

UnderStandingAmericaStudy

UAS 613: 2024 U.S. FINANCIAL HEALTH PULSE SURVEY (WAVE 7)



Survey author(s): Financial Health Network

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1 INTRODUCTION

This UAS panel survey, titled "UAS 613: 2024 U.S. Financial Health Pulse Survey" focuses on the personal and household financial health of Americans. It is the seventh full survey in a series that includes UAS 133, UAS 152, UAS 183, UAS 233, UAS 385, UAS 453, UAS 543 and UAS 613. This survey is no longer in the field. Respondents were paid \$14 to complete the survey.

1.1 Topics

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

1.2 Experiments

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

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

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

As such, this survey was made available to 14560 UAS participants. Of those 14560 participants, 10601 completed the survey and are counted as respondents. Of those who are not counted as respondents, 117 started the survey without completing and 3842 did not start the survey. The overall response rate was 72.81%.

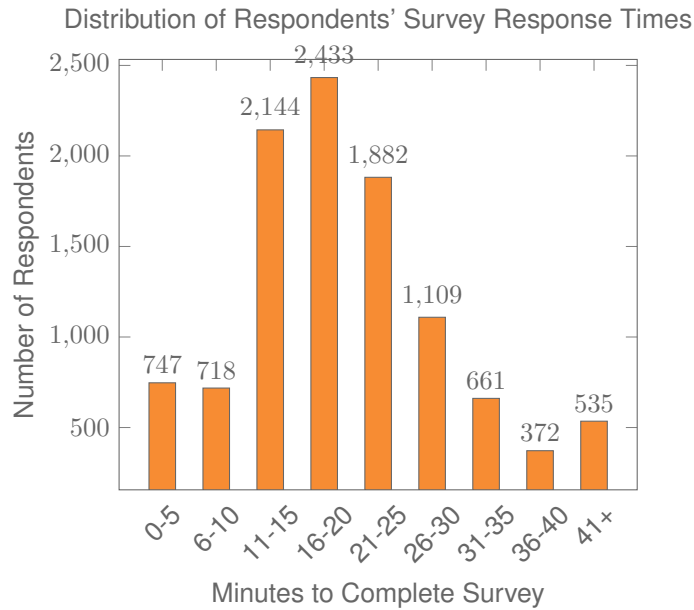
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey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

The detailed survey response rate is as follows:

UAS613 - Response Overview	
Size of selected sample	14560
Completed the survey	10601
Started but did not complete the survey	117
Did not start the survey	3842
Response rate	72.81%

2.2 Timings

The survey took respondents an average of 21 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



2.3 Sample & Weighting

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

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

3 STANDARD VARIABLES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:
 1. None
 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
- **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
- **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
- **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

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

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

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

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

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

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

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

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

5 MISSING DATA CONVENTIONS

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

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

/* Several questions in this survey reference the month/year as of 1 year ago. This fill text is set in the year_ago variable. */
year_ago := /* Set date year ago. */

intro2 (Section Stress)

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

Start of section **Demographics**

currentage := calcAge(dateofbirth_year, dateofbirth_month, dateofbirth_day)

IF currentage = EMPTY THEN

currentage (current age in section Demographics)

What is your current age?

RANGE 18..120

END OF IF

End of section **Demographics**

Start of section **Financial**

surveyversion := '2'

fin_intro2 (Section Financial)

First, we are going to ask some questions about your household.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd003_intro (Section Financial)

Do you live with the following relatives?

SUBGROUP OF QUESTIONS

qe003a (Spouse, partner, or significant other lives in household in section Financial)
Spouse, partner, or significant other

1 Yes

2 No

qe003b (Adult children or step-children (over 18) who are NOT currently enrolled in school live in household in section Financial)

Adult children or step-children (over 18) who are NOT currently enrolled in school

1 Yes

2 No

qe003e (Children or step-children (under 18) in section Financial)

Children or step-children (under 18)

1 Yes

2 No

qe003c (Parent(s) or parent(s)-in-law live in household in section Financial)

Parent(s) or parent(s)-in-law

1 Yes

2 No

qe003d (Other relatives in section Financial)

Other relatives (Please specify): Please write a brief description of the other relative(s). Please select the Yes answer choice if you specified other relative(s) in the text box.

1 Yes

2 No

END OF SUBGROUP

qe003d_other (specify other relatives in section Financial)

STRING

fin_error (Section Financial)

Please write a brief description of the other relative(s). Please select the Yes answer choice if you specified other relative(s) in the text box.

END OF GROUP

Fill code of question FLPartner executed

Fill code of question FLPartnerOR executed

Fill code of question FLPartnerAnd executed

IF qe003c = 1 THEN

,

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd001_intro (Section Financial)

You indicated that you **live with parent(s) or parent(s)-in-law**. Which of the following are reasons why you live with them?

SUBGROUP OF QUESTIONS

qd001a (live parents to receive financial help in section Financial)

To receive financial help

- 1 Yes
- 2 No

qd001b (live parents To help them financially in section Financial)

To help them financially

- 1 Yes
- 2 No

qd001c (live parents to receive help with childcare, medical care, or elder care in section Financial)

To receive help with childcare or medical care

- 1 Yes
- 2 No

qd001d (live parents to give help with childcare or medical care in section Financial)

To help them with childcare, medical care, or elder care

- 1 Yes
- 2 No

qd001e (live parents prefer to live with others in section Financial)

You prefer to live with others

- 1 Yes
- 2 No

qd001f (live parents other in section Financial)

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

- 1 Yes
- 2 No

END OF SUBGROUP

qd001f_other (specify live parents other in section Financial)

| STRING

| END OF GROUP

END OF IF

IF qe003b = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd002.intro (Section Financial)

You indicated that you **live with adult children or step-children**. Which of the following are reasons why you live with them?

SUBGROUP OF QUESTIONS

qd002a (live adult children to receive financial help in section Financial)

To receive financial help

1 Yes

2 No

qd002b (live adult children To help them financially in section Financial)

To help them financially

1 Yes

2 No

qd002c (live adult children to receive help with childcare, medical care in section Financial)

To receive help with childcare or medical care

1 Yes

2 No

qd002d (live adult children to give help with childcare or medical care in section Financial)

To help them with childcare or medical care

1 Yes

2 No

qd002e (live adult children prefer to live with others in section Financial)

You prefer to live with others

1 Yes

2 No

qd002f (live adult children other in section Financial)

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

1 Yes

| 2 No

END OF SUBGROUP

qd002f_other (specify live adult children other in section Financial)
STRING

END OF GROUP

END OF IF

Fill code of question FLqe105 executed

qe105 (own where you live in section Insurance)

Do you(or someone in your household) own the place where you live, either with or without a mortgage or loan?

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

IF qe105 != 1 THEN

qe105a (rent where you live in section Insurance)

Do you(or someone in your household) rent the place where you live?

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

END OF IF

qd004 (part play in making financial decisions for household in section Financial)

What part, if any, do you play in making financial decisions for your household?

- 1 I make all the financial decisions myself
- 2 I make financial decisions with others in my household
- 3 Someone else in my household makes all the financial decisions
- 4 Don't know

IF qd004 = 3 THEN

earlyexit (Section Financial)

Thank you! We do not have any further questions for you. Click "Next" to return to your panel member pages.

Exit the survey

END OF IF

End of section **Financial**

Start of section **Stress**

FLDate := /* Set date. */

q150_intro (Section Stress)

The next few questions ask about events that may have happened to your household in the last 12 months. For these questions please think back to events that have occurred since (()).

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

events_intro (Section Stress)

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

SUBGROUP OF QUESTIONS

qe151 (LIFE EVENT- -DIVORCE OR SEPARATION in section Stress)

Divorce or separation

1 Yes

2 No

qd152 (LIFE EVENT- -DEATH OF SOMEONE IN THE HOUSEHOLD in section Stress)

Death of someone in the household

1 Yes

2 No

qe153 (LIFE EVENT- -BECAME PRIMARY CAREGIVER UNDER AGE OF 18 in section Stress)

Became the primary caregiver of a child under the age of 18 years old

1 Yes

2 No

qe154 (LIFE EVENT- -BECAME PRIMARY CAREGIVER 18 YEARS OR OLDER in section Stress)

Became the primary caregiver of someone 18 years old or older

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

events_intro (Section Stress)

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

SUBGROUP OF QUESTIONS

qd160 (LIFE EVENT- -PURCHASED A HOME in section Stress)

Purchased a home

1 Yes

2 No

qd161 (LIFE EVENT- -BEGAN PAYING EDUCATIONAL EXPENSES in section Stress)

Began paying educational expenses for yourself or someone in your household

1 Yes

2 No

qd163 (LIFE EVENT- -UNEXPECTED MAJOR REPAIR in section Stress)

Made an unexpected major repair to their house, appliance, or car

1 Yes

2 No

qd164 (LIFE EVENT- -UNEXPECTED OUT OF POCKET MEDICAL EXPENSE in section Stress)

Had an unexpected out-of-pocket medical expense

1 Yes

2 No

qd165 (LIFE EVENT- -HAD FINES, FEES OR COURT EXPENSES in section Stress)

Had fines, fees, or court expenses (*such as posting bail or paying a traffic ticket*) related to legal proceedings other than a divorce

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

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

events_intro (Section Stress)

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

SUBGROUP OF QUESTIONS

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

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

1 Yes

2 No

qe161 (LIFE EVENT- -IDENTITY STOLEN in section Stress)

Had their identity stolen

1 Yes

2 No

qe162 (LIFE EVENT- -TOLD TO BOIL WATER in section Stress)

Was told to boil water for public health reasons

1 Yes

2 No

qe163 (LIFE EVENT- -LOST POWER, WATER OR HEAT in section Stress)

Lost power, running water, or heat in your home for 6 hours or more

1 Yes

2 No

qe164 (LIFE EVENT- -EXPERIENCED NATURAL DISASTER OR SEVERE WEATHER EVENT in section Stress)

Experienced a natural disaster or severe weather event (for example, a wildfire, hurricane, flood, extreme temperatures, or other natural event)

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

End of section **Stress**

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. **"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.*

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

qe003 (have household expenses changed in section Income)

In the **last 12 months**, have your household expenses changed?

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

IF qe003 = 1 THEN

qd003 (how household expenses changed in section Income)

In the **last 12 months**, how much have your household's expenses changed?

- 1 Expenses have increased a lot
- 2 Expenses have increased a little
- 3 Expenses have not changed
- 4 Expenses have decreased a little
- 5 Expenses have decreased a lot

END OF IF

qe040 (pay all bills if \$3500 emergency expense in section Spending)

Would an unexpected \$3,500 emergency expense impact your ability to pay your household's regular monthly bills?

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

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

qd046.intro2 (Section Save)

*Next we will ask whether you or anyone in your household has any of the following financial assets or accounts. Include all accounts that **you(or other members of your household)** have access to.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd046.intro (Section Save)

Do you(or does anyone in your household) have any of the following financial assets or

accounts?

SUBGROUP OF QUESTIONS

qd046 (Checking or savings account in section Save)

Checking or savings account

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

qe052 (Savings in cash not held in an account in section Save)

Savings in cash **not** held in an account

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

qd054 (Bonds or certificates of deposits (CDs) in section Save)

Bonds or certificates of deposits (CDs)

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

qd055 (Educational savings plans (such as 529 or Coverdell) in section Save)

Educational savings plans (such as 529 or Coverdell)

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

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd046.intro (Section Save)

Do you(or does anyone in your household) have any of the following financial assets or accounts?

SUBGROUP OF QUESTIONS

qe048 (Employer-provided retirement account, or pension (such as a 401k, 403(b) or Thrift Savings Plan (TSP)) in section Save)

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

- 1 Yes

- 2 No
- 3 Don't know

qe049 (Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund) in section Save)

Individual retirement account **not** provided by an employer (such as a traditional IRA, Roth IRA, Keogh, SEP, or other retirement fund)

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

qe052a (Other non-retirement investment accounts that allow you to invest in the stock market in section Save)

Other non-retirement investment accounts that allow you to invest in the stock market (such as a traditional or online brokerage account, mutual fund, or annuity)

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

qd056 (Cryptocurrencies or other digital assets in section Save)

Cryptocurrencies or other digital assets

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

qd053 (Other assets in section Save)

Other financial assets or accounts. Please do **not** include real estate or housing: Please write a brief description of the other asset(s) or account(s). Please select the Yes answer choice if you specified (an) other financial asset(s) or account(s) in the text box.

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

END OF SUBGROUP

qd053.other (Other assets in section Save)

STRING

END OF GROUP

IF qe052a = 1 THEN

qe057 (how long have non-retirement investment account in section Save)

You indicated that you(or someone in your household) had a **non-retirement** investment account. How long have you had this account? If you have more than one, please think

about the account you've had the longest.

- 1 Less than one year
- 2 Between 1 and 3 years
- 3 Between 4 and 10 years
- 4 More than 10 years
- 5 Don't know

END OF IF

IF qd046 = 1 THEN

qe51 (number of checking and savings accounts in section Save)

How many **checking and savings accounts** do you(and other members of your household) have?

- 1 1 account
- 2 2 accounts
- 3 3 or more accounts
- 4 Don't know

qe54 (current value checking and savings accounts in section Save)

Please estimate the current value of all of your **checking and savings accounts**. Just your best guess will do.

- 1 \$0 - \$300
- 2 \$301 - \$2,000
- 3 \$2,001 - \$8,000
- 4 \$8,001 - \$25,000
- 5 \$25,001 or more
- 6 Don't know

END OF IF

IF qe052 = 1 THEN

qe59 (current value savings in cash not held in an account in section Save)

Please estimate the current value of all of your **savings in cash not held in an account**. Just your best guess will do.

- 1 \$0 - \$100
- 2 \$101 - \$400
- 3 \$401 - \$1,000
- 4 \$1,001 - 4,000
- 5 4,001 or more
- 6 Don't know

END OF IF

IF qd054 = 1 THEN

qe55 (current value bonds or certificates of deposits (CDs) in section Save)

Please estimate the current value of all of your **bonds or certificates of deposits (CDs)**. Just your best guess will do.

- 1 \$0 - \$200
- 2 \$201 - \$1,500
- 3 \$1,501 - \$6,000
- 4 \$6,001 - \$25,000
- 5 \$25,001 or more
- 6 Don't know

END OF IF

IF qe048 = 1 THEN

qe56 (current value bonds or certificates of deposits (CDs) in section Save)

Please estimate the current value of all of your **employer-provided retirement account, or pension (such as a 401k, 403(b) or Thrift Savings Plan (TSP))**. Just your best guess will do.

- 1 \$0 - \$2,000
- 2 \$2,001 - \$20,000
- 3 \$20,001 - \$60,000
- 4 \$60,001 - \$200,000
- 5 \$200,001 or more
- 6 Don't know

END OF IF

IF qe049 = 1 THEN

qe57 (current value individual retirement account not provided by an employer in section Save)

Please estimate the current value of all of your **individual retirement account not provided by an employer (such as a traditional IRA, Roth IRA, Keogh, SEP, or other retirement fund)**. Just your best guess will do.

- 1 \$0 - \$3,000
- 2 \$3,001 - \$20,000
- 3 \$20,001 - \$60,000
- 4 \$60,001 - \$200,000
- 5 \$200,001 or more
- 6 Don't know

END OF IF

IF qe052a = 1 THEN

qe59a (current value other non-retirement investment accounts that allow you to invest in the stock market in section Save)

Please estimate the current value of all of your **other non-retirement investment accounts that allow you to invest in the stock market (such as a traditional or online brokerage account, mutual fund, or annuity)**. Just your best guess will do.

- 1 \$0 - \$1,000
- 2 \$1,001 - \$10,000
- 3 \$10,001 - \$50,000

- 4 \$50,001 - \$200,000
- 5 \$200,001 or more
- 6 Don't know

END OF IF

IF qd056 = 1 THEN

qe58 (current value cryptocurrencies or other digital assets in section Save)

Please estimate the current value of all of your **cryptocurrencies or other digital assets**. Just your best guess will do.

- 1 \$0 - \$1000
- 2 \$1,001 - \$10,000
- 3 \$10,001 - \$50,000
- 4 \$50,001 - \$100,000
- 5 \$100,001 or more
- 6 Don't know

END OF IF

IF qd055 = 1 THEN

qe52 (current value educational savings plans in section Save)

Please estimate the current value of all of your **educational savings plans (such as 529 or Coverdell)**. Just your best guess will do.

- 1 \$0 - \$1,000
- 2 \$1,001 - \$10,000
- 3 \$10,001 - \$50,000
- 4 \$50,001 - \$200,000
- 5 \$200,001 or more
- 6 Don't know

END OF IF

IF qd053 = 1 THEN

qe60 (current value other financial assets or accounts in section Save)

Please estimate the current value of all of your **other financial assets or accounts**.

Please do not include real estate or housing. Just your best guess will do.

- 1 \$0 - \$1,000
- 2 \$1,001 - \$10,000
- 3 \$10,001 - \$50,000
- 4 \$50,001 - \$200,000
- 5 \$200,001 or more
- 6 Don't know

END OF IF

IF qd046 = 1 OR qe052 = 1 OR qd054 = 1 OR qe048 = 1 OR qe049 = 1 OR qe052a = 1 OR qd056 = 1 OR qd055 = 1 OR qd053 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q062_intro (Section Save)

Please indicate if you(or someone in your household) has saved in any of your financial assets or accounts in the **last 12 months**. If so, did you save regularly (for example, monthly or from each paycheck) or irregularly (adding savings 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 qd046 = 1 THEN

qe061 (Checking or savings save frequency in section Save)

Checking account or savings account

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

END OF IF

IF qe052 = 1 THEN

q067 (Savings in cash not held in account frequency in section Save)

Savings in cash **not** held in an account

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

END OF IF

IF qd054 = 1 THEN

q066 (Bonds or certificates of deposits (CDs) frequency saving in section Save)

Bonds or certificates of deposits (CDs)

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

END OF IF

IF qe048 = 1 THEN

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

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

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

END OF IF

IF qe049 = 1 THEN

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

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

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

END OF IF

IF qe052a = 1 THEN

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

Other non-retirement investment accounts that allow you to invest in the stock market (such as a traditional or online brokerage account, mutual fund, or annuity)

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

END OF IF

IF qd056 = 1 THEN

qe056 (Cryptocurrencies or other digital assets save frequency in section Save)

Cryptocurrencies or other digital assets

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

END OF IF

IF qd055 = 1 THEN

qe055 (Educational savings plans (such as 529 or Coverdell) save frequency in section Save)

Educational savings plans (such as 529 or Coverdell)

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

END OF IF

IF qd053 = 1 THEN

q068 (Other save frequency in section Save)

Other financial assets or accounts. Please do **not** include real estate or housing.

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

END OF IF

END OF SUBGROUP

END OF GROUP

END OF IF

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.

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

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

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

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

IF q004 = EMPTY OR q004 = 6 THEN

qe004 (have credit score in section Financial)

Do you have a credit score?

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

IF qe004 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qe005 (best description credit score situation in section Borrow)

You indicated you weren't sure how you would rate your own credit score. Which of the following best describes your situation?

- 1 I don't know my credit score
- 2 I know my credit score, but I don't know if it's good or bad
- 3 Some other reason (please specify):

qe005.other (other best description credit score situation in section Borrow)

STRING

END OF GROUP

END OF IF

END OF IF

IF q004 IN (1,2,3,4,5) OR ((q004 = EMPTY OR q004 = 6) AND qe004 = 1) OR qc180 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qe006 (where last checked credit score in section Borrow)

Where was the last place you checked or saw your credit score?

- 1 My bank account or credit card's website
- 2 A credit bureau website (Experian, TransUnion, or Equifax)
- 3 A personal finance website or app (such as Credit Karma or Nerd Wallet)
- 4 Someone checked it for me
- 5 Some other place (please specify):
- 6 Don't know

qe006.other (other where last checked credit score in section Borrow)

STRING

| END OF GROUP

END OF IF

qe007 (I generally know what makes someone's credit score go up or down in section Borrow)

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

"I generally know what makes someone's credit score go up or down."

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

qe008 (control credit score in section Borrow)

Which of the following statements most closely matches your situation?

"My credit score is..."

- 1 Entirely within my control
- 2 Mostly within my control
- 3 Partly within my control and partly outside my control
- 4 Mostly outside my control
- 5 Entirely outside my control

q077 (debt payments manageable in section Borrow)

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd076_intro (Section Borrow)

Do you(or someone in your household) have one or more of the following types of credit cards?

SUBGROUP OF QUESTIONS

qd076 (have general purpose credit card in section Borrow)

A **general purpose credit card** that has a Visa, MasterCard, American Express, or Discover logo and can be used at multiple merchants, not just a single store. These cards will always have a credit card company logo.

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

qd077 (have store credit card in section Borrow)

A **store credit card** is a card without a Visa, MasterCard, American Express or Discover logo that can only be used at the store that issues them (for example, JCPenney or Target) or a related set of stores.

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

END OF SUBGROUP

END OF GROUP

IF qd076 = 1 OR qd077 = 1 THEN

qe76 (number of general purpose and store credit cards in section Borrow)

How many **general purpose and store credit cards** do you(and other members of your household) have all together?

- 1 1
- 2 2
- 3 3 or more
- 4 Don't know

Fill code of question FLqe189 executed

qe189 (HOW OFTEN CARRY A CREDIT CARD BALANCE in section Planning)

In the **last 12 months**, how often did you(or someone in your household) carry a balance on one(or more) of your credit cards and pay interest on that balance?

- 1 Every month
- 2 Most months
- 3 Some months
- 4 Never - the balance is paid off every month

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q078.intro (Section Borrow)

Do you(or someone in your household) currently have any of the following types of debt?

SUBGROUP OF QUESTIONS

qd078 (have debt- -auto loans in section Borrow)

Auto loans

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

qd079 (have debt- -student loans in section Borrow)

Student loans

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

qd080 (have debt- -small business loans in section Borrow)

Small business loans

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

qd081 (have debt- -mortgages in section Borrow)

Mortgages

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

qd175 (have debt- -home equity line of credit with a balance in section Borrow)

Home equity line of credit with a balance

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

qd082 (have debt- -medical in section Borrow)

Past-due medical bills

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

qd083 (have debt- -credit cards in section Borrow)

Outstanding credit card balances carried over from previous months

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

IF qe048 = 1 OR qe049 = 1 THEN

qd83 (have debt- -loan from a retirement plan in section Borrow)

Loan from a retirement plan

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

END OF IF

qe094 (have debt- -personal loans in section Borrow)

Personal loans

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

qd084 (have debt- -other debts 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)

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

END OF SUBGROUP

END OF GROUP

Fill code of question FLqe083 executed

IF qd083 = 1 THEN

qe083 (how total outstanding balance on credit cards changed in section Borrow)

You mentioned you have(or someone in your household has) an outstanding balance on one or more credit cards. Over the **last 12 months**, how has the total outstanding balance on those cards changed?

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

END OF IF

IF qd078 = 1 THEN

qe086 (currently owe in auto loans in section Borrow)

How much does your household currently owe in **auto loans**? Please provide the total

amount currently owed across all auto loans.

- 1 \$0 - \$5,000
- 2 \$5,001 - \$10,000
- 3 \$10,001 - \$15,000
- 4 \$15,001 - \$30,000
- 5 \$30,001 or more
- 6 Don't know

END OF IF

IF qd079 = 1 THEN

qe087 (currently owe in student loans in section Borrow)

How much does your household currently owe in **student loans**? Please provide the total amount currently owed across all student loans.

- 1 \$0 - \$5000
- 2 \$5,001 - \$15,000
- 3 \$15,001 - \$30,000
- 4 \$30,001 - \$75,000
- 5 \$75,001 or more
- 6 Don't know

END OF IF

IF qd080 = 1 THEN

qe088 (currently owe in small business loans in section Borrow)

How much does your household currently owe in **small business loans**? Please provide the total amount currently owed across all small business loans.

- 1 \$0 - \$2,000
- 2 \$2,001 - \$15,000
- 3 \$15,001 - \$30,000
- 4 \$30,001 - \$120,000
- 5 \$120,000 or more
- 6 Don't know

END OF IF

IF qd081 = 1 THEN

qe089 (currently owe on mortgage(s) in section Borrow)

How much does your household currently owe on your **mortgage(s)**? Please provide the total amount currently owed across all mortgages.

- 1 \$0 - \$50,000
- 2 \$50,001 - \$100,000
- 3 \$100,001 - \$150,000
- 4 \$150,001 - \$300,000
- 5 \$300,001 or more
- 6 Don't know

END OF IF

IF qd175 = 1 THEN

qe177 (currently owe in home equity line(s) of credit in section Borrow)

How much does your household currently owe in **home equity line(s) of credit**? Please provide the total amount currently owed across all home equity lines of credit.

- 1 \$0 - \$3,000
- 2 \$3,001 - \$15,000
- 3 \$15,001 - \$30,000
- 4 \$30,001 - \$60,000
- 5 \$60,000 or more
- 6 Don't know

END OF IF

IF qd082 = 1 THEN

qe090 (currently owe in past-due medical bills in section Borrow)

How much does your household currently owe in **past-due medical bills**? Please provide the total amount currently owed across all past-due medical bills.

- 1 \$0 - \$500
- 2 \$501 - \$1,000
- 3 \$1,001 - \$3,000
- 4 \$3,001 - \$7,000
- 5 \$7,000 or more
- 6 Don't know

END OF IF

IF qd083 = 1 THEN

qe091 (currently owe in outstanding credit card balances carried over from previous months in section Borrow)

How much does your household currently owe in **outstanding credit card balances carried over from previous months**? Please provide the total amount currently owed across all outstanding credit card balances carried over from previous months.

- 1 \$0 - \$1,000
- 2 \$1,001 - \$3,000
- 3 \$3,001 - \$6,000
- 4 \$6,001 - \$12,000
- 5 \$12,001 or more
- 6 Don't know

END OF IF

IF qd83 = 1 THEN

qe93 (currently owe in loans from a retirement plan in section Borrow)

How much does your household currently owe in **loans from a retirement plan**? Please provide the total amount currently owed across all loans from a retirement plan.

- 1 \$0 - \$1,000
- 2 \$1,001 - \$4,000
- 3 \$4,001 - \$8,000
- 4 \$8,001 - \$15,000
- 5 \$15,001 or more
- 6 Don't know

END OF IF

IF qd084 = 1 THEN

qe093 (currently owe in other types of debt or loans not listed in section Borrow)
 How much does your household currently owe in **other types of debt 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 provide the total amount currently owed across all other types of debt.

- 1 \$0 - \$1,000
- 2 \$1,001 - \$3,000
- 3 \$3,001 - \$7,000
- 4 \$7,001 - \$15,000
- 5 \$15,001 or more
- 6 Don't know

END OF IF

End of section **Borrow**

Start of section **Alternative**

alt_intro (Section Alternative)

*The next set of questions will ask about activities that you or someone in your household did at some place other than a bank or a credit union **since** (()).*

```
q070_questions := array(1 → "qd070", 2 → "q071", 3 → "q072", 4 → "q073", 5 → "q074", 6 → "q075", 7 → "q076", 8 → "qe076")
```

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

- 1 Purchased a money order or cashier's check at a location that was not a bank or credit union
- 2 Cashed a check using a check-cashing service (at a location that was not a bank or credit union)
- 3 Sent money to friends or family living outside the US (at a location that was not a bank or credit union)
- 4 Took out a payday loan or received a payday advance loan

- 5 Used a pawn shop loan
- 6 Used rent-to-own services
- 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 →7,8 →8))

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q070.intro (Section Alternative)

In the **last 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 8

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

END OF LOOP

END OF SUBGROUP

END OF GROUP

End of section **Alternative**

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 qe105 = 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 Don't know

END OF IF

IF qe105 != 1 AND qe105a = 1 THEN

q108 (covered by renter's insurance in section Insurance)
Is your household currently covered by renter's insurance?
1 Yes
2 No
3 Don't know

END OF IF

q109 (have life insurance in section Insurance)
Do you currently have life insurance?
1 Yes
2 No
3 Don't know

qd111 (have health insurance in section Insurance)
Do you currently have health insurance?
1 Yes
2 No
3 Don't know

IF qd111 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd134 (main source of health insurance in section Insurance)
Which of the following is your main source of health insurance coverage?
1 A plan through your(or your partner's) employer
3 A plan through your parent or guardian
4 Medicare
11 Medicaid
5 Through an insurance company or a state or federal marketplace that you purchased yourself (including Affordable Care Act (ACA) plans)
7 TRICARE or other military health benefits
9 Other, please specify:
10 Don't know

qd134_other (main source of health insurance- -other in section Insurance)

| STRING

| END OF GROUP

END OF IF

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

IF q107 = 1 THEN

qe107 (experience any changes to homeowners insurance policy in section Insurance)

In the **last 12 months**, did you experience any changes to your homeowner's insurance policy?

- 1 Yes
- 2 No

IF qe107 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qe108.intro (experiences homeowners insurance policy in section Insurance)

In the **last 12 months**, did you experience any of the following related to your homeowner's insurance policy?

SUBGROUP OF QUESTIONS

qe108a (Temporary loss of coverage in section Insurance)

Temporary loss of coverage

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

qe108b (Reduction in coverage in section Insurance)

Reduction in coverage

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

qe108c (Increase in the cost of coverage in section Insurance)

Increase in the cost of coverage

1 Yes

2 No

3 Don't know

END OF SUBGROUP

END OF GROUP

END OF IF

END OF IF

IF q109 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qe109 (sources of life insurance coverage in section Insurance)

Which of the following is a source of life insurance coverage? Please select all that apply.

1 A plan through your(or your partner's) employer

2 A plan through a union or other professional association

3 A plan purchased through an insurer or insurance provider

4 Other, please specify:

5 Don't know

qe109.other (other sources of life insurance coverage in section Insurance)

STRING

END OF GROUP

END OF IF

IF q106 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qe106.intro (experiences homeowners insurance policy in section Insurance)

Does your auto insurance include the following types of coverage?

SUBGROUP OF QUESTIONS

qe106a (Collision insurance in section Insurance)

Collision insurance, which helps pay for damage to your car from colliding with another car or with an object like a pothole or a tree

1 Yes

2 No

3 Don't know

qe106b (Comprehensive insurance in section Insurance)

Comprehensive insurance, which helps to cover the value of a stolen car or the cost of damages from anything other than a car accident, such as a hitting an animal or from storms, earthquakes, or floods

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

END OF SUBGROUP

END OF GROUP

END OF IF

qe110 (have natural disaster insurance in section Insurance)

Do you have natural disaster insurance (such as flood insurance, earthquake insurance, or other types of insurance meant to protect against damages from a natural disaster)?

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

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

qe111 (have a will in section Planning)

Do you have a will?

- 1 Yes
- 2 No

qd113 (time period for planning or budgeting in section Planning)

In planning or budgeting your household's saving and spending, which of the following time

periods is most important?

- 1 Next few months
- 2 Next year
- 3 Next few years
- 4 Next 5 to 10 years
- 5 Longer than 10 years

/* The answer options in qd114 are presented in random order per variables qd114_order with values:

- o 1 Saving for my own education or the education of someone in my household
- o 2 Paying off student debt for myself or another person in my household
- o 3 Purchasing a house
- o 4 Paying off a mortgage on a house
- o 5 Paying off other debt (credit card, car loan, etc.)
- o 6 Saving for other large purchase (car, appliances, furnishings, wedding, or vacation)
- o 7 Starting or growing a business
- o 8 Saving for an emergency
- o 9 Saving for retirement
- o 10 Building or safeguarding an inheritance to pass on to my loved ones
- o 11 Just getting by - covering basic living expenses
- o 12 Other
- o 13 None of the above

Note: The 'Other' and 'None of the above' options are always presented last. */

IF sizeof(qd114_order) = 0 THEN

```
qd114_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9  
→9, 10 →10, 11 →11))  
qd114_order(12) := 12  
qd114_order(13) := 13
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd114 (most important financial goals in section Planning)

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

- 1 Saving for my own education or the education of someone in my household
- 2 Paying off student debt for myself or another person in my household
- 3 Purchasing a house
- 4 Paying off a mortgage on a house
- 5 Paying off other debt (credit card, car loan, etc.)
- 6 Saving for other large purchase (car, appliances, furnishings, wedding, or vacation)
- 7 Starting or growing a business
- 8 Saving for an emergency
- 9 Saving for retirement
- 10 Building or safeguarding an inheritance to pass on to my loved ones
- 11 Just getting by - covering basic living expenses
- 12 Other (please specify):
- 13 None of the above

qd114.other (other most important financial goals in section Planning)
STRING

qd114.error (Section Planning)
Please select up to three items at most.

END OF GROUP

End of section **Planning**

Start of section **Wealth**

we_intro (Section Wealth)

The next set of questions will ask you to consider all of your major assets and investments together with your debts.

Fill code of question FLqe10 executed

qe010 (household have money left after selling all in section Wealth)

Suppose you(and your household) were to sell all of your major possessions (your car, your home, etc.), turn all of your major investments and other assets into cash (including any financial assets such as your retirement accounts, savings and checking accounts, etc.) and pay all of your debts (including your mortgage, any other loans, medical debt, and credit cards). Would your household have money left over or be in debt?

- 1 Have money left over
- 2 About break even
- 3 Be in debt
- 4 Don't know

IF qe010 = 1 THEN

qd011 (household how much money left after selling all in section Wealth)
You mentioned that you would have money left over - how much would you have?

- 1 \$0 to \$5,000
- 2 \$5,001 to \$10,000
- 3 \$10,001 to \$25,000
- 4 \$25,001 to \$50,000
- 5 \$50,001 to \$75,000
- 6 \$75,001 to \$100,000
- 7 \$100,001 to \$150,000
- 8 \$150,001 to \$250,000
- 9 \$250,001 to \$500,000
- 10 More than \$500,000
- 11 Don't know

ELSEIF qe010 = 3 THEN

qd012 (household how much debt after selling all in section Wealth)
You mentioned that you would be in debt - how much debt would you have?

- 1 \$0 to \$2,500
- 2 \$2,501 to \$5,000
- 3 \$5,001 to \$10,000
- 4 \$10,001 to \$25,000
- 5 \$25,001 to \$50,000
- 6 More than \$50,000
- 7 Don't know

END OF IF

End of section **Wealth**

Start of section **PhysicalHealth**

he_intro (Section PhysicalHealth)
The next two questions will ask about your health.

qc002 (overall health in section PhysicalHealth)
Would you say **your health** in general is...

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

qd202 (mental health in section PhysicalHealth)
Would you say **your mental well-being** in general is...

- 1 Excellent
- 2 Very good

- 3 Good
- 4 Fair
- 5 Poor

End of section **PhysicalHealth**

Start of section **Finances**

q019.intro (Section Finances)

*For each of the next questions, please indicate whether or not the statements were true for your household's financial situation in the **last 12 months**.*

qd019 (ever worried whether food would run out before got money to buy more. in section Stress)

In the **last 12 months**, have you ever worried that your food would run out before you got money to buy more?

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

qe020 (ever skipped paying rent or mortgage or paid late because could not afford it in section Finances)

In the **last 12 months**, have you ever skipped paying your rent or mortgage or paid late because you could not afford it?

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

qe023 (ever skipped paying a utility bill or paid it late because you did not have enough money in section Finances)

In the **last 12 months**, have you ever skipped paying a utility bill or paid it late because you did not have enough money?

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

qd021 (did not get healthcare needed because couldn't afford it in section Finances)

In the **last 12 months**, have you or someone in your household ever had to go without healthcare because you couldn't afford it?

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

qd022 (stopped taking a medication or took less than directed due to the costs in section Finances)

In the **last 12 months**, have you or someone in your household ever stopped taking a medication or taken less than directed due to the costs?

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

qe024 (ever had to go without dental care because couldn't afford it in section Finances)

In the **last 12 months**, have you or someone in your household ever had to go without dental care because you couldn't afford it?

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

End of section **Finances**

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

Start of section **Income**

in_intro (Section Income)

*The next set of questions will ask about your household income and whether you(or anyone in your household) received government benefits **since** (()).*

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

qd027 (Medicaid or Children's Health Insurance Program (CHIP) in section Income)

Medicaid or Children's Health Insurance Program (CHIP)

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

qd029 (Temporary Assistance for Needy Families (TANF) in section Income)

Temporary Assistance for Needy Families (TANF)

- 1 Yes

- 2 No
- 3 Don't know

qd028 (Programs that provide support based on a disability status or health condition in section Income)

Programs that provide support based on a disability status or health condition (such as Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI))

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

qd030 (Women, Infants and Children (WIC) in section Income)

Women, Infants and Children (WIC)

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

qd032 (Supplemental Nutrition Assistance Program (SNAP or food stamps) in section Income)

Supplemental Nutrition Assistance Program (SNAP or food stamps)

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

qd031 (Section 8 or other housing programs in section Income)

Section 8 or other housing programs

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

qe031 (Unemployment insurance benefits in section Income)

Unemployment insurance benefits

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

qd035 (Other public benefit in section Income)

Other government benefits not listed here, please specify: Please write a brief description of the other benefit(s). Please select the Yes answer choice if you specified (an) other government benefit(s) in the text box.

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

END OF SUBGROUP

qd035.other (other public benefit in section Income)
STRING

END OF GROUP

qd034 (you or anyone in household receive any federal tax credits for working or supporting children in section Income)

In the **most recent tax year (2023)**, did you(or anyone in your household) receive any federal tax credits for working or supporting children, such as the Earned Income Tax Credit (EITC) or Child Tax Credit (CTC)?

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

IF currentage > 61 THEN

qd036 (you or anyone in household receiving income from social security in section Income)

Are you(or anyone in your household) receiving income from social security?

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

END OF IF

q025 (income varied month per month in section Income)

In the **last 12 months**, which of the following statements best describes how frequently 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

qe032 (best description income in household in section Income)

Which one of the following best describes the income in your household in the last 12 months? *Please include retirement income when answering.*

- 1 I have been the **only contributor** to the income in my household
- 2 Somebody else has been the **only contributor** to the income in my household
- 3 There has been **more than one contributor** to the income in my household
- 4 No household income in the last 12 months
- 5 Don't know

End of section **Income**

Start of section **Employment**

em_intro (Section Employment)

The following questions ask about your employment.

qd120 (current employment status in section Employment)

Which of the following best describes your **current** employment status?

- 1 Working for pay
- 2 Not working for pay at all but looking for paid work
- 3 Not working for pay and NOT looking for paid work (e.g., retired, disabled, student, home-maker)

IF qd120 = 1 THEN

qd122 (currently have more than one job in section Employment)

Do you **currently** have more than one job?

- 1 Yes
- 2 No

ownbusiness := 2

employeeig := 2

IF qd122 = 2 THEN

qe121 (best description current job in section Employment)

Which of the following best describes your current job?

- 1 I am an employee (I receive a W-2 at tax time)
- 2 I am an independent contractor, 'gig' worker, freelancer, consultant, work odds jobs or have a side hustle (I receive a 1099 at tax time)
- 3 I work for a business that I own

IF qe121 = 2 THEN

qe122 (would quit current job if offered a similar paying job where permanent employee in section Employment)

How much do you agree with the following statement:

"I would quit my current job if I were offered a similar paying job where I was a permanent employee."

- 1 Strongly agree
- 2 Somewhat agree
- 3 Neither agree nor disagree
- 4 Somewhat disagree
- 5 Strongly disagree

END OF IF

IF qe121 != 3 THEN

IF qe121 IN (1,2) THEN

employeeegig := 1

END OF IF

qe123 (job full-time in section Employment)

Is your job considered 'full-time'? Full-time means you routinely work at least 35 hours every week at that one job.

1 Yes, I routinely work at least 35 hours or more each week at my job

2 No, I work fewer than 35 hours a week at my job

ELSEIF qe121 = 3 THEN

ownbusiness := 1

END OF IF

qe125a (size of organization in section Employment)

Thinking about the company or organization where you work, how many employees **other than yourself** work for the business? Please consider all employees who may work remotely or in different office locations from yourself.

1 No one else

2 1 to 9 employees

3 10 to 24 employees

4 25 to 99 employees

5 100 to 499 employees

6 500 to 999 employees

7 1000 or more employees

8 Don't know

ELSE

qe126 (number of jobs in section Employment)

How many jobs do you currently have?

2 2

3 3

4 4

5 5

6 6 or more

qe127 (best description primary job in section Employment)

Which of the following best describes your current **PRIMARY** job? Your primary job is the one where you work the most hours.

1 I am an employee (I receive a W-2 at tax time)

2 I am an independent contractor, 'gig' worker, freelancer, consultant, work odds jobs or have a side hustle (I receive a 1099 at tax time)

3 I work for a business that I own

IF qe127 != 3 THEN

IF qe127 IN (1,2) THEN

employeegig := 1

END OF IF

qe128 (primary job full-time in section Employment)

Is your **PRIMARY** job considered 'full-time'? Full-time means you routinely work at least 35 hours every week at that one job.

1 Yes, I routinely work at least 35 hours or more each week at my job

2 No, I work fewer than 35 hours a week at my job

ELSEIF qe127 = 3 THEN

ownbusiness := 1

END OF IF

qe125b (size of organization primary job in section Employment)

Thinking about the company or organization where you work at your **PRIMARY** job, how many employees **other than yourself** work for the business? Please consider all employees who may work remotely or in different office locations from yourself.

1 No one else

2 1 to 9 employees

3 10 to 24 employees

4 25 to 99 employees

5 100 to 499 employees

6 500 to 999 employees

7 1000 or more employees

8 Don't know

Fill code of question FLqe129 executed

qe129 (best description secondary job in section Employment)

Which of the following best describes your current **SECONDARY** job?(Your secondary job is the one where you work the next most hours, after your primary job.)

1 I am an employee (I receive a W-2 at tax time)

2 I am an independent contractor, 'gig' worker, freelancer, consultant, work odds jobs or have a side hustle (I receive a 1099 at tax time)

3 I work for a business that I own

IF qe129 != 3 THEN

qe130 (secondary job full-time in section Employment)

Is your **SECONDARY** job considered 'full-time'? Full-time means you routinely work at least 35 hours every week at that one job.

1 Yes, I routinely work at least 35 hours or more each week at my job

2 No, I work fewer than 35 hours a week at my job

ELSEIF qe129 = 3 THEN

| ownbusiness := 1

END OF IF

qe125c (size of organization secondary job in section Employment)

Thinking about the company or organization where you work at your **SECONDARY** job, how many employees **other than yourself** work for the business? Please consider all employees who may work remotely or in different office locations from yourself.

- 1 No one else
- 2 1 to 9 employees
- 3 10 to 24 employees
- 4 25 to 99 employees
- 5 100 to 499 employees
- 6 500 to 999 employees
- 7 1000 or more employees
- 8 Don't know

END OF IF

IF ownbusiness = 2 THEN

qe132 (anyone in household own business in section Employment)

In addition to the jobs you listed above, do you(or someone in your household) own a business?

- 1 Yes
- 2 No

IF qe132 = 1 THEN

| ownbusiness := 1

END OF IF

END OF IF

IF ownbusiness = 1 THEN

Fill code of question FLqe133 executed

qe133 (percentage household total income comes from own businesses in section Employment)

What percentage of your household's total income comes from the business(es) that you(or someone in your household) (own/owns)?

- 1 Less than 25%
- 2 Between 26% and 50%
- 3 Between 51% and 75%
- 4 More than 75%
- 5 Don't know

qd126 (how frequently mix personal finances with business finances in section Employment)

How frequently do you mix your personal finances with business finances? For example, how frequently do you do things like use your personal credit to purchase things for the business, or use business funds to pay for something personal?

- 1 All the time
- 2 Very often
- 3 Sometimes
- 4 Rarely
- 5 Never
- 6 Don't know

END OF IF

Fill code of question FLEmployer executed

/* The answer options in qd123 are presented in random order per variables qd123_order with values:

- o 1 Paid sick leave or vacation/personal leave
- o 2 Paid parental leave
- o 3 Student loan repayment
- o 4 Health insurance
- o 5 Disability insurance
- o 6 Life insurance
- o 7 Retirement plans (such as a 401k, 403(b), or Thrift Savings Plan (TSP))
- o 8 Pension or cash balance plan
- o 9 Subsidies to pay for childcare
- o 10 Ability to work from home
- o 11 Access to earned wages in advance of payday (¡em¿Employers typically partner with a provider like Even, Payactiv, Dailypay, Branch, or Instant Financial to offer such a service.¡/em¿)
- o 12 Access to an emergency savings account or employer contributions toward emergency savings
- o 13 Other
- o 14 None of these

Note: The 'Other' and 'None of these' options are always presented last. */

IF sizeof(qd123_order) = 0 THEN

```
qd123_order := shuffleArray(array(1 →1, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9 →9,
10 →10, 11 →11, 12 →12))
qd123_order(13) := 13
qd123_order(14) := 14
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qd123 (order benefits have access to through employer in section Employment)
Which of the following benefits do you have access to through (your employer/any of your employers) (even if you do not personally use the benefit)? Please select all that apply.

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

qd123_other (other benefits have access to through employer in section Employment)
STRING

END OF GROUP

IF employeeegig = 1 THEN

qe134 (have access to benefit plan lets employees own part of business in section Employment)

Through (your employer/any of your employers), do you have access to a type of benefit plan that lets employees own a part of the business, sometimes called an Employee Shared Ownership Plan (ESOP)?

- 1 Yes
- 2 No

3 Don't know

qe135 (member of worker cooperative in section Employment)

Through (your employer/any of your employers), are you a member of a worker cooperative, meaning that you own a portion of the company you work for and could participate in decision making about the company?

1 Yes

2 No

3 Don't know

qd127 (member of labor union in section Employment)

Are you a member of a labor union or of an employee association similar to a union?

1 Yes

2 No

3 Don't know

END OF IF

END OF IF

End of section **Employment**

Start of section **Studentloan**

IF qd079 = 1 THEN

qd215 (personally have student loan in section Studentloan)

You indicated that someone in your household has student loans. Do you personally have a student loan?

1 Yes

2 No

3 Don't know

IF qd215 = 1 THEN

qc210 (ever taken out federal or private student loan in section Studentloan)

You indicated that you have student loans. There are two types of loans we are interested in:

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

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

Do you currently have a **federal student loan**, a **private student loan**, or both?

1 Federal student loan only

2 Private student loan only

- 3 Both federal and private student loans
- 4 Don't know

Fill code of question flqe210 executed

qe210 (how difficult afford monthly student loan payments in section Student-loan)

How easy or difficult has it been for you to afford your monthly student loan payments (since federal payments restarted on October 1, 2023/since October 2023)?

- 1 Very difficult
- 2 Somewhat difficult
- 3 Neither difficult nor easy
- 4 Somewhat easy
- 5 Very easy

qd216 (student loan on an income-driven repayment (IDR) plan in section Studentloan)

Is your student loan on an income-driven repayment (IDR) plan?

With IDR plans your monthly payment is determined based on your annual income. They include the Saving on a Valuable Education (SAVE) plan (formerly known as Revised Pay As You Earn (REPAYE)), Pay as You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR).

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

IF qd216 IN (2,3) THEN

qe211 (tried switching payment plan to SAVE plan in section Studentloan)

Have you tried switching your payment plan to the SAVE plan?

(The Saving on a Valuable Education (SAVE) Plan is the newest income-driven repayment (IDR) plan. Like other IDR plans, the SAVE Plan calculates your monthly payment amount based on your income and family size.)

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

END OF IF

END OF IF

END OF IF

End of section **Studentloan**

Start of section **Wellbeing**

q007.intro (Section Financial)

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

qb01 (how well managing financially in section Financial)

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

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

End of section **Wellbeing**

Start of section **Confidence**

qe190 (how doing financially compared to a year ago in section Confidence)

We are interested in how people are getting along financially these days. Would you say that in comparison to **a year ago**, your household is financially...?

- 1 A lot better off now
- 2 Slightly better off now
- 3 About the same now
- 4 Slightly worse off now
- 5 A lot worse off now
- 6 Don't know

qe191 (how doing financially one year from now in section Confidence)

Now looking ahead, do you think that **a year from now** your household will be financially...?

- 1 A lot better off now
- 2 Slightly better off now
- 3 About the same now
- 4 Slightly worse off now
- 5 A lot worse off now
- 6 Don't know

qd094 (time to buy major household items in section Confidence)

About the big things people buy for their homes such as furniture, a refrigerator, a stove, television, and things like that. Generally speaking do you think...?

- 1 Now is a good time to buy major household items
- 2 Now is neither a good nor a bad time for people to buy major household items
- 3 Now is a bad time for people to buy major household items
- 4 Don't know

End of section **Confidence**

Start of section **Disaster**

di_intro (Section Disaster)

In this next section, we will ask questions about your experience with natural disasters.

qe301 (how likely natural disaster impact in next 12 months in section Disaster)

Thinking about the area you live in, how likely would it be for a natural disaster to impact you in the **next 12 months**?

- 1 Very likely
- 2 Likely
- 3 Unlikely
- 4 Don't know

qe302 (considered moving away from natural disasters in section Disaster)

Have you(or anyone in your household) considered moving to get away from natural disasters or severe weather events (for example, a wildfire, hurricane, flood, extreme temperatures, or other natural event)?

- 1 Yes
- 2 No

End of section **Disaster**

Start of section **Extra_demographics**

exd_intro (Section Extra_demographics)

In this next section, we will ask questions about your personal financial experiences.

qd220 (personally trust financial institutions such as banks or credit unions in section Extra_demographics)

In general, how much do you personally trust financial institutions such as banks or credit unions?

- 1 Completely trust
- 2 Mostly trust
- 3 Somewhat trust
- 4 Trust very little
- 5 Trust not at all

qd221 (how much financial help expect from family in section Extra_demographics)

If you needed it, how much financial help could you expect from **your family**?

- 1 All the help I need
- 2 Most of the help I need
- 3 Very little of the help I need
- 4 No help at all

qd222 (how much financial help expect from friends in section Extra_demographics)

If you needed it, how much financial help could you expect from **your friends**?

- 1 All the help I need
- 2 Most of the help I need
- 3 Very little of the help I need
- 4 No help at all

qd223 (already filed taxes for 2023 in section Extra_demographics)

Have you already filed taxes for 2023?

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

IF qd223 = 1 THEN

qd224 (expectation taxes for 2023 in section Extra_demographics)

After filing your 2023 taxes, did you or do you expect to...?

- 1 Receive a refund
- 2 Have to pay
- 4 Neither receive a refund nor have to pay
- 3 Don't know

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q043 (how pay emergency expense in section Extra_demographics)

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 Extra_demographics)

STRING

END OF GROUP

q003 (satisfaction current financial situation in section Extra_demographics)

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

info_intro (Section Extra_demographics)

The next questions ask about where you get information about personal finances.

/ The answer options in qe401 are presented in random order per variables qe401_order with values:*

- o 1 Social media (Reddit, Facebook, X)
- o 2 General chatbots (ChatGPT, Bard)
- o 3 Financial professionals (advisor, planner)
- o 4 Personal finance websites (Credit Karma, Nerd Wallet)
- o 5 My bank or other financial institution
- o 6 A money management app not affiliated with a bank (Bettermint, Wally)
- o 7 Automated investing or roboadvisor apps (SoFi, Wealthfront, Vanguard Go)
- o 8 Other
- o 9 None of these

*Note: The 'Other' and 'None of these' options are always presented last. */*

IF sizeof(qe401_order) = 0 **THEN**

```
qe401_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7))
qe401_order(8) := 8
qe401_order(9) := 9
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qe401 (sources used get information about personal finances in section Extra_demographics)

Which of the following have you used in the **last 12 months** to get information about personal finances? Please select all that apply.

- 1 Social media (Reddit, Facebook, X)
- 2 General chatbots (ChatGPT, Bard)
- 3 Financial professionals (advisor, planner)
- 4 Personal finance websites (Credit Karma, Nerd Wallet)

- 5 My bank or other financial institution
- 6 A money management app not affiliated with a bank (Bettermint, Wally)
- 7 Automated investing or roboadvisor apps (SoFi, Wealthfront, Vanguard Go)
- 8 Other (please specify):
- 9 None of these

qe401_other (other sources used get information about personal finances in section Extra_demographics)
 STRING

END OF GROUP

IF not(2 IN qe401) THEN

/* The answer options in qe402 are presented in random order per variables qe402_order with values:

- o 1 I have never heard of it
- o 2 I don't have access to it
- o 3 I don't trust the information
- o 4 I don't know how to use it
- o 5 I don't find the information useful
- o 6 I didn't know chatbots could provide this information
- o 7 Some other reason
- o 8 None of these

Note: The 'Some other reason' and 'None of these' options are always presented last. */

IF sizeof(qe402_order) = 0 THEN

```
qe402_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6))
qe402_order(7) := 7
qe402_order(8) := 8
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qe402 (why not used chatbots in section Extra_demographics)

You indicated that you have not used general chatbots (like ChatGPT or Bard) to get information about personal finances in the **last 12 months**. Which of the following are reasons you do not get information from chatbots? Please select all that apply.

- 1 I have never heard of it

- 2 I don't have access to it
- 3 I don't trust the information
- 4 I don't know how to use it
- 5 I don't find the information useful
- 6 I didn't know chatbots could provide this information
- 7 Some other reason (please specify):
- 8 None of these

qe402_other (other why not used chatbots in section Extra_demographics)
 STRING

END OF GROUP

END OF IF

IF not(7 IN qe401) THEN

/* The answer options in qe403 are presented in random order per variables qe403_order with values:

- o 1 I have never heard of it
- o 2 I don't have access to it
- o 3 I don't trust the information
- o 4 I don't know how to use it
- o 5 I don't find the information useful
- o 6 I didn't know chatbots could provide this information
- o 7 Some other reason
- o 8 None of these

Note: The 'Some other reason' and 'None of these' options are always presented last. */

IF sizeof(qe403_order) = 0 THEN

qe403_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5))
 qe403_order(6) := 6
 qe403_order(7) := 7

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qe403 (why not used automated investing or roboadvisor apps in section Extra_demographics)
 You indicated that you have not used automated investing or roboadvisor apps (like

SoFi, Wealthfront, Vanguard Go) to get information about personal finances in the **last 12 months**. Which of the following are reasons you do not get information from these apps? Please select all that apply.

- 1 I have never heard of it
- 2 I don't have access to it
- 3 I don't trust the information
- 4 I don't know how to use it
- 5 I don't find the information useful
- 6 Some other reason (please specify):
- 7 None of these

qe403.other (other why not used automated investing or roboadvisor apps in section Extra_demographics)
STRING

END OF GROUP

END OF IF

/* The question series qe404a to qe404g is asked in random order per variables qe404_order with values:

- o 1 Social media (Reddit, Facebook, X)
- o 2 General chatbots (ChatGPT, Bard)
- o 3 Financial professionals (advisor, planner)
- o 4 Personal finance websites (Credit Karma, Nerd Wallet)
- o 5 My bank or other financial institution
- o 6 A money management app not affiliated with a bank (Bettermint, Wally)
- o 7 Automated investing or roboadvisor apps (SoFi, Wealthfront, Vanguard Go)

*/

IF sizeof(qe404_order) = 0 THEN

| qe404_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

qe404.intro (Section Extra_demographics)

Whether you use them or not, how much do you trust or distrust the following sources for information on personal finances?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 3

IF qe404_order(cnt) = 1 THEN

qe404a (Social media (Reddit, Facebook, X) in section Extra_demographics)

Social media (Reddit, Facebook, X)

- 1 Trust completely
- 2 Trust somewhat
- 3 Neither trust nor distrust
- 4 Distrust somewhat
- 5 Distrust completely

ELSEIF qe404_order(cnt) = 2 THEN

qe404b (General chatbots (ChatGPT, Bard) in section Extra_demographics)

General chatbots (ChatGPT, Bard)

- 1 Trust completely
- 2 Trust somewhat
- 3 Neither trust nor distrust
- 4 Distrust somewhat
- 5 Distrust completely

ELSEIF qe404_order(cnt) = 3 THEN

qe404c (Financial professionals (advisor, planner) in section Extra_demographics)

Financial professionals (advisor, planner)

- 1 Trust completely
- 2 Trust somewhat
- 3 Neither trust nor distrust
- 4 Distrust somewhat
- 5 Distrust completely

ELSEIF qe404_order(cnt) = 4 THEN

qe404d (Personal finance websites (Credit Karma, Nerd Wallet) in section Extra_demographics)

Personal finance websites (Credit Karma, Nerd Wallet)

- 1 Trust completely
- 2 Trust somewhat
- 3 Neither trust nor distrust
- 4 Distrust somewhat

| 5 Distrust completely

ELSEIF qe404_order(cnt) = 5 THEN

| **qe404e** (My bank or other financial institution in section Extra_demographics)

My bank or other financial institution

- 1 Trust completely
- 2 Trust somewhat
- 3 Neither trust nor distrust
- 4 Distrust somewhat
- 5 Distrust completely

ELSEIF qe404_order(cnt) = 6 THEN

| **qe404f** (A money management app not affiliated with a bank (Bettermint, Wally) in section Extra_demographics)

A money management app not affiliated with a bank (Bettermint, Wally)

- 1 Trust completely
- 2 Trust somewhat
- 3 Neither trust nor distrust
- 4 Distrust somewhat
- 5 Distrust completely

ELSEIF qe404_order(cnt) = 7 THEN

| **qe404g** (Automated investing or roboadvisor apps (SoFi, Wealthfront, Vanguard Go) in section Extra_demographics)

Automated investing or roboadvisor apps (SoFi, Wealthfront, Vanguard Go)

- 1 Trust completely
- 2 Trust somewhat
- 3 Neither trust nor distrust
- 4 Distrust somewhat
- 5 Distrust completely

END OF IF

END OF LOOP

END OF SUBGROUP

END OF GROUP

cond_intro (Section Extra_demographics)

The next six questions ask more specifically about physical, mental, or emotional condi-

tions that can cause serious difficulty with daily activities. You may have answered the following questions before recently, but we want to make sure we have the most up-to-date information.

qd138 (you or anyone in household deaf or anyone have serious difficulty hearing in section Extra_demographics)

Are you or anyone in your household deaf or does anyone have serious difficulty hearing?

1 Yes

2 No

IF qd138 = 1 THEN

qd138a (who deaf or anyone have serious difficulty hearing in section Extra_demographics)

Who in your household is deaf or has serious difficulty hearing? Please select all that apply.

1 Myself

2 Another adult in my household age 18-65

3 Another adult in my household over the age of 65

4 A child under 18

END OF IF

qd139 (you or anyone in household blind or does anyone have serious difficulty seeing even when wearing glasses in section Extra_demographics)

Are you or anyone in your household blind or does anyone have serious difficulty seeing even when wearing glasses?

1 Yes

2 No

IF qd139 = 1 THEN

qd139a (who blind or does anyone have serious difficulty seeing even when wearing glasses in section Extra_demographics)

Who in your household is blind or has serious difficulty seeing? Please select all that apply.

1 Myself

2 Another adult in my household age 18-65

3 Another adult in my household over the age of 65

4 A child under 18

END OF IF

qd140 (you or anyone in household have serious difficulty concentrating, remembering, or making decisions in section Extra_demographics)

Because of a physical, mental, or emotional condition, do you or anyone in your household have serious difficulty concentrating, remembering, or making decisions?

1 Yes

2 No

IF qd140 = 1 THEN

qd140a (who has serious difficulty concentrating, remembering, or making decisions in section Extra_demographics)

Who in your household has serious difficulty concentrating, remembering, or making decisions? Please select all that apply.

- 1 Myself
- 2 Another adult in my household age 18-65
- 3 Another adult in my household over the age of 65
- 4 A child under 18

END OF IF

qd141 (you or anyone in household have serious difficulty walking or climbing stairs in section Extra_demographics)

Do you or anyone in your household have serious difficulty walking or climbing stairs?

- 1 Yes
- 2 No

IF qd141 = 1 THEN

qd141a (who has serious difficulty walking or climbing stairs in section Extra_demographics)

Who in your household has serious difficulty walking or climbing stairs? Please select all that apply.

- 1 Myself
- 2 Another adult in my household age 18-65
- 3 Another adult in my household over the age of 65
- 4 A child under 18

END OF IF

qd142 (you or anyone in household have difficulty dressing or bathing in section Extra_demographics)

Do you or anyone in your household have difficulty dressing or bathing?

- 1 Yes
- 2 No

IF qd142 = 1 THEN

qd142a (who has serious difficulty dressing or bathing in section Extra_demographics)

Who in your household has serious difficulty dressing or bathing? Please select all that apply.

- 1 Myself
- 2 Another adult in my household age 18-65
- 3 Another adult in my household over the age of 65
- 4 A child under 18

END OF IF

qd143 (you or anyone in household have difficulty doing errands alone in section Extra_demographics)

Because of a physical, mental, or emotional condition, do you or anyone in your household have difficulty doing errands alone such as visiting a doctor's office or shopping?

- 1 Yes
- 2 No

IF qd143 = 1 THEN

qd143a (who has serious difficulty doing errands alone in section Extra_demographics)

Who in your household has serious difficulty doing errands alone such as visiting a doctor's office or shopping? Please select all that apply.

- 1 Myself
- 2 Another adult in my household age 18-65
- 3 Another adult in my household over the age of 65
- 4 A child under 18

END OF IF

ed_intro (Section Extra_demographics)

The next few questions are about you.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qb12 (race in section Extra_demographics)

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

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

qb12.other (other race in section Extra_demographics)

STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

qb10 (gender identity in section Extra_demographics)

How do you define your gender identity?

- 1 Man
- 2 Woman
- 3 Non-binary, gender non-conforming, or genderqueer
- 4 Other (please specify):

qb10_other (other gender identity in section Extra_demographics)
STRING

END OF GROUP

qe501 (anyone in household U.S. veteran in section Extra_demographics)

Are you(or anyone in your household) a U.S. veteran?

- 1 Yes
- 2 No

qe502 (anyone in household active duty member of the armed services or a member of the national guard or reserves in section Extra_demographics)

Are you(or anyone in your household) currently an active duty member of the armed services or a member of the national guard or reserves?

- 1 Yes
- 2 No

qa48_intro (Section Extra_demographics)

Thank you, that is nearly all of our questions. The next question asks about your willingness to share additional data with us to conduct valuable research about people's financial health.

qa48 (consent credit report in section Extra_demographics)

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. You will be compensated \$10 if we access your credit report. 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. 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

End of section **Extra_demographics**

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)

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

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting

CS_003 (comments in section Closing)

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

STRING

End of section **Closing**

/* Please note that although question CS_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. */