

# UnderStandingAmericaStudy

UAS 233: 2020 U.S. FINANCIAL HEALTH PULSE SURVEY (WAVE 3)



Survey author(s): Financial Health Network

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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS 233: 2020 U.S. Financial Health Pulse Survey" focuses on the personal and household financial health of Americans. It is the third full survey in a series that includes UAS 133, UAS 152, and UAS 183. This survey is no longer in the field. Respondents were paid \$17 to complete the survey.

## 1.1 Topics

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

## 1.2 Experiments

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

## 1.3 Citation

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

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

All active respondents except for certain LA County respondents.

As such, this survey was made available to 8643 UAS participants. Of those 8643 participants, 6570 completed the survey and are counted as respondents. Of those who are not counted as respondents, 103 started the survey without completing and 1970 did not start the survey. The overall response rate was 76.02%.

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

The detailed survey response rate is as follows:

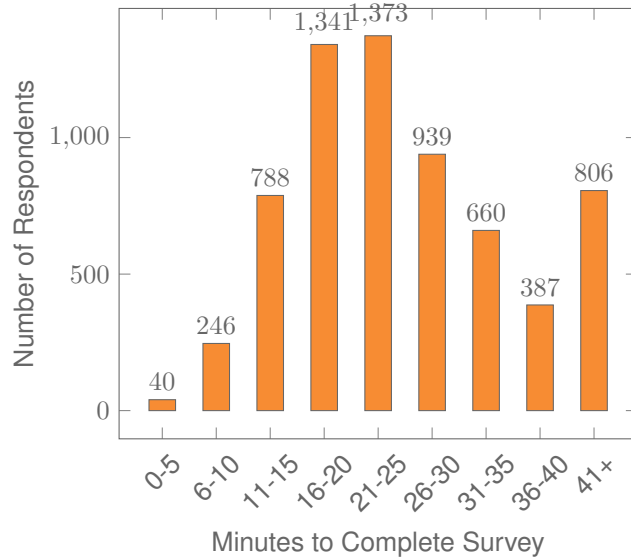
UAS233 - Response Overview	
Size of selected sample	8643
Completed the survey	6570
Started but did not complete the survey	103
Did not start the survey	1970
Response rate	76.02%

### 2.2 Timings

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The survey took respondents an average of 27 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



### 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.

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### 3 STANDARD VARIABLES

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

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

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

- **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):
  1. U.S. National Territory: recruited through ABS within the entire U.S.
  2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
  3. Los Angeles County: recruited through ABS within Los Angeles County.
  4. California: recruited through ABS within California.

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

1. Nationally Representative Sample: recruited through ABS within the entire U.S.
  2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
  3. LA County: recruited through ABS within Los Angeles County.
  4. California: recruited through ABS within California.
- **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):
    1. ASDE 2014/01
    2. ASDE 2014/01
    3. ASDE 2014/01
    4. Public records 2015/05
    5. MSG 2015/07
    6. MSG 2016/01
    7. MSG 2016/01
    8. MSG 2016/01
    9. MSG 2016/02

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

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

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



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

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

1. None
  2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
  - **start\_date (start\_year, start\_month, start\_day, start\_hour, start\_min, start\_sec)**: indicates the time at which the respondent started the survey.
  - **end\_date (end\_year, end\_month, end\_day, end\_hour, end\_min, end\_sec)**: indicates the time at which the respondent completed the survey.
  - **cs\_001**: indicates how interesting the respondent found the survey.

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## 4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

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

- **education**: the highest level of education attained by the respondent.
- **hisplativo**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.
- **white**: indicates whether the respondent identifies him or herself as white (Caucasian).
- **black**: indicates whether the respondent identifies him or herself as black (African-American).
- **nativeamer**: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).
- **asian**: indicates whether the respondent identifies him or herself as Asian (Asian-American).
- **pacific**: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.
- **race**: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplativo, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- **working**: indicates whether the respondent is working for pay.
- **sick\_leave**: indicates whether the respondent is not working because sick or on leave.
- **unemp\_layoff**: indicates whether the respondent is unemployed or on lay off.
- **unemp\_look**: indicates whether the respondent is unemployed and looking for a job.
- **retired**: indicates whether the respondent is retired.
- **disabled**: indicates whether the respondent has a disability.
- **If\_other**: specifies other labor force status.
- **laborstatus**: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick\_leave, unempl\_layoff, unempl\_look, retired, disabled, If\_other).

- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: is the total combined income of all members of the respondent's household (living in their household) during the past 12 months.
- **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent.
- **hhmembervnumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembervnumber' is missing if the respondent did not provide the number of household members at the time of the survey.
- **hhmemberin\_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix \_# (e.g., \_1 indicates the first household member, \_2 the second household member, etc.).

As an example, if the first household member is in the household at the time of the survey, 'hhmemberin\_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin\_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin\_1' is available whether this person is still in the household or has moved out.

- **hhmembergen\_#**: indicates the gender of another household member as reported by the respondent.
- **hhmemberage\_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.
- **hhmemberrel\_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

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

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## 5 MISSING DATA CONVENTIONS

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

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

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1\_1\_ to Q1\_6\_. To illustrate, if a survey asked the names of all children, then child\_1\_ would contain the name of the first child the respondent named and so on.

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

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## 6 ROUTING SYNTAX

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

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

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

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

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



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## 7 SURVEY WITH ROUTING

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year\_ago := getDateNow()

**intro2** (Section Stress)

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

Start of section **Financial**

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

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

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

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

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

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

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

STRING

### END OF GROUP

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

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

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

End of section **Financial**

Start of section **Stress**

FLDate := getDateNow()

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

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

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

**q018\_intro** (Section Stress)

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

**q150\_intro** (Section Stress)

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

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

**events\_intro** (Section Stress)

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

#### SUBGROUP OF QUESTIONS

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

Marriage

- 1 Yes
- 2 No

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

Divorce or separation

- 1 Yes
- 2 No

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

Death of a family member

- 1 Yes

2 No

**q153** (LIFE EVENT- -HAD CHILD/BECAME PRIMARY CAREGIVER in section Stress)

Had a baby or became the primary caregiver of a child

1 Yes

2 No

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

Became the primary caregiver of an older adult

1 Yes

2 No

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

Began college or graduate school

1 Yes

2 No

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

Graduated from college or graduate school

1 Yes

2 No

**q157** (LIFE EVENT- -STARTED NEW JOB in section Stress)

Started a new job or employment opportunity

1 Yes

2 No

**q158** (LIFE EVENT- -RECEIVED SIGNIFICANT PROMOTION AND/OR RAISE in section Stress)

Received a significant promotion and/or raise at an existing job

1 Yes

2 No

**q159** (LIFE EVENT- -LOST A JOB OR WORKED LESS THAN EXPECTED in section Stress)

Lost a job, had hours cut, or worked less than expected

1 Yes

2 No

**qa1** (LIFE EVENT- -MOVED TO NEW HOME, APARTMENT, RESIDENCE in section Stress)

Moved to a new home, apartment, or residence

1 Yes

2 No

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

Bought a home

1 Yes

2 No

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

Purchased a car

1 Yes

2 No

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

Had a major medical expense

1 Yes

2 No

**qa3** (LIFE EVENT- -EXPERIENCED NATURAL DISASTER in section Stress)

Experienced a natural disaster (for example, a wildfire, hurricane, flood, or other natural event)

1 Yes

2 No

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

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

1 Yes

2 No

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

STRING

END OF SUBGROUP

**ev\_error** (Section Stress)

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

END OF GROUP

IF qa3 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa4** (LIFE EVENT- -TYPE OF EXPERIENCED NATURAL DISASTER in section Stress)

You said you experienced a natural disaster. What type of natural disaster did you experience? If you experienced more than one, please select all that apply.

- 1 Wildfire
- 2 Hurricane
- 3 Earthquake
- 4 Tornado
- 5 Flood
- 6 Drought
- 7 Severe thunderstorm
- 8 Winter storm
- 9 Other (please specify):

**qa4\_other** (LIFE EVENT- -OTHER TYPE OF EXPERIENCED NATURAL DISASTER in section Stress)  
STRING

END OF GROUP

END OF IF

**q019\_intro** (Section Stress)

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

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

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

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

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

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

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

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

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

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

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

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

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

End of section **Stress**

Start of section **Income**

**q023\_intro** (Section Income)

*The next questions ask about your total household income. For each of these questions, please think about your own income combined with the incomes of any other members of your household.*

**q023** (total household income over last 12 months in section Income)

Taking into account all sources of income for everyone in your household, what was your total household income over the last 12 months?

Please consider all sources of income, including:

wages, tips, bonuses income from self-employment income from investments or retirement savings payments from government benefits (including unemployment and Social Security benefits) and settlements such as alimony and child support

RANGE 0..9223372036854775807

**q164** (PORTION OF INCOME IN CASH in section Income)

In the last 12 months, approximately what portion of your total household income was paid in cash (not via direct deposit or check)?

- 1 All
- 2 Most
- 3 About half
- 4 Some
- 5 None
- 6 Don't know

**q133** (amount of purchases in cash in section Spending)

Please think about all of the purchases you made in the last 12 months and the way you paid for them, including by cash, check, credit card, debit card, and other forms of electronic payment. What portion of the purchases you made in the last 12 months did you make in cash?

- 1 All with cash
- 2 Most with cash

- 3 Half with cash
- 4 Some with cash
- 5 None with cash

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

**q027\_intro** (Section Income)

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

**SUBGROUP OF QUESTIONS**

**q027** (Medicaid in section Income)

Medicaid

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

**q027A** (Medicare in section Income)

Medicare

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

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

Social Security

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

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

Supplemental Security Income (SSI) Benefits

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

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

Social Security Disability Insurance (SSDI)

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

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

Supplemental Nutrition Assistance Program (SNAP or food stamps)

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

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

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

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

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

STRING

END OF SUBGROUP

END OF GROUP

**q024** (how easy to predict household income for following month in section Income)

In the last 12 months, how often were you able to easily predict your household's income for the following month?

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

**q025** (income varied month per month in section Income)

In the last 12 months, which of the following statements best describes how your household's income varied from month to month, if at all?

My household's income:

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

End of section **Income**

Start of section **Spending**

**spending\_intro** (Section Spending)

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



*other members of your household may have spent.*

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

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

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

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

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

My household has been financially able to:

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

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

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

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

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

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

STRING

#### END OF GROUP

End of section **Spending**

Start of section **Save**

**sav\_intro** (Section Save)

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

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

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

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

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

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

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

Fill code of question FLQ173 executed

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

**q046\_intro** (Section Save)

*Do you or anyone in your household have any of the following financial assets or accounts? You can select more than one "yes" response.*

**SUBGROUP OF QUESTIONS**

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

Checking account

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

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

Savings account

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

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

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

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

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

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

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

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

Employer-provided traditional pension or cash balance plan

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

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

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

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

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

Savings in cash

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

4 Don't know

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

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

1 Yes, I do

2 Yes, someone else in my household does

3 No

4 Don't know

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

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

1 Yes, I do

2 Yes, someone else in my household does

3 No

4 Don't know

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

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

1 Yes, I do

2 Yes, someone else in my household does

3 No

4 Don't know

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

STRING

END OF SUBGROUP

END OF GROUP

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

Fill code of question FLQ053 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q054.intro** (Section Save)

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

**SUBGROUP OF QUESTIONS**

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

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

Checking account

RANGE 0..9223372036854775807

**END OF IF**

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

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

Savings account

RANGE 0..9223372036854775807

**END OF IF**

**IF 1 IN 173 OR 2 IN q173 THEN**

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

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

RANGE 0..9223372036854775807

**END OF IF**

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

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

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

RANGE 0..9223372036854775807

**END OF IF**

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

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

END OF IF

IF 1 IN q052 OR 2 IN q052 THEN

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

END OF IF

IF 1 IN q051 OR 2 IN q051 THEN

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

END OF IF

IF 1 IN q052a OR 2 IN q052a THEN

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

END OF IF

IF 1 IN q053 OR 2 IN q053 THEN

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

END OF IF

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q062.intro** (Section Save)

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

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

SUBGROUP OF QUESTIONS

IF 1 IN q046 OR 2 IN q046 THEN

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

Checking account

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q047 OR 2 IN q047 THEN

**q062** (Savings account save frequency in section Save)

Savings account

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q048 OR 2 IN q048 THEN

**q063** (Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP) frequency in section Save)

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

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q049 OR 2 IN q049 THEN

**q064** (Retirement account (IRA, Keogh, SEP, or any other retirement fund) frequency in section Save)

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

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q052 OR 2 IN q052 THEN

**q067** (Savings in cash frequency in section Save)

Savings in cash

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q051 OR 2 IN q051 THEN

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

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

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q052a OR 2 IN q052a THEN

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

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

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save



```

END OF IF

IF 1 IN q053 OR 2 IN q053 THEN
  q068 (Other save frequency in section Save)
  (^q053_other/Other)
  1 Saved regularly
  2 Saved whenever possible
  3 Did not save
END OF IF

END OF SUBGROUP

END OF GROUP
END OF IF

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

/* The question series q070 to q076 are asked in random order per q070_order variables
with values:

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

*/

IF sizeof(q070_order) = 0 THEN
  q070_order := shufflearray(array(1 →1,2 →2,3 →3,4 →4,5 →5,6 →6,7 →7))
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

```

**q070.intro** (Section Save)

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

**SUBGROUP OF QUESTIONS**

LOOP FROM 1 TO 7

/\* Question series Q070 to Q074 are asked in random order per variables q070\_order as described above. \*/

END OF LOOP

**END OF SUBGROUP**

**END OF GROUP**

End of section **Save**

Start of section **Borrow**

**q077.intro** (Section Borrow)

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

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

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

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

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

Do you currently have one or more credit cards?

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

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

Now thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card bal-

ances 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

q083\_q091\_change\_flg := 1

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

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

**q078.intro** (Section Borrow)

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

**SUBGROUP OF QUESTIONS**

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

Auto loans

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

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

Student loans

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

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

Small business loans

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

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

Mortgages

- 1 Yes, I do
- 2 Yes, someone else in my household does

- 3 No
- 4 Don't know

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

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

**q082** (have debt- -medical in section Borrow)  
Past-due medical bills

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

**q083** (have debt- -credit cards in section Borrow)  
Outstanding credit card balances carried over from previous months

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

**q084** (have debt- -other loans in section Borrow)  
Other debts or loans not listed (such as payday loans, auto title loans, personal loans, other past due bills, and money borrowed from family or friends) (Please Specify):Please write a brief description of the other debt or loan.Please select one of the Yes answer choices to the right if you specified another debt or loan in the text box.

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

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

END OF SUBGROUP

END OF GROUP

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

Fill code of question FLQ093 executed

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

##### **q086\_intro** (Section Borrow)

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

#### SUBGROUP OF QUESTIONS

IF 1 IN q078 OR 2 IN q078 THEN

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

END OF IF

IF 1 IN q079 OR 2 IN q079 THEN

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

END OF IF

IF 1 IN q080 OR 2 IN q080 THEN

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

END OF IF

IF 1 IN q081 OR 2 IN q081 THEN

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

END OF IF

IF 1 IN q175 OR 2 IN q175 THEN

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

END OF IF

IF 1 IN q082 OR 2 IN q082 THEN

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

END OF IF

IF 1 IN q083 OR 2 IN q083 THEN

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

END OF IF

IF 1 IN q084 OR 2 IN q084 THEN

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

END OF IF

END OF SUBGROUP

END OF GROUP

END OF IF

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

**q104** (how long til all debt paid in section Borrow)  
*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
- 8 Don't know

END OF IF

END OF IF

End of section **Borrow**

Start of section **Insurance**

**q106.intro** (Section Insurance)

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

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

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

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

IF q105 = 1 THEN

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

Is your household currently covered by homeowner's insurance?

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

ELSEIF q105 = 2 THEN

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

Is your household currently covered by renter's insurance?

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

END OF IF

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

Do you currently have life insurance?

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

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

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

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

**qa6** (have flood insurance in section Insurance)

Is your household currently covered by flood insurance?

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

**qa7** (have earthquake insurance in section Insurance)

Is your household currently covered by earthquake insurance?

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

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

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

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

**IF q111 = 1 THEN**

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

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

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

- 1 Your employer
- 2 Your spouse's employer
- 3 Your parent or guardian
- 4 Medicare or Medicaid
- 5 Through an insurance company or a state or federal marketplace that you purchased yourself (including Affordable Care Act (ACA) plans)
- 6 Veterans Health Administration (VHA) benefits, including Choice Act
- 7 TRICARE or other military health benefits
- 8 Indian Health Services
- 9 Other, please specify:



10 Don't know

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

END OF GROUP

END OF IF

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

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

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

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

END OF IF

IF q106 = 1 THEN

**qa22** (how confident car insurance provides enough support in section Insurance)

You indicated that your household has car insurance on all your automobiles. How confident are you that your car insurance will provide enough support in case of a car accident?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident
- 6 Don't know

END OF IF

IF q107 = 1 THEN

**qa23** (how confident homeowner insurance provides enough support in section Insurance)

You indicated that your household has homeowner's insurance. How confident are you that your homeowner's insurance will provide enough support in case of major damage to your home?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident

- 5 Not at all confident
- 6 Don't know

END OF IF

IF q108 = 1 THEN

**qa24** (how confident renter insurance provides enough support in section Insurance)  
You indicated that your household has renter's insurance. How confident are you that your renter's insurance will provide enough support in case of major damage to your rental unit or apartment?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident
- 6 Don't know

END OF IF

IF q109 = 1 THEN

**qa25** (how confident life insurance provides enough support in section Insurance)  
You indicated that you have life insurance. How confident are you that your life insurance will provide enough support in case you die?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident
- 6 Don't know

END OF IF

IF q110 = 1 THEN

**qa26** (how confident disability insurance provides enough support in section Insurance)  
You indicated that you have disability insurance. How confident are you that your disability insurance will provide enough support in case you become disabled?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident
- 6 Don't know

END OF IF

IF qa6 = 1 THEN

**qa27** (how confident flood insurance provides enough support in section Insurance)  
You indicated that your household has flood insurance. How confident are you that your flood insurance will provide enough support in case a flood causes major damage to your home?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident
- 6 Don't know

END OF IF

IF qa7 = 1 THEN

**qa28** (how confident earthquake insurance provides enough support in section Insurance)  
You indicated that your household has earthquake insurance. How confident are you that your earthquake insurance will provide enough support in case an earthquake causes major damage to your home?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident
- 6 Don't know

END OF IF

IF q111 = 1 THEN

**qa29** (how confident health insurance provides enough support in section Insurance)  
You indicated that you have health insurance. How confident are you that your health insurance will provide enough support in case you develop a serious medical condition or are injured?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident
- 6 Don't know

END OF IF

End of section **Insurance**

Start of section **Planning**

**q113.intro** (Section Planning)

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

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

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

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

**q178.intro** (Section Planning)

*The next questions ask about various financial activities that you or may not have done in the last 12 months. For each of the following questions, please indicate whether you have done the activity in the past 12 months.*

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

Fill code of question FLQ178 executed

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

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

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

Fill code of question FLQ179 executed

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

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

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

#### END OF GROUP

IF q048 = 1 OR q049 = 1 THEN

**q182** (TAKEN A LOAN FROM ANY RETIREMENT ACCOUNT in section Planning)  
In the past 12 months, have you taken a loan from any of your retirement accounts?  
1 Yes  
2 No  
3 Don't know

**END OF IF**

**qa12** (ENGAGED BY DEBT COLLECTOR in section Planning)  
In the past 12 months, have you engaged with or been contacted persistently by a debt collector?  
1 Yes  
2 No  
3 Don't know

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

**q185\_intro** (Section Planning)  
In the past 12 months, have you done any of the following financial activities?

**SUBGROUP OF QUESTIONS**

**qa9** (FILED FOR BANKRUPTCY in section Planning)  
Filed for bankruptcy  
1 Yes  
2 No

**qa10** (REFINANCED MORTGAGE in section Planning)  
Refinanced a mortgage  
1 Yes  
2 No

**qa11** (CONSULTED DEBT COLLECTOR in section Planning)  
Consulted a debt counselor  
1 Yes  
2 No

**END OF SUBGROUP**

**END OF GROUP**

**q189\_intro** (Section Planning)  
*For the next few questions, please indicate how often, if ever, you have done each activity in the last 12 months.*

**IF q176 = 1 THEN**

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

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

- 1 Never - I pay off the balance(s) every month
- 2 1 - 2 months
- 3 3 - 4 months
- 4 More than 5 months
- 5 Don't know

**END OF IF**

**q190** (HOW OFTEN OVERDRAW CHECKING ACCT in section Planning)

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

- 1 Never
- 2 1 - 2 times
- 3 3 - 4 times
- 4 More than 5 times
- 5 Don't know

**qa16.intro** (Section Planning)

*For the next few questions, please indicate whether you are doing the following activities.*

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

Are you currently setting aside money for an emergency?

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

**qa16** (PERSONAL FINANCIAL MANAGEMENT SERVICE in section Planning)

Are you using a personal financial management service that is not part of your bank, which provides overviews and summaries of your accounts? Please check all that apply.

- 1 No, I am not using such a service
- 2 Yes, I am using Mint.com ([www.mint.com](http://www.mint.com))
- 3 Yes, I am using Check.me (<https://check.me>)
- 4 Yes, I am using Pennyminder (<http://pennyminder.com>)
- 5 Yes, I am using You Need a Budget (<https://www.ynab.com>)
- 6 Yes, I am using Buxfer ([www.buxfer.com](http://www.buxfer.com))
- 7 Yes, I am using Yodlee Money Center (<https://moneycenter.yodlee.com>)
- 8 Yes, I am using SigFig (<http://www.sigfig.com>)
- 9 Yes, I am using HelloWallet (<http://www.hellowallet.com>)
- 10 Yes, I am using LearnVest ([www.learnvest.com](http://www.learnvest.com))
- 11 Yes, I am using Personal Capital ([www.personalcapital.com](http://www.personalcapital.com))
- 12 Yes, I am using Power Wallet (<https://www.powerwallet.com>)
- 13 Yes, I am using Money Strands (<http://www.money.strands.com>)
- 14 Yes, I am using BillGuard (<https://www.billguard.com>)
- 15 Yes, I am using Everwealth (<https://www.everwealth.io>)

16 Yes, I am using a different financial management service

End of section **Planning**

Start of section **Institutions**

**q126.intro** (Section Institutions)

*The next few questions relate to your experience with financial service providers.*

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

**qa35.auto** (primary financial institution in section Institutions)

What is the financial institution that you use most for financial tasks such as receiving pay, paying household expenses/debt, and/or transferring money?

If you have multiple financial institutions that you use, please select the institution you use the most.

Enter the first few letters of the name of your institution in the textbox and select the name from the list of suggestions. If you don't see the name in the list of suggestions, please type out the complete name in the textbox.

STRING

**qa35.na** (do not have financial institution in section Institutions)

OR

1 I do not have a financial institution that I use

2 I don't know

#### END OF GROUP

**IF qa35.auto = RESPONSE THEN**

Fill code of question FI\_name executed

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

**q199.intro** (Section Institutions)

Which of the following products or services do you currently have at (^qa35.auto)?

#### SUBGROUP OF QUESTIONS

**Q199\_1** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -CHECKING ACCT in section Institutions)

Checking account

1 Yes

2 No

**Q199\_2** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -SAVINGS ACCT in section Institutions)

Savings account

1 Yes

2 No

**Q199\_3** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -PREPAID CARD in section Institutions)

Prepaid card

1 Yes

2 No

**Q199\_4** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -MONEY MARKET ACCT in section Institutions)

Money market account

1 Yes

2 No

**Q199\_5** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -CD in section Institutions)

Certificate of deposit (CD)

1 Yes

2 No

**Q199\_6** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -CREDIT CARD in section Institutions)

Credit card

1 Yes

2 No

**Q199\_7** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -MORTGAGE in section Institutions)

Mortgage

1 Yes

2 No

**Q199\_8** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -AUTO LOAN in section Institutions)

Auto loan

1 Yes

2 No

**Q199\_9** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -STUDENT



LOAN in section Institutions)

Student loan

1 Yes

2 No

**Q199\_10** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -OTHER PERSONAL LOAN in section Institutions)

Other personal loan

1 Yes

2 No

**Q199\_11** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -SMALL BUSINESS LOAN in section Institutions)

Small business loan or credit card

1 Yes

2 No

**Q199\_12** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -INVESTMENT ACCT in section Institutions)

Investment account

1 Yes

2 No

**Q199\_13** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -RETIREMENT ACCT in section Institutions)

Retirement account

1 Yes

2 No

**Q199\_14** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -INSURANCE PRODUCT in section Institutions)

Insurance product

1 Yes

2 No

**Q199\_15** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -PLANNING SERVICES in section Institutions)

Financial planning services

1 Yes

2 No

**Q199\_16** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -OTHER in section Institutions)

Other (Please Specify): Please write a brief description of the other financial product or service. Please select the Yes answer choice to the right if you specified another

financial product or service in the text box.

1 Yes

2 No

**q199\_other** (FINANCIAL PRODUCTS AND SERVICES CURRENTLY HAVE- -  
OTHER in section Institutions)  
STRING

END OF SUBGROUP

END OF GROUP

**q129** (how likely to recommend primary financial institution in section Institutions)  
On a scale of 0-10, how likely is it that you would recommend (^qa35\_auto) to a friend,  
family, or colleague?

0 0 Not At All Likely

1 1

2 2

3 3

4 4

5 5

6 6

7 7

8 8

9 9

10 10 Extremely Likely

**q197** (extent agree that bank helps improve my financial health in section Institu-  
tions)

To what extent do you agree or disagree with this statement: "(^qa35\_auto) helps me  
improve my financial health."

1 Agree strongly

2 Agree somewhat

3 Neither agree nor disagree

4 Disagree somewhat

5 Disagree strongly

END OF IF

End of section **Institutions**

Start of section **Employment**

**laborstatus** (R LABOR FORCE STATUS in section Demographics)

What is your labor force status? Please choose all that apply.

1 Currently working

- 2 On sick or other leave
- 3 Unemployed - on layoff
- 4 Unemployed - looking
- 5 Retired
- 6 Disabled
- 7 Other

**IF 1 IN laborstatus OR 2 IN laborstatus THEN**

**qa17\_intro** (type of industry in section Employment)

*The next section of questions will ask you about your employment and the jobs you have.*

**qa17** (number of different jobs in section Employment)

How many different jobs do you currently have? Please think about all sources of income, including self-employment, independent, short-term, temporary, task- or gig-based, and even jobs where you may only work for an hour or two per week or on temporary furlough or leave.

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

**IF qa17 > 1 THEN**

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

**qa19** (main reason more than one job in section Employment)

What is the MAIN reason that you have more than one job?

- 1 Meet expenses or pay off debt
- 2 Earn extra money
- 3 Build a business
- 4 Get experience in a different job
- 5 Enjoy the other job
- 6 Some other reason (please specify):

**qa19\_other** (other main reason more than one job in section Employment)

STRING

**END OF GROUP**

**END OF IF**

Fill code of question FLMain executed  
Fill code of question FLQ120 executed

**q120\_intro** (Section Employment)

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

END OF IF

IF 1 IN laborstatus OR 2 IN laborstatus OR 3 IN laborstatus OR 4 IN laborstatus THEN

Fill code of question FLqa17a executed

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

**qa17a** (type of industry in section Employment)

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

- 1 Agriculture, forestry, fishing, and hunting
- 2 Mining or utilities
- 3 Construction
- 4 Manufacturing
- 5 Retail
- 6 Transportation
- 7 Telecom, information technology, broadcasting, or data services
- 8 Finance
- 9 Professional and business services
- 10 Education
- 11 Healthcare and social assistance
- 12 Hospitality, dining, and leisure
- 13 Government
- 14 Armed Forces
- 15 Wholesale trade
- 16 Other type of industry (please specify):

**qa17a\_other** (other type of industry in section Employment)

STRING

END OF GROUP

END OF IF

IF 1 IN laborstatus OR 2 IN laborstatus THEN

**qa18** (number of hours work at main job in section Employment)

In the last month, on average how many hours per week did you work at your( main) job?

RANGE 0..168

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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

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

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

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

STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q123** (benefits employer offers in section Employment)

Still thinking about your( main) job, does your employer offer you any of the following benefits (even if you do not personally use the benefit)? Please select all that apply.

- 1 Paid sick leave
- 2 Paid vacation/personal leave
- 3 Paid parental leave
- 4 Student loan repayment
- 5 Health insurance
- 6 Disability insurance
- 7 Life insurance
- 8 Retirement plans (such as a 401k, 403(b), or Thrift Savings Plan (TSP)
- 9 Childcare
- 10 Ability to work from home
- 11 Pension or cash balance plan
- 12 Other, please specify:
- 13 Don't know
- 14 None of these

**q123.other** (benefits employer offers- -other specify in section Employment)

STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa20\_intro** (Section Employment)

Thinking of your( main) job, on a five-point scale, where 5 means extremely satisfied and 1 means not at all satisfied, how satisfied are you with each of the following characteristics?

**SUBGROUP OF QUESTIONS**

**qa020a** (satisfied Level of pay in section Employment)

Level of pay

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020b** (satisfied Stable and predictable pay in section Employment)

Stable and predictable pay

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020c** (satisfied Stable and predictable hours in section Employment)

Stable and predictable hours

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020d** (satisfied Control over hours and/or location (e.g., ability to work flexible hours, work remotely) in section Employment)

Control over hours and/or location (e.g., ability to work flexible hours, work remotely)

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020e** (satisfied Job security in section Employment)

Job security

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied

- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020f** (satisfied Employee benefits (e.g., healthcare, retirement) in section Employment)

Employee benefits (e.g., healthcare, retirement)

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020g** (satisfied Career advancement opportunities (e.g., promotion path, learning new skills) in section Employment)

Career advancement opportunities (e.g., promotion path, learning new skills)

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020h** (satisfied Enjoying your day-to-day work (e.g., good co-workers/managers, pleasant work environment, manageable stress level) in section Employment)

Enjoying your day-to-day work (e.g., good co-workers/managers, pleasant work environment, manageable stress level)

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020i** (satisfied Having a sense of purpose and dignity in your work in section Employment)

Having a sense of purpose and dignity in your work

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied
- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

**qa020j** (satisfied Having the power to change things about your job that you're not satisfied with in section Employment)

Having the power to change things about your job that you're not satisfied with

- 1 Extremely dissatisfied
- 2 Somewhat dissatisfied

- 3 Neither dissatisfied nor satisfied
- 4 Somewhat satisfied
- 5 Extremely satisfied

END OF SUBGROUP

END OF GROUP

**q200.intro** (Section Employment)

*Some people earn money from independent, short-term, task-based, or temporary work. Please indicate whether you have engaged in the following types of work in the last month.*

Fill code of question FLQ200 executed

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

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

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

Fill code of question FLQ201 executed

**q201** (COMPLETED ONE-OFF TASKS ONLINE OR IN-PERSON in section Employment)

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

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

Fill code of question FLQ202 executed

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

In the last 30 days, I worked in a job where I was (called to work as needed/This could include substitute teachers and construction workers supplied by a union hiring hall.



These people are sometimes called "on-call" workers. Note: Some people with on-call work as part of their regular job - - for example, doctors - - are not on-call workers./Called to work as needed), although I could be scheduled for several days or weeks in a row.

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

Fill code of question FLQ203 executed

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

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

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

Fill code of question FLQ204 executed

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

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

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

**END OF IF**

End of section **Employment**

Start of section **PhysicalHealth**

**physical\_intro** (Section PhysicalHealth)

*The next question asks about your physical health.*

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

Would you say that in general your physical health is:

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

**qa37\_intro** (Section PhysicalHealth)

*Coronavirus (also known as COVID-19) is a new disease with flu-like symptoms that is*

*spreading across the world.*

*The first few questions in this section ask about the impact that the coronavirus outbreak has had on your financial life.*

**qa042** (how much financial stress coronavirus in section PhysicalHealth)

How much financial stress, if any, has the coronavirus outbreak caused you over the last 3 months?

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

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

**qa031\_intro** (Section PhysicalHealth)

Please indicate whether you or someone in your household has experienced any of the following financial events in the last 3 months due to the coronavirus.

#### SUBGROUP OF QUESTIONS

**qa031a** (Income has decreased in section PhysicalHealth)

Income has decreased

- 1 Yes
- 2 No
- 3 Not applicable

**qa031b** (Expenses have increased in section PhysicalHealth)

Expenses have increased

- 1 Yes
- 2 No
- 3 Not applicable

**qa031c** (401(k) or retirement savings accounts lost value in section Physical-Health)

401(k) or retirement savings accounts lost value

- 1 Yes
- 2 No
- 3 Not applicable

**qa031d** (Non-retirement investment accounts lost value in section PhysicalHealth)

Non-retirement investment accounts lost value

- 1 Yes
- 2 No

3 Not applicable

**qa031e** (Other in section PhysicalHealth)

Other (please specify): Please write a brief description of the other negative impact. Please select the Yes answer choice to the right if you specified another negative impact in the text box.

1 Yes

2 No

3 Not applicable

#### END OF SUBGROUP

**qa031e.other** (specify other in section PhysicalHealth)

STRING

#### END OF GROUP

**IF qa031a = 1 THEN**

**qa032.intro** (Section PhysicalHealth)

*These next few questions ask about why your income has decreased and the steps you are taking to manage with less income.*

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

**qa032.intro2** (Section PhysicalHealth)

Please indicate whether you or anyone in your household experienced any of these factors that caused your income to decrease. Select all that apply.

#### SUBGROUP OF QUESTIONS

**qa032a** (Laid off from a job in section PhysicalHealth)

Laid off from a job

1 Yes

2 No

**qa032b** (Furloughed or on temporary leave from a job in section PhysicalHealth)

Furloughed or on temporary leave from a job

1 Yes

2 No

**qa032c** (Employer reduced hours or pay in section PhysicalHealth)

Employer reduced hours or pay

1 Yes

2 No

**qa032d** (Worked less because of lower demand for services offered in section PhysicalHealth)

Worked less because of lower demand for services offered

1 Yes

2 No

**qa032e** (Business that I or someone in my household owns earned less revenue in section PhysicalHealth)

Business that I or someone in my household owns earned less revenue

1 Yes

2 No

**qa032g** (was unable to get to work due to childcare responsibilities or other constraints income decreased in section PhysicalHealth)

Was unable to get to work due to childcare responsibilities or other constraints

1 Yes

2 No

**qa032f** (other factor income decreased in section PhysicalHealth)

Other (please specify): Please write a brief description of the other factor. Please select the Yes answer choice to the right if you specified another factor in the text box.

1 Yes

2 No

#### END OF SUBGROUP

**qa032f\_other** (specify other factor income decreased in section PhysicalHealth)

STRING

#### END OF GROUP

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

**qa034\_intro** (Section PhysicalHealth)

Have you or anyone in your household taken any of the following actions in the last 3 months to help you cope with reduced income? Please select all that apply.

#### SUBGROUP OF QUESTIONS

**qa034a** (Applied for a new job in section PhysicalHealth)

Applied for a new job

1 Yes

2 No

**qa034b** (Cut back on my expenses in section PhysicalHealth)

Cut back on my expenses

1 Yes

2 No

**qa034c** (Spent down savings in section PhysicalHealth)

Spent down savings

1 Yes

2 No

**qa034d** (Carried a balance on a credit card in section PhysicalHealth)

Carried a balance on a credit card

1 Yes

2 No

**qa034e** (Borrowed money from my retirement account in section PhysicalHealth)

Borrowed money from my retirement account

1 Yes

2 No

**qa034f** (Borrowed money from friends and family in section PhysicalHealth)

Borrowed money from friends and family

1 Yes

2 No

**qa034g** (Applied for a loan from a financial institution or online lender in section PhysicalHealth)

Applied for a loan from a financial institution or online lender

1 Yes

2 No

**qa034h** (Applied for unemployment benefits in section PhysicalHealth)

Applied for unemployment benefits

1 Yes

2 No

**qa034i** (Applied for other government benefits (SNAP, WIC, etc.) in section PhysicalHealth)

Applied for other government benefits (SNAP, WIC, etc.)

1 Yes

2 No

**qa034j** (Borrowed using a payday loan, deposit advance, or pawn shop loan in section PhysicalHealth)

Borrowed using a payday loan, deposit advance, or pawn shop loan

1 Yes

2 No

**qa034k** (Sold something in section PhysicalHealth)

Sold something

1 Yes

2 No

**qa034l** (Other action help cope reduced income in section PhysicalHealth)

Other (please specify): Please write a brief description of the other action. Please select the Yes answer choice to the right if you specified another action in the text box.

1 Yes

2 No

END OF SUBGROUP

**qa034l\_other** (specify other action help cope reduced income in section PhysicalHealth)

STRING

END OF GROUP

END OF IF

**qa038\_intro** (Section PhysicalHealth)

*These next few questions ask you about stimulus payments you may have received from the federal government to help you make ends meet during the coronavirus outbreak.*

**qa038** (received stimulus check in section PhysicalHealth)

Have you or anyone in your household received a stimulus payment (also known as a "economic impact payment," "recovery rebate," or "stimulus check") in the last 3 months from the federal government due to the coronavirus outbreak?

1 Yes

2 No

3 I'm not sure

IF qa038 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa44** (how received stimulus in section PhysicalHealth)

How did you or anyone in your household receive this stimulus payment? Please select all that apply.

1 Direct deposit into bank account

2 Paper check sent in the mail

3 Other, please specify:

**qa44\_other** (other how received stimulus in section PhysicalHealth)  
STRING

END OF GROUP

IF 2 IN qa44 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa45** (where cashed or deposited check in section PhysicalHealth)  
You indicated you or someone in your household received your stimulus payment as a paper check in the mail. Where did you cash or deposit this check?  
1 At a branch of a bank or credit union  
2 At an ATM  
3 At a check casher (Ace Check Express, Americash, Currency Exchange, Chester's Check Casher, Speedy Check Casher, etc.)  
4 At a retail or convenience store (a grocery store, drug store, WalMart, etc.)  
5 Using mobile deposit on my phone  
6 I haven't cashed or deposited the check  
7 Other, please specify:

**qa45\_other** (other where cashed or deposited check in section PhysicalHealth)  
STRING

END OF GROUP

IF qa45 != 6 AND qa45 = RESPONSE THEN

**qa46** (fees to cash or deposit check in section PhysicalHealth)  
Did you pay any fees to cash or deposit this stimulus check?  
1 Yes  
2 No  
3 I don't know

IF qa46 = 1 THEN

**qa47** (how many fees to cash or deposit check in section PhysicalHealth)  
You indicated you paid fees to cash or deposit your stimulus payment check. How much did you pay?  
RANGE 0..9223372036854775807

END OF IF

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa039\_intro** (Section PhysicalHealth)

Have you done any of the following with your stimulus payment? Please select all that apply.

**SUBGROUP OF QUESTIONS**

**qa039a** (Paid bills (rent, mortgage, utilities, etc.) in section PhysicalHealth)

Paid bills (rent, mortgage, utilities, etc.)

1 Yes

2 No

**qa039b** (Paid for basic necessities (food, medicine, etc.) in section Physical-Health)

Paid for basic necessities (food, medicine, etc.)

1 Yes

2 No

**qa039c** (Paid off debt or credit card balances in section PhysicalHealth)

Paid off debt or credit card balances

1 Yes

2 No

**qa039d** (Put it into savings in section PhysicalHealth)

Put it into savings

1 Yes

2 No

**qa039e** (Contributed to investments in section PhysicalHealth)

Contributed to investments

1 Yes

2 No

**qa039f** (Gave money to friends and family in section PhysicalHealth)

Gave money to friends and family

1 Yes

2 No

**qa039g** (Donated it to charity in section PhysicalHealth)

Donated it to charity

1 Yes

2 No

**qa039i** (Haven't used the payment yet in section PhysicalHealth)

Haven't used the payment yet

1 Yes



2 No

**qa039h** (other used stimulus check in section PhysicalHealth)

Other (please specify): Please write a brief description of the other way in which you used the stimulus check. Please select the Yes answer choice to the right if you specified another way in which you used the stimulus check in the text box. Please select No for all answer choices if you say Yes to "Haven't used the payment yet" or change your answer for "Haven't used the payment yet" to No.

1 Yes

2 No

END OF SUBGROUP

**qa039h\_other** (specify other used stimulus check in section PhysicalHealth)

STRING

END OF GROUP

**qa041** (how valuable stimulus check in section PhysicalHealth)

How valuable would you say the stimulus payment is in helping your household make ends meet?

1 Very valuable

2 Somewhat valuable

3 Slightly valuable

4 Not very valuable

END OF IF

**qa042.intro** (Section PhysicalHealth)

*The next few questions ask about the impact of the coronavirus outbreak on your feelings about the future.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa043.intro** (Section PhysicalHealth)

For each of the following potential problems that could result from the coronavirus outbreak, please indicate how worried or not worried you are that you or your household will experience that issue?

SUBGROUP OF QUESTIONS

**qa043a** (I or someone in my household will lose our job or our hours will be cut in section PhysicalHealth)

I or someone in my household will lose our job or our hours will be cut

1 Very worried

2 Somewhat worried

- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043b** (My household will struggle to pay our rent, mortgage, or utility bills in section PhysicalHealth)

My household will struggle to pay our rent, mortgage, or utility bills

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043c** (My household will struggle to afford basic necessities (like food and healthcare) in section PhysicalHealth)

My household will struggle to afford basic necessities (like food and healthcare)

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043d** (Someone in my household will become sick with the coronavirus in section PhysicalHealth)

Someone in my household will become sick with the coronavirus

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043e** (The business that we own will have to close permanently in section PhysicalHealth)

The business that we own will have to close permanently

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043f** (My health insurance won't provide enough financial support for health-care if I or someone in my family were to become seriously ill with the coronavirus in section PhysicalHealth)

My health insurance won't provide enough financial support for healthcare if I or someone in my family were to become seriously ill with the coronavirus

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043g** (I will lose my health insurance in section PhysicalHealth)

I will lose my health insurance

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043h** (I or someone in my household will struggle to pay student loans in section PhysicalHealth)

I or someone in my household will struggle to pay student loans

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043i** (My automobile will be repossessed in section PhysicalHealth)

My automobile will be repossessed

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043j** (My household will be pursued by debt collectors in section PhysicalHealth)

My household will be pursued by debt collectors

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 5 Doesn't apply to my situation

**qa043k** (My credit score will deteriorate in section PhysicalHealth)

My credit score will deteriorate

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried

| 5 Doesn't apply to my situation

END OF SUBGROUP

END OF GROUP

creditreward := 10

*/\* Please note that although question qa48 is listed in the routing, the answers are not included in the microdata. Responses are available by request. \*/ qa48.intro* (Section Borrow)

*Thank you, that is nearly all of our questions.*

**qa48** (consent credit report in section Borrow)

We would like your permission to match information from your credit report to your survey responses without linking to your name. We will use information such as credit score to help researchers understand your survey responses better, with the goal of more accurately measuring financial health in the current environment. Please read the information below before making a decision. The process will not affect your credit or your credit score in any way. UAS will use your name and date of birth to match survey responses to credit information "behind the scenes" while protecting your privacy. As with all survey data, researchers who analyze the combined data will see only your survey answers and information from the credit report. They will not have access to *your name or date of birth*. There is a very small risk that your identity could be disclosed. We will protect against this risk by following the same security protocol that we use to protect your identity when taking surveys. Also, reports created from the data never includes any information that can identify individuals. Your credit information will be kept without any links to your personal information, just like your survey responses. You will be compensated \$10 for allowing us to access your credit report. No other action will be required on your part beyond providing permission below. Do we have your permission to match your credit report to your survey responses?

1 Yes

2 No

**q137.intro** (Section PhysicalHealth)

*Thank you. Our final question asks about your experience with the criminal justice system.*

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

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

1 Yes, I have

2 Yes, someone else in my household has

3 Yes, I have AND someone else in my household has

4 No, no one in my household has

End of section **PhysicalHealth**

Start of section **Closing**

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

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

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting

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

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

STRING

End of section **Closing**

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