benefit from that in the future, or are you not willing to do so?

Please use a scale from 0 to 10, where 0 means you are "completely unwilling to give up something today" and a 10 means you are "very willing to give up something today to benefit from that in the future". Use the values in-between to indicate where you fall on the scale.

0 0 Completely unwilling to give up something today

11

22

33

44

55

66

77

88

99

10 10 Very willing to give up something today

DEC001\_DK (how willing to give up something today for future benefit -DK in section Decisions)

98 Don't know

### emptymsg (Section Decisions)

Your responses are very important to us. Please choose an option from the scale or select Don't know.

**DEC001script** (Section Decisions)

## **END OF GROUP**

### IF DEC001\_DK = 98 THEN

DEC001 := DEC001\_DK

## **ELSE**

DEC001 := DEC001\_scale

### **END OF IF**

low\_amount := 100 high\_amount := 154

DEC002 (would you rather- -\$100 today vs \$154 in 12 months in section Decisions) Now, suppose you were given the choice between receiving a payment today or a payment in 12 months. We will now present to you 5 situations. The payment today is the same in each of these situations. The payment in 12 months differs in every situation. For each of these situations, we would like to know which you would choose.

Would you rather receive (would you rather--lower amount shown()) Dollars today or (would you rather--higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

## IF DEC002 != 1 THEN

high\_amount := 125

**DEC003** (would you rather- -\$100 today vs \$125 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

#### IF DEC003 != 1 THEN

high\_amount := 112

**DEC004** (would you rather- -\$100 today vs \$112 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

## IF DEC004 != 1 THEN

high\_amount := 106

**DEC005** (would you rather- -\$100 today vs \$106 in 12 months in section Decisions)

Would you rather receive (would you rather--lower amount shown()) Dollars today or (would you rather--higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

#### IF DEC005 != 1 THEN

high\_amount := 103

**DEC006** (would you rather- -\$100 today vs \$103 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

#### **ELSE**

high\_amount := 109

**DEC007** (would you rather- -\$100 today vs \$109 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

# END OF IF

#### **ELSE**

high\_amount := 119

**DEC008** (would you rather- -\$100 today vs \$119 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### IF DEC008 = 2 THEN

high\_amount := 116

**DEC010** (would you rather- -\$100 today vs \$116 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

#### **ELSE**

high\_amount := 122

**DEC009** (would you rather- -\$100 today vs \$122 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

END OF IF

**END OF IF** 

**ELSE** 

high\_amount := 139

**DEC011** (would you rather- -\$100 today vs \$139 in 12 months in section Decisions)

Would you rather receive (would you rather--lower amount shown()) Dollars today or (would you rather--higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

#### IF DEC011 != 1 THEN

high\_amount := 132

**DEC012** (would you rather- -\$100 today vs \$132 in 12 months in section Decisions)

Would you rather receive (would you rather--lower amount shown()) Dollars today or (would you rather--higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### IF DEC012 != 1 THEN

high\_amount := 129

**DEC013** (would you rather- -\$100 today vs \$129 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### **ELSE**

high\_amount := 136

**DEC014** (would you rather- -\$100 today vs \$136 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

# END OF IF

#### **ELSE**

high\_amount := 146

**DEC015** (would you rather- -\$100 today vs \$146 in 12 months in section Decisions)

Would you rather receive (would you rather--lower amount shown()) Dollars today or

(would you rather- -higher amount shown()) Dollars in 12 months? 1 TODAY

2 IN 12 MONTHS

### IF DEC015 != 1 THEN

high\_amount := 143

**DEC016** (would you rather- -\$100 today vs \$143 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

#### **ELSE**

high\_amount := 150

**DEC017** (would you rather- -\$100 today vs \$150 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

**END OF IF** 

END OF IF

**END OF IF** 

# ELSE

high\_amount := 185

**DEC018** (would you rather- -\$100 today vs \$185 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### IF DEC018 != 2 THEN

high\_amount := 202

**DEC019** (would you rather- -\$100 today vs \$202 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months? 1 TODAY

### 2 IN 12 MONTHS

## IF DEC019 != 1 THEN

high\_amount := 193

**DEC020** (would you rather- -\$100 today vs \$193 in 12 months in section Decisions)

Would you rather receive (would you rather--lower amount shown()) Dollars today or (would you rather--higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### IF DEC020 != 2 THEN

high\_amount := 197

**DEC021** (would you rather- -\$100 today vs \$197 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### **ELSE**

high\_amount := 189

**DEC022** (would you rather- -\$100 today vs \$189 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

## **END OF IF**

#### **ELSE**

high\_amount := 210

**DEC023** (would you rather- -\$100 today vs \$210 in 12 months in section Decisions)

Would you rather receive (would you rather--lower amount shown()) Dollars today or (would you rather--higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

# IF DEC023 != 2 THEN

high\_amount := 215

**DEC024** (would you rather- -\$100 today vs \$215 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

#### **ELSE**

high\_amount := 206

**DEC025** (would you rather- -\$100 today vs \$206 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

**END OF IF** 

**END OF IF** 

### **ELSE**

high\_amount := 169

**DEC026** (would you rather- -\$100 today vs \$169 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

#### IF DEC026 != 1 THEN

high\_amount := 161

**DEC027** (would you rather- -\$100 today vs \$161 in 12 months in section Decisions)

Would you rather receive (would you rather--lower amount shown()) Dollars today or (would you rather--higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

## IF DEC027 != 1 THEN

high\_amount := 158

**DEC028** (would you rather- -\$100 today vs \$158 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### **ELSE**

high\_amount := 165

**DEC029** (would you rather- -\$100 today vs \$165 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

## END OF IF

#### **ELSE**

high\_amount := 177

**DEC030** (would you rather- -\$100 today vs \$177 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### IF DEC030 != 1 THEN

high\_amount := 173

**DEC031** (would you rather- -\$100 today vs \$173 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

### **ELSE**

high\_amount := 181

**DEC032** (would you rather- -\$100 today vs \$181 in 12 months in section Decisions)

Would you rather receive (would you rather- -lower amount shown()) Dollars today or (would you rather- -higher amount shown()) Dollars in 12 months?

1 TODAY

2 IN 12 MONTHS

# END OF IF

**END OF IF** 

# | END OF IF END OF IF

FIN015 (how confident could come up with \$2,000 within next month in section Financial)

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

- 1 I am certain I could come up with the full \$2,000
- 2 I could probably come up with \$2,000
- 3 I could probably not come up with \$2,000
- 4 I am certain I could not come up with \$2,000
- 98 Don't know

### **FIN016** (could come up with \$400 for unexpected need in section Financial)

How confident are you that you could come up with \$400 if an unexpected need arose now?

- 1 I am certain I could come up with \$400
- 2 I could probably come up with \$400
- 3 I could probably not come up with \$400
- 4 I am certain I could not come up with \$400
- 98 Don't know

## **DEC033a** (received covid stimulus check from govt in section Decisions)

Have you or other household members received any stimulus money from the Federal Government as a result of the Coronavirus crisis?

1 Yes

2 No

98 Don't know

#### IF DEC033a = 2 THEN

**DEC033b** (expect to receive covid stimulus check from govt in section Decisions)

Do you or other household members expect to receive stimulus money (including additional rounds of stimulus money) from the Federal Government as a result of the Coronavirus crisis?

1 Yes

2 No

98 Don't know

END OF IF

# IF DEC033a = 1 OR DEC033b = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**DEC033c** (how much received/expect to receive from covid stimulus in section Decisions)

How much have you or other household members received or expect to receive? RANGE 0..10000

**DEC033c\_DK** (how much received/expect to receive from covid stimulus- -DK in section Decisions)

98 Don't know

# **DEC033script** (Section Decisions)

Your responses are very important to us. Please enter an amount or choose "Don't know."

### **END OF GROUP**

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

**DEC033d** (what R will do with covid stimulus money in section Decisions)

As of now, what will you do (or did you already do) with the money? (Check as many as apply)

- 1 Spend it for current expenses
- 2 Use it to pay down debt
- 3 Use it to buy a car or an appliance
- 4 Save it
- 5 Give it to my children or parents
- 6 Give it to relatives or neighbors
- 7 Donate it
- 8 Other (briefly list):

**DEC033d\_other** (what R did or will do with covid stimulus money- -other in section Decisions)

**STRING** 

#### **END OF GROUP**

# END OF IF

#### End of section **Decisions**

### 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

 $^{\prime *}$  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.  $^{*}/$