

# UnderStandingAmericaStudy

UAS 693: HOUSEHOLD EXPENDITURES



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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS 693: Household expenditures" asks respondents about how much their household spends on various items and services. This survey is currently in the field. Respondents were paid \$8 to complete the survey.

## 1.1 Topics

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

## 1.2 Experiments

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

## 1.3 Citation

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

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

Everyone.

As such, this survey has so far been made available to 11347 UAS participants. Of those 11347 participants, 6453 completed the survey and are counted as respondents. Of those who are not counted as respondents, 208 started the survey without completing and 4686 did not start the survey. The preliminary overall response rate is 56.87%.

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.%.

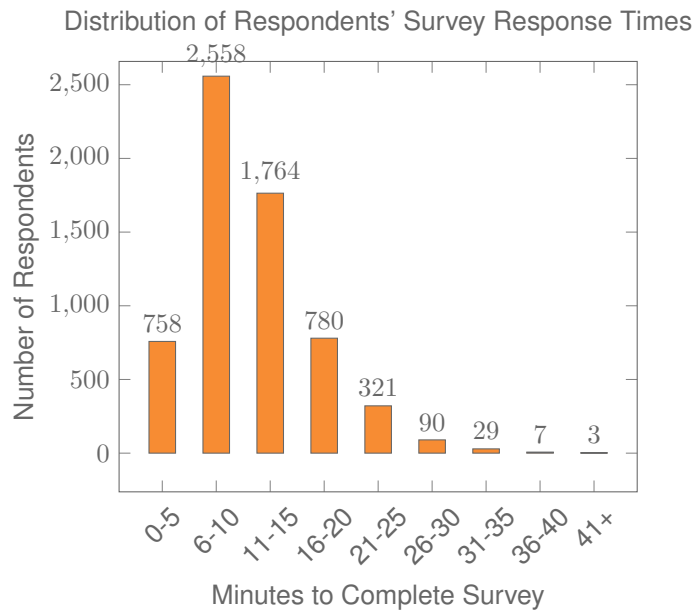
The detailed survey response rate is as follows:

UAS693 - Response Overview	
Size of selected sample	11347
Completed the survey	6453
Started but did not complete the survey	208
Did not start the survey	4686
Response rate	56.87%

### 2.2 Timings

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All reported timings and response rate statistics are as of August 30, 2025. The survey took respondents an average of 11 minutes, and the full distribution of survey response times is in the figure below. Times per question are available upon request.



## 2.3 Weighting

Weights are not (yet) available for this survey. Please contact UAS staff with any questions.

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### 3 STANDARD VARIABLES

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

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

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## 4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

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

- **education**: the highest level of education attained by the respondent.
- **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.

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## 5 MISSING DATA CONVENTIONS

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

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

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

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

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## 6 ROUTING SYNTAX

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

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

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

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

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

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## 7 SURVEY WITH ROUTING

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**mainintro** (Section Base)

The next questions are about **how much your household - you and anyone living with you - spends to buy products and services**. It is not required for this survey - just your best guess will do - but feel free to consult documents like bank or credit card statements when answering questions.

Please provide your best estimate of the total amount your household spends on each item mentioned in this survey. **If you can't remember or don't know the exact amount, please report your best estimate.**

/\* Throughout the survey respondents are asked what payment methods they use for their purchases. If they choose a credit card, the variable `usedcreditcard` is set to 1. Based off that respondents are then asked several follow up questions about their credit card usage towards the end of the survey. \*/

`usedcreditcard := '2'`

Start of section **Bigticket**

`FL12months := /* Set the time frame reference to 12 months prior to the respondent filling out the survey. */`

**bg001** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Bigticket)

Did your household purchase or lease a car, truck, motorcycle, or other vehicle **in the past 12 months**, that is, **since (())**?

1 Yes

2 No

3 I don't know

**IF bg001 = 1 THEN**

**bg001a** (how many car, truck, motorcycle, other vehicle purchased/leased in past 12 months in section Bigticket)

How many cars, trucks, motorcycles, or other vehicles did your household purchase in **in the past 12 months**, that is, **since (())**?

1 1

2 2

3 3

4 4

5 5

6 6

7 7  
8 8  
9 9  
10 10 or more

IF bg001a > 0 THEN

IF bg001a > 1 THEN

**bg002\_intro** (Section Bigticket)

The next questions ask you to provide details about each of the (how many car, truck, motorcycle, other vehicle purchased/leased in past 12 months()) vehicles your household purchased. Please report on a single vehicle as indicated at the top of each of the following screens.

END OF IF

bg003\_ask := '2'

LOOP FROM 1 TO BG001A

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**bg002\_price** (price vehicle in section Bigticket)

Vehicle (())What was the total price of the vehicle?

RANGE 0..9223372036854775807

**bg002\_newused** (purchased new or used in section Bigticket)

Was this vehicle new or used?

1 New

2 Used

**bg002\_howbought** (how bought vehicle in section Bigticket)

Did you purchase or lease of this vehicle?

1 Purchased

2 Leased

END OF GROUP

IF bg002\_howbought(vehiclecnt) = 1 THEN

**bg002\_fullpurchase** (full or finance bought vehicle in section Bigticket)

Vehicle (())Did you pay the price in full or finance it?

1 I paid in full

2 I financed it

IF bg002\_fullpurchase(vehiclecnt) = 2 THEN

**bg002\_downpurchase** (vehicle purchase down payment in section Bigticket)  
Vehicle (())What was the amount of the down payment?

RANGE 0..9223372036854775807

END OF IF

ELSE

**bg002\_downlease** (vehicle lease down payment in section Bigticket)  
Vehicle (())What was the amount of the down payment?

RANGE 0..9223372036854775807

END OF IF

Fill code of question FLPaysource(vehiclecnt) executed

**bg002\_pay\_source** (payment source in section Bigticket)  
Vehicle (())How did you pay the (full price/down payment) (check all that apply)?

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other

IF bg002\_pay\_source(vehiclecnt) = 1 THEN

usedcreditcard := '1'

END OF IF

IF bg002\_price(vehiclecnt) > 0 THEN

bg003\_ask := '1'

END OF IF

END OF LOOP

IF bg003\_ask = 1 THEN

**bg003** (how payments vehicles made in section Bigticket)

Thinking about payments for the vehicle/s, which of the following best describes how these payments were paid?

- 1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household
- 2 Payments were taken from accounts that belong *only* to someone else in the household
- 3 Some payments were taken from my accounts and some from someone else's

END OF IF

END OF IF

END OF IF

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

**bg004\_intro** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Bigticket)

Did your household purchase any of the following items **in the past 12 months**, that is, **since (())**?

#### SUBGROUP OF QUESTIONS

**bg004a** (Smartphone bought past 12 months in section Bigticket)

Smartphone

- 1 Yes
- 2 No

**bg004b** (Tablet bought past 12 months in section Bigticket)

Tablet

- 1 Yes
- 2 No

**bg004c** (Desktop or Laptop Computer bought past 12 months in section Bigticket)

Desktop or laptop computer

- 1 Yes
- 2 No

**bg004d** (Television bought past 12 months in section Bigticket)

Television

- 1 Yes
- 2 No

**bg004e** (Refrigerator bought past 12 months in section Bigticket)

Refrigerator

- 1 Yes

2 No

**bg004f** (Stove or Oven (including microwave) bought past 12 months in section Bigticket)

Stove or oven (including microwave)

1 Yes

2 No

**bg004g** (Washing machine or dryer bought past 12 months in section Bigticket)

Washing machine or dryer

1 Yes

2 No

**bg004h** (Dishwasher bought past 12 months in section Bigticket)

Dishwasher

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

IF bg004a = 1 OR bg004b = 1 OR bg004c = 1 OR bg004d = 1 OR bg004e = 1 OR bg004f = 1 OR bg004g = 1 OR bg004h = 1 THEN

Fill code of question FLBigItem executed

LOOP FROM 1 TO 8

IF FLBigItem(itemcnt) = RESPONSE THEN

**bg005a** (paid for item in full or through a payment plan in section Bigticket)

Did you pay for **(your smartphone/the tablet/the desktop or laptop computer/the television/the refrigerator/the stove or oven (including microwave)/the washing machine or dryer/the dishwasher/)** in full or through a payment plan?

1 Paid in full

2 Paid through a payment plan

3 I don't know

**bg005b** (purchasing price of item in section Bigticket)

What was the purchasing price of **(your smartphone/the tablet/the desktop or laptop computer/the television/the refrigerator/the stove or oven (including microwave)/the washing machine or dryer/the dishwasher/)**?

RANGE 0..100000000

**bg005c** (purchasing price of item in section Bigticket)

How did you pay this amount for **(your smartphone/the tablet/the desktop or laptop computer/the television/the refrigerator/the stove or oven (including microwave)/the washing machine or dryer/the dishwasher/)** (check all that apply)?

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other

IF 1 IN bg005c(itemcnt) THEN

usedcreditcard := '1'

END OF IF

END OF IF

END OF LOOP

**b006** (how payments big item made in section Bigticket)

Thinking about payments for these purchases ((())), which of the following best describes how these payments were paid?

- 1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household
- 2 Payments were taken from accounts that belong *only* to someone else in the household
- 3 Some payments were taken from my accounts and some from someone else's

END OF IF

End of section **Bigticket**

Start of section **Annual**

**an.intro** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Annual)

The following items typically involve expenses that may happen once or twice a year. To make reporting easier, we will ask you to refer to **the past 12 months**.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**an.intro2** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Annual)

Please report how much your household spent on the items below **in the past 12**

months, that is, since ()).

If you did not spend money on these items, please type 0 next to the \$.

#### SUBGROUP OF QUESTIONS

**an001a.amount** (amount Homeowner's or renter's insurance in section Annual)  
Homeowner's or renter's insurance  
RANGE 0..100000000

**an001a.paysource** (pay source Homeowner's or renter's insurance in section Annual)  
Homeowner's or renter's insurance  
1 Credit card  
2 Debit card  
3 Check or cashier's check  
4 Bank transfer  
5 Payment app (Zelle, Venmo, PayPal, etc.)  
6 Cash  
7 Other  
8 Did not spend money on this

**an001b.amount** (amount Property taxes in section Annual)  
Property taxes  
RANGE 0..100000000

**an001b.paysource** (pay source Property taxes in section Annual)  
Property taxes  
1 Credit card  
2 Debit card  
3 Check or cashier's check  
4 Bank transfer  
5 Payment app (Zelle, Venmo, PayPal, etc.)  
6 Cash  
7 Other  
8 Did not spend money on this

**an001c.amount** (amount Homeowner association or condominium dues in section Annual)  
Homeowner association or condominium dues  
RANGE 0..100000000

**an001c.paysource** (pay source Homeowner association or condominium dues in section Annual)  
Homeowner association or condominium dues

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**an001d.amount** (amount Home maintenance/repairs/upgrades (including services and materials) in section Annual)

Home maintenance/repairs/upgrades (including services and materials)

RANGE 0..100000000

**an001d.paysource** (pay source Home maintenance/repairs/upgrades (including services and materials) in section Annual)

Home maintenance/repairs/upgrades (including services and materials)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**an001e.amount** (amount Household furnishings and equipment (furniture, floor coverings, small appliances, tools, etc.) in section Annual)

Household furnishings and equipment (furniture, floor coverings, small appliances, tools, etc.)

RANGE 0..100000000

**an001e.paysource** (pay source Household furnishings and equipment (furniture, floor coverings, small appliances, tools, etc.) in section Annual)

Household furnishings and equipment (furniture, floor coverings, small appliances, tools, etc.)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**an001f\_amount** (amount Vehicle insurance in section Annual)

Vehicle insurance

RANGE 0..100000000

**an001f\_paysource** (pay source Vehicle insurance in section Annual)

Vehicle insurance

1 Credit card

2 Debit card

3 Check or cashier's check

4 Bank transfer

5 Payment app (Zelle, Venmo, PayPal, etc.)

6 Cash

7 Other

8 Did not spend money on this

**an001g\_amount** (amount Vehicle maintenance in section Annual)

Vehicle maintenance

RANGE 0..100000000

**an001g\_paysource** (pay source Vehicle maintenance in section Annual)

Vehicle maintenance

1 Credit card

2 Debit card

3 Check or cashier's check

4 Bank transfer

5 Payment app (Zelle, Venmo, PayPal, etc.)

6 Cash

7 Other

8 Did not spend money on this

END OF SUBGROUP

**an001\_script** (Section Annual)

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**an\_intro2** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Annual)

Please report how much your household spent on the items below **in the past 12 months**, that is, since (()).

**If you did not spend money on these items, please type 0 next to the \$.**

## SUBGROUP OF QUESTIONS

**an002a.amount** (amount Education (tuition, room and board, books and supplies) in section Annual)

Education (tuition, room and board, books and supplies)

RANGE 0..100000000

**an002a.paysource** (pay source Education (tuition, room and board, books and supplies) in section Annual)

Education (tuition, room and board, books and supplies)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**an002b.amount** (amount Education (tuition, room and board, books and supplies) in section Annual)

Trips and vacations (including transportation, accommodations, and recreational expenses)

RANGE 0..100000000

**an002b.paysource** (pay source Trips and vacations (including transportation, accommodations, and recreational expenses) in section Annual)

Trips and vacations (including transportation, accommodations, and recreational expenses)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**an002c.amount** (amount Donations and contributions to religious, educational, charitable, or political organizations in section Annual)

Donations and contributions to religious, educational, charitable, or political organizations

RANGE 0..100000000

**an002c.paysource** (pay source Donations and contributions to religious, educa-

tional, charitable, or political organizations in section Annual)

Donations and contributions to religious, educational, charitable, or political organizations

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**an002d.amount** (amount Gifts to family and friends outside your household in section Annual)

Gifts to family and friends outside your household

RANGE 0..100000000

**an002d.paysource** (pay source Gifts to family and friends outside your household in section Annual)

Gifts to family and friends outside your household

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

END OF SUBGROUP

**an002.script** (Section Annual)

END OF GROUP

IF an001a.amount > 0 OR an001b.amount > 0 OR an001c.amount > 0 OR an001d.amount > 0 OR an001e.amount > 0 OR an001f.amount > 0 OR an001g.amount OR an002a.amount > 0 OR an002b.amount > 0 OR an002c.amount > 0 OR an002d.amount > 0 THEN

**an003** (how payments annual expenditures made in section Annual)

Thinking about payments for these expenses in the past 12 months, which of the following best describes how these payments were paid?

- 1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household
- 2 Payments were taken from accounts that belong *only* to someone else in the household
- 3 Some payments were taken from my accounts and some from someone else's

END OF IF

IF 1 IN an001a\_paysource OR 1 IN an001b\_paysource OR 1 IN an001c\_paysource OR  
1 IN an001d\_paysource OR 1 IN an001e\_paysource OR 1 IN an001f\_paysource OR 1  
IN an001g\_paysource OR 1 IN an002a\_paysource OR 1 IN an002b\_paysource OR 1 IN  
an002c\_paysource OR 1 IN an002d\_paysource THEN

| usedcreditcard := '1'

END OF IF

End of section **Annual**

Start of section **Monthly**

FLLastMonth := /\* Set the time frame reference to one month prior to the respondent filling  
out the survey. \*/

**mt\_intro** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in  
section Monthly)

The following expenses typically occur monthly. To make reporting easier, we will ask you  
to think about **the past month**. We will start with expenses related to the house (mort-  
gage/rent, utilities, etc.), child support, and vehicles.

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

**mt\_intro2** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in  
section Monthly)

Please report how much your household spent on the items below **in the month of (())**.

**If you did not spend money on these items, please type 0 next to the \$.**

#### SUBGROUP OF QUESTIONS

**mt001a\_amount** (amount Mortgage in section Monthly)

Mortgage

RANGE 0..100000000

**mt001a\_paysource** (pay source Mortgage in section Monthly)

Mortgage

1 Credit card

2 Debit card

3 Check or cashier's check

4 Bank transfer

5 Payment app (Zelle, Venmo, PayPal, etc.)

6 Cash

7 Other

8 Did not spend money on this

**mt001b.amount** (amount Rent in section Monthly)

Rent

RANGE 0..100000000

**mt001b.paysource** (pay source Rent in section Monthly)

Rent

1 Credit card

2 Debit card

3 Check or cashier's check

4 Bank transfer

5 Payment app (Zelle, Venmo, PayPal, etc.)

6 Cash

7 Other

8 Did not spend money on this

**mt001c.amount** (amount Car or other vehicle payments (interest and principal) in section Monthly)

Car or other vehicle payments (interest and principal)

RANGE 0..100000000

**mt001c.paysource** (pay source Car or other vehicle payments (interest and principal) in section Monthly)

Car or other vehicle payments (interest and principal)

1 Credit card

2 Debit card

3 Check or cashier's check

4 Bank transfer

5 Payment app (Zelle, Venmo, PayPal, etc.)

6 Cash

7 Other

8 Did not spend money on this

**mt001d.amount** (amount Electricity in section Monthly)

Electricity

RANGE 0..100000000

**mt001d.paysource** (pay source Electricity in section Monthly)

Electricity

1 Credit card

2 Debit card

3 Check or cashier's check

4 Bank transfer

5 Payment app (Zelle, Venmo, PayPal, etc.)

- 6 Cash
- 7 Other
- 8 Did not spend money on this

**mt001e\_amount** (amount Gas or fuel for heating your home and cooking in section Monthly)

Gas or fuel for heating your home and cooking

RANGE 0..100000000

**mt001e\_paysource** (pay source Gas or fuel for heating your home and cooking in section Monthly)

Gas or fuel for heating your home and cooking

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**mt001f\_amount** (amount Telephone service (landline and mobile) in section Monthly)

Telephone service (landline and mobile)

RANGE 0..100000000

**mt001f\_paysource** (pay source Telephone service (landline and mobile) in section Monthly)

Telephone service (landline and mobile)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**mt001g\_amount** (amount Home Internet (fiber, cable, satellite, etc.) in section Monthly)

Home Internet (fiber, cable, satellite, etc.)

RANGE 0..100000000

**mt001g\_paysource** (pay source Home Internet (fiber, cable, satellite, etc.) in section Monthly)

Home Internet (fiber, cable, satellite, etc.)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**mt001h.amount** (amount Cable TV and streaming media services (Netflix, Disney+, Hulu, Spotify, etc.) in section Monthly)  
 Cable TV and streaming media services (Netflix, Disney+, Hulu, Spotify, etc.)  
 RANGE 0..100000000

**mt001h.paysource** (pay source Cable TV and streaming media services (Netflix, Disney+, Hulu, Spotify, etc.) in section Monthly)  
 Cable TV and streaming media services (Netflix, Disney+, Hulu, Spotify, etc.)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

END OF SUBGROUP

**mt001.script** (Section Monthly)

END OF GROUP

IF mt001a.amount > 0 OR mt001b.amount > 0 OR mt001c.amount > 0 OR mt001d.amount > 0 OR mt001e.amount > 0 OR mt001f.amount > 0 OR mt001g.amount > 0 OR mt001h.amount > 0 THEN

**mt002** (how payments monthly expenditures made in section Monthly)  
 Thinking about payments for these expenses in the past month, which of the following best describes how these payments were paid?

- 1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household
- 2 Payments were taken from accounts that belong *only* to someone else in the household
- 3 Some payments were taken from my accounts and some from someone else's

END OF IF

IF 1 IN mt001a\_paysource OR 1 IN mt001b\_paysource OR 1 IN mt001c\_paysource OR  
1 IN mt001d\_paysource OR 1 IN mt001e\_paysource OR 1 IN mt001f\_paysource OR 1 IN  
mt001g\_paysource OR 1 IN mt001h\_paysource THEN

| usedcreditcard := '1'

END OF IF

End of section **Monthly**

Start of section **Childexpenses**

**ch.intro** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Childexpenses)

We continue with expenses that typically occur monthly. To make reporting easier, we will ask you to think about **the past month**.

We will now refer to expenses related to child, elderly, and pet care.

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

**ch.intro2** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Childexpenses)

Please report how much your household spent on the items below **in the month of ( )**.

**If you did not spend money on these items, please type 0 next to the \$.**

#### SUBGROUP OF QUESTIONS

**ch001a.amount** (amount Alimony and child support payments in section Childexpenses)

Alimony and child support payments

RANGE 0..100000000

**ch001a.paysource** (pay source Alimony and child support payments in section Childexpenses)

Alimony and child support payments

1 Credit card

2 Debit card

3 Check or cashier's check

4 Bank transfer

5 Payment app (Zelle, Venmo, PayPal, etc.)

6 Cash

7 Other

8 Did not spend money on this

**ch001b.amount** (amount Child-related expenses (daycare, babysitting, after-school

activities, toys, gear, equipment, etc.) in section Childexpenses)  
Child-related expenses (daycare, babysitting, after-school activities, toys, gear, equipment, etc.)

RANGE 0..100000000

**ch001b\_paysource** (pay source Child-related expenses (daycare, babysitting, after-school activities, toys, gear, equipment, etc.) in section Childexpenses)

Child-related expenses (daycare, babysitting, after-school activities, toys, gear, equipment, etc.)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**ch001c.amount** (amount Elderly care expenses in section Childexpenses)

Elderly care expenses

RANGE 0..100000000

**ch001c\_paysource** (pay source Elderly care expenses in section Childexpenses)

Elderly care expenses

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**ch001d.amount** (amount Pet-related expenses in section Childexpenses)

Pet-related expenses

RANGE 0..100000000

**ch001d\_paysource** (pay source Pet-related expenses in section Childexpenses)

Pet-related expenses

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash

- 7 Other
- 8 Did not spend money on this

#### END OF SUBGROUP

**ch001\_script** (Section Childexpenses)

#### END OF GROUP

IF ch001a\_amount > 0 OR ch001b\_amount > 0 OR ch001c\_amount > 0 OR ch001d\_amount > 0 THEN

**ch002** (how payments child, elderly, pet expenditures made in section Childexpenses)  
Thinking about payments for these expenses in the past month, which of the following best describes how these payments were paid?

- 1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household
- 2 Payments were taken from accounts that belong *only* to someone else in the household
- 3 Some payments were taken from my accounts and some from someone else's

END OF IF

IF 1 IN ch001a\_paysource OR 1 IN ch001b\_paysource OR 1 IN ch001c\_paysource OR 1 IN ch001d\_paysource THEN

usedcreditcard := '1'

END OF IF

End of section **Childexpenses**

Start of section **Housekeeping**

**hs\_intro** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Housekeeping)

We continue with expenses that typically occur monthly. To make reporting easier, we will ask you to think about **the past month**. We will now refer to expenses related to housekeeping, gardening, and personal care.

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

**hs\_intro2** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Housekeeping)

Please report how much your household spent on the items below **in the month of (())**.

**If you did not spend money on these items, please type 0 next to the \$.**

## SUBGROUP OF QUESTIONS

**hs001a.amount** (amount Cleaning and laundry products in section Housekeeping)

Cleaning and laundry products

RANGE 0..100000000

**hs001a.paysource** (pay source Cleaning and laundry products in section Housekeeping)

Cleaning and laundry products

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**hs001b.amount** (amount House cleaning, dry cleaning, and laundry services in section Housekeeping)

House cleaning, dry cleaning, and laundry services

RANGE 0..100000000

**hs001b.paysource** (pay source House cleaning, dry cleaning, and laundry services in section Housekeeping)

House cleaning, dry cleaning, and laundry services

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**hs001c.amount** (amount Gardening supplies and yard services in section Housekeeping)

Gardening supplies and yard services

RANGE 0..100000000

**hs001c.paysource** (pay source Gardening supplies and yard services in section Housekeeping)

Gardening supplies and yard services

- 1 Credit card
- 2 Debit card

- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**hs001d.amount** (amount Clothing and Apparel (footwear, outerwear, and products such as watches or jewelry) in section Housekeeping)  
 Clothing and Apparel (footwear, outerwear, and products such as watches or jewelry)  
 RANGE 0..100000000

**hs001d.paysource** (pay source Clothing and Apparel (footwear, outerwear, and products such as watches or jewelry) in section Housekeeping)  
 Clothing and Apparel (footwear, outerwear, and products such as watches or jewelry)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**hs001e.amount** (amount Personal care products and services (hair, shaving and skin products, hair and nail salon visits, etc.) in section Housekeeping)  
 Personal care products and services (hair, shaving and skin products, hair and nail salon visits, etc.)  
 RANGE 0..100000000

**hs001e.paysource** (pay source Personal care products and services (hair, shaving and skin products, hair and nail salon visits, etc.) in section Housekeeping)  
 Personal care products and services (hair, shaving and skin products, hair and nail salon visits, etc.)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

END OF SUBGROUP

| **hs001\_script** (Section Housekeeping)

END OF GROUP

IF hs001a\_amount > 0 OR hs001b\_amount > 0 OR hs001c\_amount > 0 OR hs001d\_amount > 0 OR hs001e\_amount > 0 THEN

| **hs002** (how payments monthly expenditures made in section Housekeeping)

Thinking about payments for these expenses in the past month, which of the following best describes how these payments were paid?

- 1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household
- 2 Payments were taken from accounts that belong *only* to someone else in the household
- 3 Some payments were taken from my accounts and some from someone else's

END OF IF

IF 1 IN hs001a\_paysource OR 1 IN hs001b\_paysource OR 1 IN hs001c\_paysource OR 1 IN hs001d\_paysource OR 1 IN hs001e\_paysource THEN

| usedcreditcard := '1'

END OF IF

End of section **Housekeeping**

Start of section **Healthcare**

**he\_intro** (Section Healthcare)

Now, we would like to ask you about **your** health insurance and health expenses. To start, please tell us about **your** health insurance coverage.

**he001** (primary health insurance in section Healthcare)

What is your **primary** insurance? If you have more than one type of insurance, pick the insurance that you consider to be your primary. The primary insurance is the one that covers the majority of your medical bills.

- 1 Medicaid - fee for service
- 2 Medicaid - managed care
- 3 Medicaid, but don't know which type
- 4 Original Medicare, sometimes called Traditional Medicare (also known as Medicare Part A and B)
- 5 Medicare Advantage (also known as Medicare Part C)
- 6 Medicare, but don't know which type
- 7 Coverage provided through my employer or another household member's employer
- 8 Affordable Care Act, also known as Obamacare
- 9 VA (Veterans Health Administration)
- 10 Tri-Care
- 11 Don't know

12 None

**IF he001 IN (3,6,7,8,10) THEN**

**he001b** (health insurance plan allow to see any doctors in section Healthcare)

Does your health insurance plan allow you to see any doctors you want, or are you limited to seeing only a specific set of doctors?

- 1 It allows me to see any doctors I want
- 2 I am limited to seeing only a specific set of doctors

**END OF IF**

**IF he001 = RESPONSE AND he001 != 11 AND he001 != 12 THEN**

**he002** ( individual plan or family plan in section Healthcare)

Are you in an individual plan or a family plan?

- 1 Individual plan
- 2 Family plan (which covers me and my dependents)
- 3 Don't know

**he003** (how much health insurance premium each month in section Healthcare)

How much do you spend each month for your health insurance premium? A premium is what you pay to have insurance coverage, even if you don't use any health care.

RANGE 0..10000

**IF he003 > 0 THEN**

**he003b** (how pay for health insurance premium every month in section Healthcare)

How do you pay for your health insurance premium every month?

- 1 Automatic deduction (such as from paycheck or Social Security benefits)
- 2 Credit card
- 3 Debit card
- 4 Check or cashier's check
- 5 Bank transfer
- 6 Payment app (Zelle, Venmo, PayPal, etc.)
- 7 Cash
- 8 Other

**IF he003b = 2 THEN**

| usedcreditcard := '1'

**END OF IF**

**he004** (paying health insurance premium financial burden in section Healthcare)

Is paying your monthly health insurance premium a financial burden for you?

- 1 A lot
- 2 Some
- 3 A little

4 Not at all

**IF he001 > 3 AND he004 IN (1,2,3) THEN**

**he004b** (ever skip doctor because of paying health insurance premium in section Healthcare)

Do you ever skip going to the doctor or getting other medical care because you don't have money left over after paying your health insurance premium?

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

**IF he004b < 3 AND he004b = RESPONSE THEN**

**he004c** (how much of health care skipped medically necessary in section Healthcare)

How much of the health care that you skipped did you feel was medically necessary?

- 1 All
- 2 Most
- 3 Some
- 4 A little
- 5 None

**END OF IF**

**END OF IF**

**END OF IF**

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

**he005\_intro** (Section Healthcare)

Health plans typically require the patient to pay some amount to get health care from a doctor or hospital before the insurance pays. That is called a "deductible".

**IF he002 = 1 THEN**

**he005a** (amount of yearly individual deductible in section Healthcare)

What is the amount of your yearly individual deductible?

RANGE 1..25000

**ELSEIF he002 = 2 THEN**

**he005b** (amount of yearly family deductible in section Healthcare)

What is the amount of your yearly family deductible?

| RANGE 1..25000

ELSEIF he002 = 3 THEN

| **he005c** (amount of yearly deductible in section Healthcare)  
What is the amount of your yearly deductible?

| RANGE 1..25000

END OF IF

END OF GROUP

END OF IF

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

**he\_intro2** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Healthcare)

We will now ask about healthcare expenses. Please report how much your household spent on the items below **in the month of ( )**.

**If you did not spend money on these items, please type 0 next to the \$.**

#### SUBGROUP OF QUESTIONS

**he006a.amount** (amount Prescription and nonprescription medications in section Healthcare)

Prescription and nonprescription medications

*Please report the out-of-pocket cost; that is, the amount you and anyone living with you pay( after health insurance kicks in).*

RANGE 0..100000000

**he006a.paysource** (pay source Prescription and nonprescription medications in section Healthcare)

Prescription and nonprescription medications

*Please report the out-of-pocket cost; that is, the amount you and anyone living with you pay( after health insurance kicks in).*

1 Credit card

2 Debit card

3 Check or cashier's check

4 Bank transfer

5 Payment app (Zelle, Venmo, PayPal, etc.)

6 Cash

- 7 Other
- 8 Did not spend money on this

**he006b.amount** (amount Health care services and medical supplies in section Healthcare)

Health care services and medical supplies (hospital care, doctor services, lab tests, eye, dental, and nursing home care, wheelchair, eyeglasses, insulin pump, etc.)

*Please report the out-of-pocket cost; that is, the amount you and anyone living with you pay( after health insurance kicks in).*

RANGE 0..100000000

**he006b.paysource** (pay source Health care services and medical supplies in section Healthcare)

Health care services and medical supplies (hospital care, doctor services, lab tests, eye, dental, and nursing home care, wheelchair, eyeglasses, insulin pump, etc.)

*Please report the out-of-pocket cost; that is, the amount you and anyone living with you pay( after health insurance kicks in).*

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

END OF SUBGROUP

**he006.script** (Section Healthcare)

END OF GROUP

IF he006a.amount > 0 OR he006b.amount > 0 THEN

**he007** (how payments healthcare made in section Healthcare)

Thinking about payments for these expenses in the past month, which of the following best describes how these payments were paid?

- 1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household
- 2 Payments were taken from accounts that belong *only* to someone else in the household
- 3 Some payments were taken from my accounts and some from someone else's

END OF IF

IF 1 IN he006a\_paysource OR 1 IN he006b\_paysource THEN

| usedcreditcard := '1'

END OF IF

End of section **Healthcare**

Start of section **Toxicity**

**tx\_intro** (Section Toxicity)

The next questions ask you about health care costs associated with receiving medical care. This is different than the questions about health insurance premiums and healthcare expenses we asked you before. Specifically, we now want you to think about the costs associated with going to the doctor, the hospital, filling your prescription drugs, or receiving any other medical care services.

**tx001** (past month you or anyone living with you face difficulties paying medical expenses in section Toxicity)

In the past month, did you or anyone living with you face difficulties paying medical expenses? By "difficulties in paying for medical expenses," we mean that the bill amount was more than what you and your household were able to cover, and you may have had to obtain financial assistance or loans or forgo medical care.

1 Yes

2 No

3 Don't know

4 I prefer not to answer

IF tx001 = 1 THEN

**tx002** (past month you or anyone living with you change the way health condition was treated in section Toxicity)

Because of the difficulties in paying for medical expenses, did you or anyone living with you have to change the way your health condition was treated?

1 Yes

2 No

3 Don't know

4 I prefer not to answer

**tx003** (past month you or anyone living with you have to miss medical appointments or procedures in section Toxicity)

Because of the difficulties in paying for medical expenses, did you or anyone living with you have to miss medical appointments or procedures?

1 Yes

2 No

3 Don't know

4 I prefer not to answer

**tx004** (past month you or anyone living with you have to skip medications or take less medications in section Toxicity)

Because of the difficulties in paying for medical expenses, did you or anyone living with you have to skip medications or take less medications that you were supposed to?

- 1 Yes
- 2 No
- 3 Don't know
- 4 I prefer not to answer

**tx005** (past month you or anyone living with you have to delay or stop a medical treatment in section Toxicity)

Because of the difficulties in paying for medical expenses, did you or anyone living with you have to delay or stop a medical treatment?

- 1 Yes
- 2 No
- 3 Don't know
- 4 I prefer not to answer

END OF IF

End of section **Toxicity**

Start of section **Aca**

IF he001 IN (1,2,3,8,12) THEN

**ac\_intro** (Section Aca)

The next questions pertain to the Affordable Care Act. This is sometimes called "Obamacare." Please answer to the best of your ability and knowledge.

**ac001** (best definition of Affordable Care Act premium tax credits in section Aca)

Which of the following is the best definition of Affordable Care Act **premium tax credits**?

- 1 A program that gives free health insurance to poor people
- 2 A tax refund that everyone in the country gets if they buy health insurance
- 3 Money the government gives to people below a certain income to help them pay for health insurance
- 4 Discounts that insurance companies give to people to help them buy their health insurance plans

**ac002** (qualify for ACA premium tax credits in section Aca)

Do you know if you qualify for ACA premium tax credits? These can lower the cost of your health insurance.

- 1 Yes, I qualify
- 2 No, I don't qualify
- 3 I don't know if I qualify

**ac003** (currently get ACA premium tax credits in section Aca)

Do you currently get ACA premium tax credits?

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

**IF ac002 = 1 AND ac003 = 2 THEN**

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

**ac004\_intro** (Section Aca)

Why do you not get premium tax credits? Please review the following choices and rate them from most to least important. In the Rating column, select "1" for the most important, "2" for the next most important, and so on. If something isn't a problem, select "Not Applicable".

**SUBGROUP OF QUESTIONS**

**ac004a\_rating** (rating I can't properly calculate what my income will be for the next year to see if I qualify for the tax credits in section Aca)

I can't properly calculate what my income will be for the next year to see if I qualify for the tax credits

- 1 1 Most important
- 2 2 Second most important
- 3 3 Third most important
- 99 Not applicable

**ac004b\_rating** (rating The tax credits are too complicated for me to understand how they work in section Aca)

The tax credits are too complicated for me to understand how they work

- 1 1 Most important
- 2 2 Second most important
- 3 3 Third most important
- 99 Not applicable

**ac004c\_rating** (rating I am afraid of having to pay the tax credits back if my income ends up being higher than I thought it would be in section Aca)

I am afraid of having to pay the tax credits back if my income ends up being higher than I thought it would be

- 1 1 Most important
- 2 2 Second most important
- 3 3 Third most important
- 99 Not applicable

| END OF SUBGROUP

END OF GROUP

ac004\_ratings(1) := ac004a\_rating  
ac004\_ratings(2) := ac004b\_rating  
ac004\_ratings(3) := ac004c\_rating

IF checkRatings(ac004\_ratings) = 2 THEN

**ac004\_warning** (Section Aca)

You gave the same rating to one or more choices. Please go back and give an unique rating to each choice.

END OF IF

END OF IF

END OF IF

End of section **Aca**

Start of section **Activities**

**at\_intro** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Activities)

We continue with expenses that typically occur monthly. To make reporting easier, we will ask you to think about **the past month**.

We will now refer to expenses related to activities you may do regularly.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**at\_intro2** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Activities)

Please report how much your household spent on the items below **in the month of (())**.

**If you did not spend money on these items, please type 0 next to the \$.**

SUBGROUP OF QUESTIONS

**at001a\_amount** (amount Hobbies, exercise and leisure equipment in section Activities)  
Hobbies, exercise and leisure equipment (photography, reading material, music, video games, camping, fishing, etc., gym membership, sport gear, bicycle, skis, etc.)  
RANGE 0..100000000

**at001a\_paysource** (pay source Hobbies, exercise and leisure equipment in section Activities)

Hobbies, exercise and leisure equipment (photography, reading material, music, video games, camping, fishing, etc., gym membership, sport gear, bicycle, skis, etc.)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**at001b\_amount** (amount Tickets to movies, sporting events, performing arts, etc. in section Activities)

Tickets to movies, sporting events, performing arts, etc.

RANGE 0..100000000

**at001b\_paysource** (pay source Tickets to movies, sporting events, performing arts, etc. in section Activities)

Tickets to movies, sporting events, performing arts, etc.

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**at001c\_amount** (amount Transportation expenses: parking, tolls, public transport, taxi, etc. in section Activities)

Transportation expenses: parking, tolls, public transport, taxi, etc. (excluding the cost of using your own vehicle)

RANGE 0..100000000

**at001c\_paysource** (pay source Transportation expenses: parking, tolls, public transport, taxi, etc. in section Activities)

Transportation expenses: parking, tolls, public transport, taxi, etc. (excluding the cost of using your own vehicle)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other

| 8 Did not spend money on this

END OF SUBGROUP

at001\_script (Section Activities)

END OF GROUP

IF at001a.amount > 0 OR at001b.amount > 0 OR at001c.amount > 0 THEN

at002 (how payments activities expenditures made in section Activities)

Thinking about payments for these expenses in the past month, which of the following best describes how these payments were paid?

1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household

2 Payments were taken from accounts that belong *only* to someone else in the household

3 Some payments were taken from my accounts and some from someone else's

END OF IF

IF 1 IN at001a.paysource OR 1 IN at001b.paysource OR 1 IN at001c.paysource THEN

| usedcreditcard := '1'

END OF IF

End of section **Activities**

Start of section **Weekly**

FLLastWeek := /\* Set the time frame reference to the week prior to the respondent filling out the survey. \*/

**we\_intro** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Weekly)

The following expenses typically occur **weekly**. To make reporting easier, we will ask you to think about the past week. We will refer to expenses related to food, beverages, and gas to drive your car.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**we\_intro2** (purchase or lease car, truck, motorcycle, other vehicle in past 12 months in section Weekly)

Please report how much your household spent on the items below **in the week of (())**.

**If you did not spend money on these items, please type 0 next to the \$.**

## SUBGROUP OF QUESTIONS

**we001a\_amount** (amount Food and beverages in section Weekly)

Food and beverages (including alcohol that you buy in grocery or other stores)

RANGE 0..100000000

**we001a\_paysource** (pay source Food and beverages in section Weekly)

Food and beverages (including alcohol that you buy in grocery or other stores)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**we001b\_amount** (amount Dining and drinking out in section Weekly)

Dining and drinking out (restaurants, cafes, bars and diners, including take-out food)

RANGE 0..100000000

**we001b\_paysource** (pay source Dining and drinking out in section Weekly)

Dining and drinking out (restaurants, cafes, bars and diners, including take-out food)

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash
- 7 Other
- 8 Did not spend money on this

**we001c\_amount** (amount Gas to drive your car or other vehicle in section Weekly)

Gas to drive your car or other vehicle

RANGE 0..100000000

**we001c\_paysource** (pay source Gas to drive your car or other vehicle in section Weekly)

Gas to drive your car or other vehicle

- 1 Credit card
- 2 Debit card
- 3 Check or cashier's check
- 4 Bank transfer
- 5 Payment app (Zelle, Venmo, PayPal, etc.)
- 6 Cash

- 7 Other
- 8 Did not spend money on this

#### END OF SUBGROUP

**we001\_script** (Section Weekly)

#### END OF GROUP

IF we001a.amount > 0 OR we001b.amount > 0 OR we001c.amount > 0 THEN

**we002** (how payments activities expenditures made in section Weekly)

Thinking about payments for these expenses in the past week, which of the following best describes how these payments were paid?

- 1 Payments were taken from accounts that I own, either by *myself or jointly* with someone else in the household
- 2 Payments were taken from accounts that belong *only* to someone else in the household
- 3 Some payments were taken from my accounts and some from someone else's

END OF IF

IF 1 IN we001a.paysource OR 1 IN we001b.paysource OR 1 IN we001c.paysource THEN

usedcreditcard := '1'

END OF IF

End of section **Weekly**

Start of section **Creditcard**

IF usedcreditcard = 1 THEN

FLLast12Months := /\* Set the time frame reference to 12 months prior to the respondent filling out the survey. \*/

**cr\_intro** (Section Creditcard)

The next few questions are about how you use your credit card to pay for your purchases.

**cr001** (how paid balance of credit card in section Creditcard)

Over the **past 12 months**, that is, **since** (()), how did you typically pay the balance on your credit card statement?

- 1 Always paid off my statement balance in full
- 2 Spread out some or all payments over a few months
- 3 Put money toward the balance whenever I can
- 4 Pay the minimum payment
- 5 I don't know

IF cr001 IN (2,3,4) THEN

/\* If respondents reported one or more credit card payments, they are asked several follow up questions.

Note: the option 46 Health insurance premiums was not included for pilot respondents. They are identified by variable surveyversion=1. All other respondents have a value of surveyversion=2. \*/

IF sizeof(removeEmpties(FLCreditCards) > 0) THEN

**cr002** (which expenditures credit card paid type in section Creditcard)

For which expenditures did you (how paid balance of credit card())? Select all that apply.

- 37 (Vehicle(s))
- 38 (Smartphone)
- 39 (Tablet)
- 40 (Desktop or Laptop Computer)
- 41 (Television)
- 42 (Refrigerator)
- 43 (Stove or oven (including microwave))
- 44 (Washing machine or dryer)
- 45 (Dishwasher)
- 1 (Homeowner's or renter's insurance)
- 2 (Property taxes)
- 3 (Homeowner association or condominium dues)
- 4 (Home maintenance/repairs/upgrades (including services and materials))
- 5 (Household furnishings and equipment (furniture, floor coverings, small appliances, tools, etc.))
- 6 (Vehicle insurance)
- 7 (Vehicle maintenance)
- 8 (Education (tuition, room and board, books and supplies))
- 9 (Trips and vacations (including transportation, accommodations, and recreational expenses))
- 10 (Donations and contributions to religious, educational, charitable, or political organizations)
- 11 (Gifts to family and friends outside your household)
- 12 (Mortgage)
- 13 (Rent)
- 14 (Car or other vehicle payments (interest and principal))
- 15 (Electricity)
- 16 (Gas or fuel for heating your home and cooking)
- 17 (Telephone service (landline and mobile))
- 18 (Home Internet (fiber, cable, satellite, etc.))
- 19 (Cable TV and streaming media services (Netflix, Disney+, Hulu, Spotify, etc.))
- 20 (Alimony and child support payments)
- 21 (Child-related expenses (daycare, babysitting, after-school activities, toys, gear, equipment, etc.) )

22 (Elderly care expenses)  
 23 (Pet-related expenses)  
 24 (Cleaning and laundry products)  
 25 (House cleaning, dry cleaning, and laundry services)  
 26 (Gardening supplies and yard services)  
 27 (Clothing and Apparel (footwear, outerwear, and products such as watches or jewelry))  
 28 (Personal care products and services (hair, shaving and skin products, hair and nail salon visits, etc.))  
 29 (Prescription and nonprescription medications)  
 30 (Health care services and medical supplies (hospital care, doctor services, lab tests, eye, dental, and nursing home care, wheelchair, eyeglasses, insulin pump, etc.))  
 46 (Health insurance premiums)  
 31 (Hobbies, exercise and leisure equipment (photography, reading material, music, video games, camping, fishing, etc., gym membership, sport gear, bicycle, skis, etc.))  
 32 (Tickets to movies, sporting events, performing arts, etc.)  
 33 (Transportation expenses: parking, tolls, public transport, taxi, etc. (excluding the cost of using your own vehicle))  
 34 (Food and beverages, (including alcohol that you buy in grocery or other stores))  
 35 (Dining and drinking out (restaurants, cafes, bars and diners, including take-out food))  
 36 (Gas to drive your car or other vehicle)  
 99 None of the above

END OF IF

**cr003** (paid interest on remaining balance in section Creditcard)

Over the **past 12 months**, that is, **since ()**, did you have to pay interest on the remaining balance on your credit card?

- 1 Yes
- 2 No, my credit card never charges interest
- 3 No, my credit card offered no interest for a short period of time
- 4 I don't know

/\* Questions cr004a to cr004c are asked in random order per variables cr004\_order with values:

- o 1 Late payment fee
- o 2 Over your limit fee
- o 3 Cash advance fee

\*/

IF sizeof(cr004\_order) = 0 THEN

| cr004\_order := shuffleArray(array(1 →1, 2 →2, 3 →3))

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cr004.intro** (paid interest on remaining balance in section Creditcard)

Over the **past 12 months**, that is, **since (())**, have you been charged fees related to your credit cards?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 3

IF cr004\_order(cnt) = 1 THEN

**cr004a** (Late payment fee in section Creditcard)

Late payment fee

1 Yes

2 No

3 I don't know

ELSEIF cr004\_order(cnt) = 2 THEN

**cr004b** (Over your limit fee in section Creditcard)

Over your limit fee

1 Yes

2 No

3 I don't know

ELSEIF cr004\_order(cnt) = 3 THEN

**cr004c** (Cash advance fee in section Creditcard)

Cash advance fee

1 Yes

2 No

3 I don't know

END OF IF

END OF LOOP

END OF SUBGROUP

END OF GROUP

END OF IF

END OF IF

End of section **Creditcard**

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. \*/