UnderStandingAmericaStudy

UAS 678: MARKET SIZING SURVEY WAVE 5 2025



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Contents

1	Introduction 1.1 Topics	3 3 3
2	Survey Response And Data 2.1 Sample selection and response rate	4 4 4 5
3	Standard Variables	6
4	Demographics	11
5	Missing Data Conventions	19
6	Routing Syntax	20
7	banking	

1 INTRODUCTION

This UAS panel survey, titled "UAS 678: Market Sizing Survey Wave 5 2025" asks respondents about any financial accounts, cards, types of loans and other financial products that they or others in their household may use. This survey is no longer in the field.

This survey is associated with UAS314: Market Sizing Survey Wave 1, UAS364: Market Sizing Survey Wave 2, UAS504: Market Sizing Survey Wave 3 and UAS586: Market Sizing Survey Wave 4.

1.1 Topics

This survey contains questions (among others) on the following topics: Consumer Behavior, Health, Income, Savings. 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:

Nationally representative respondents selected using the UAS algorithm, English and Spanish speakers.

As such, this survey was made available to 7150 UAS participants. Of those 7150 participants, 5216 completed the survey and are counted as respondents. Of those who are not counted as respondents, 34 started the survey without completing and 1900 did not start the survey. The overall response rate was 72.95%.

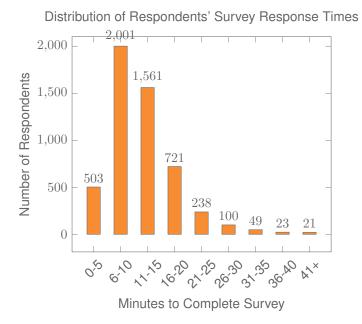
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey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

The detailed survey response rate is as follows:

UAS678 - Response Overview			
Size of selected sample	7150		
Completed the survey	5216		
Started but did not complete the survey	34		
Did not start the survey	1900		
Response rate	72.95%		

2.2 Timings

The survey took respondents an average of 9 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 set contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey. These variables are based on the questions asked quarterly in the My Household survey after the application of a cleaning process (https://uasdata.usc.edu/page/Data+Cleaning+Process). They are the following:

- uasid: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.
- uashhid: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable ¡em¿uashhid¡/em¿. For the primary respondent this identifier is his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the uasid of the primary respondent as their household identifier. The uashhid remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- uashhid_current: the current household identifier of the respondent. Uniquely identifies the household a UAS panel member belongs to in a given survey INDEPENDENT of the exact composition of the household in terms of who else in the household are UAS members. Missing (.n) for respondents who are in a single-UAS member household. Available on request in data sets prior to September 3, 2025.
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey DEPENDENT on the exact composition of the household in terms of who else in the household are UAS members. Is set to missing (.n) if no other household members are UAS panel members at the time of the survey. Is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- o uasmembers: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

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

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

- 1. Nationally Representative Sample: recruited through ABS within the entire U.S.
- 2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
- 3. LA County: recruited through ABS within Los Angeles County.
- 4. California: recruited through ABS within California.
- batch: indicates the batch from which the respondent was recruited. Currently, this
 variable takes the following values (in future data sets the number of batches may
 increase as new recruitment batches are added to the UAS):
 - 1. ASDE 2014/01
 - 2. ASDE 2014/01
 - 3. ASDE 2014/01
 - 4. Public records 2015/05
 - 5. MSG 2015/07
 - 6. MSG 2016/01
 - 7. MSG 2016/01
 - 8. MSG 2016/01
 - 9. MSG 2016/02
 - 10. MSG 2016/03
 - 11. MSG 2016/04
 - 12. MSG 2016/05

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

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

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

- 9. MSG 2016/02 Nat.Rep. Batch 5
- 10. MSG 2016/03 Nat.Rep. Batch 6
- 11. MSG 2016/04 Nat.Rep. Batch 7
- 12. MSG 2016/05 Nat.Rep. Batch 8
- 13. MSG 2016/08 LA County Batch 2
- 14. MSG 2017/03 LA County Batch 3
- 15. MSG 2017/11 California Batch 1
- 16. MSG 2018/02 California Batch 2
- 17. MSG 2018/08 Nat.Rep. Batch 9
- 18. MSG 2019/04 LA County Batch 4
- 19. MSG 2019/05 LA County Batch 5
- 20. MSG 2019/11 Nat. Rep. Batch 10
- 21. MSG 2020/08 Nat. Rep. Batch 11
- 22. MSG 2020/10 Nat. Rep. Batch 12
- 23. MSG 2021/02 Nat. Rep. Batch 13
- 24. MSG 2021/08 Nat. Rep. Batch 15
- 25. MSG 2021/08 Nat. Rep. Batch 16
- 26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
- 27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
- 28. MSG 2022/08 Nat. Rep. Batch 18
- 29. MSG 2022/11 LA County Batch 6
- 30. MSG 2022/11 Nat. Rep. Batch 20
- 31. MSG 2023/01 Nat. Rep. Batch 21
- 32. MSG 2023/06 Nat. Rep. Batch 22
- 33. MSG 2023-09 Native Am. Batch 3
- 34. MSG 2023-10 Nat. Rep. Batch 23
- o **primary_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- hardware: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

- 1. None
- 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
- start_date (start_year, start_month, start_day, start_hour, start_min, start_sec): indicates the time at which the respondent started the survey.
- end_date (end_year, end_month, end_day, end_hour, end_min, end_sec): indicates the time at which the respondent completed the survey.
- o cs_001: indicates how interesting the respondent found the survey.

4 DEMOGRAPHICS

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

The demographic variables are based on the questions taken from the My Household survey after the application of the cleaning process.

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

- **sex**: indicates the sex of the respondent as assigned at birth. Is set to gender if the respondent has not filled out My Household after October 8, 2025.
- o **genderid**: indicates the current gender of the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025. Available in data sets after October 8, 2025.
- dateofbirth_year: indicates the year of birth of the respondent.
- o age: indicates the age of the respondent at the start of the survey.
- o **agerange**: if the respondent's age cannot be calculate due to missing information, 'agerange' indicates the approximate age. Should a value for both the 'age' and 'agerange' be present, then 'age' takes precedence over 'agerange'.
- o citizenus: indicates whether the respondent is a U.S. citizen.
- o **bornus**: indicates whether the respondent was born in the U.S.
- **stateborn**: indicates the state in which the respondent was born. Is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. Is set to missing (.) if the respondent was born in the U.S.
- o statereside: indicates the state in which the respondent is living.
- immigration_status: indicates whether the respondent is an immigrant. It takes one
 of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who
 migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least
 one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least

- one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.
- o maritalstatus: indicates the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.
- o education: indicates the highest level of education attained by the respondent.
- white: indicates whether the respondent identifies him or herself as white (Caucasian).
- **black**: indicates whether the respondent identifies him or herself as black (African-American).
- nativeamer: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).
- asian: indicates whether the respondent identifies him or herself as Asian (Asian-American).
- pacific: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.
- o race: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- race: indicates the race the respondent identifies with most (if mixed). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hisplatino: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- mena: indicates whether the respondent identifies as being of Middle Eastern or North African ancestry. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- working: indicates whether the respondent is working for pay.
- sick_leave: indicates whether the respondent is not working because sick or on leave.
- o unemp_layoff: indicates whether the respondent is unemployed or on lay off.
- unemp_look: indicates whether the respondent is unemployed and looking for a job.
- o retired: indicates whether the respondent is retired.

- o disabled: indicates whether the respondent has a disability.
- workemployer: indicates whether the respondent works for an employer. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- workself: indicates whether the respondent is self-employed. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- homemaker: indicates whether the respondent is a homemaker. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **student**: indicates whether the respondent is a student. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- notworking: indicates whether the respondent is not working and not looking for work. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- If_other: indicates whether the respondent has another labor force status.
- laborstatus: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick_leave, unempl_layoff, unempl_look, retired, disabled, lf_other).
- hourswork: indicates the number of hours the respondent works per week. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- hhincome: indicates the total combined income of all members of the respondent's household (living in their household) during the past 12 months.
- o anyhhmember: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp_total if the respondent has filled out My Household after October 8, 2025.
- hhmembernumber: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey. Based on

- the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp_total if the respondent has filled out My Household after October 8, 2025.
- o hhcomp_male_0_3: indicates the number of male children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_female_0_3: indicates the number of female children ages 0 through 4 who
 are living in the respondent's household right now (even if they only live with the
 respondent part-time or temporarily). Is set to missing (".v") if the respondent has not
 filled out My Household after October 8, 2025.
- hhcomp_other_0_3: indicates the number of other-gendered children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.j/li¿
- o hhcomp_male_4_12: indicates the number of male children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_female_4_12: indicates the number of female children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_other_4_12: indicates the number of other-gendered children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_male_13_17: indicates the number of male children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_female_13_17: indicates the number of female children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_other_13_17: indicates the number of other-gendered children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- hhcomp_male_18_64: indicates the number of male adults ages 18 through 64 who
 are living in the respondent's household right now (even if they only live with the
 respondent part-time or temporarily). Is set to missing (".v") if the respondent has not
 filled out My Household after October 8, 2025.
- hhcomp_female_18_64: indicates the number of female adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_other_18_64: indicates the number of other-gendered adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_male_65plus: indicates the number of male adults ages 65 or older who
 are living in the respondent's household right now (even if they only live with the
 respondent part-time or temporarily). Is set to missing (".v") if the respondent has not
 filled out My Household after October 8, 2025.
- hhcomp_female_65plus: indicates the number of female adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out Mv Household after October 8, 2025.
- **hhcomp_other_65plus**: indicates the number of other-gendered adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_18_64**: indicates the total number of adults 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_total_65plus: indicates the total number of adults 65 or older who are living
 in the respondent's household right now (even if they only live with the respondent
 part-time or temporarily). Is set to missing (".v") if the respondent has not filled out
 My Household after October 8, 2025.
- hhcomp_total_adults: indicates the total number of adults who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- hhcomp_total_children: indicates the total number of children who are living in the respondent's household right now (even if they only live with the respondent parttime or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

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

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

- **gender**: indicates the gender of the respondent. Available in data sets before October 9, 2025.
- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.
- hisplatinogroup: indicates which Hispanic or Latino group a respondent identifies him or herself with. Is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino. Available in data sets after October 8, 2025 on request.
- employmenttype: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed).
 Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.
- workfullpart: indicates whether the respondent works full or part-time. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.
- hhmemberin_#: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by

the suffix _# (e.g., _1 indicates the first household member, _2 the second household member, etc.).

As an example, if the first household member is in the household at the time of the survey, 'hhmemberin_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin_1' is available whether this person is still in the household or has moved out. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- **hhmembergen**_#: indicates the gender of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- hhmemberage_#: indicates the age of the household member. The age is derived from the month and year of birth of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- hhmemberrel_#: indicates the relationship of the respondent to the household member as reported by the respondent. Available in data sets before October 9, 2025.
 Available in data sets after October 8, 2025 on request.
- hhmemberuasid_#: indicates the 'uasid' of the household member if this person is also a UAS panel member. It is set to missing (.) if this person is not a UAS panel member at the time of the survey. Since this identifier is directly reported by the respondent (chosen from a preloaded list), it may differ from the actual (correct) 'uasid' of the UAS member it refers to because of reporting error. Also, this variable should not be used to identify UAS members in a given household at the time of the survey. This is because the variables 'hhmemberuasid_#' are taken from the most recent 'My Household' and changes in household composition involving UAS members may have occurred between the time of the respondent answered 'My Household' and the time the respondent answers the survey. To follow UAS members of a given household, it is advised to use the identifiers 'uashhid' and 'survhhid'. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

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

For detailed information and definitions of the 10 primary RUCA codes, please visit the

USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data variable available on request.

5 MISSING DATA CONVENTIONS

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

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

Start of section Screener

mainintro (Section Screener)

This survey focuses on you and your household's use of financial products and services such as checking accounts, credit cards, and loans. "Household" includes you and others living with you who contribute financially to your living expenses. 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. If you are not sure about the answer to a question, your best guess will do.

sc001 (how involved in financial decisions in section Screener)

Which of the following statements best describes how involved you are in making financial decisions for your household?

- 1 I am the primary decision maker
- 2 I share equally in the decision making
- 3 Someone else is more involved in the decision making than I am

IF sc001 = 3 THEN

earlyexit (Section Screener)

Thank you for you interest in this survey! Unfortunately you are currently not eligible to participate. If you think you reached this screen in error, please contact the UAS help desk at uashelp@usc.edu.

Click "Next" to return to your panel member pages.

Exit the survey

END OF IF

End of section Screener

Start of section Banking

ba_intro (Section Banking)

The next questions ask about banking products for your household.

ba001 (have checking account in section Banking)

Do you or anyone else in your household have a **checking account** now?

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

IF ba001 = 2 THEN

ba007 (close checking account in last 12 months in section Banking)

You indicated you do not have a checking account now. Have you or anyone else in your household **closed a checking account** in the last 12 months?

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

END OF IF

IF ba001 = 1 THEN

ba019 (number of checking accounts household in section Banking)

How many **checking accounts** do you and your household have? Please only include accounts you used within the past 12 months.

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five
- 6 Six or more

IF ba019 = 1 THEN

Fill code of question FL_ba016 executed

ba016d (type of financial institution account in section Banking)

What type of **financial institution** does your household have (a checking account/checking accounts) with?

- 1 A bank with physical branch locations (e.g. Bank of America, Wells Fargo, Chase, etc.)
- 2 An online bank with no physical branch locations (e.g. Chime, Ally, SoFi, Varo, etc.)
- 3 A credit union
- 4 A savings and loan association (also known as thrift institutions)
- 5 I don't know

ELSEIF ba019 IN (2,3,4,5,6) THEN

ba020 (checking accounts at same institution in section Banking)

You indicated that your household has multiple checking accounts. Are these checking accounts at the same financial institution?

- 1 Yes, all my household's accounts are at a single financial institution
- 2 No, my household's accounts are at two or more institutions
- 3 I don't know

IF ba020 = 1 THEN

Fill code of question FL_ba016 executed

ba016d (type of financial institution account in section Banking)

What type of **financial institution** does your household have (a checking account/checking accounts) with?

- 1 A bank with physical branch locations (e.g. Bank of America, Wells Fargo, Chase, etc.)
- 2 An online bank with no physical branch locations (e.g. Chime, Ally, SoFi, Varo, etc.)
- 3 A credit union
- 4 A savings and loan association (also known as thrift institutions)
- 5 I don't know

ELSEIF ba020 = 2 THEN

ba024 (type of financial institution accounts in section Banking)

What type of **financial institutions** does your household have checking accounts with? Please select all that apply.

- 1 A bank with physical branch locations (e.g. Bank of America, Wells Fargo, Chase, etc.)
- 2 An online bank with no physical branch locations (e.g. Chime, Ally, SoFi, Varo, etc.)
- 3 A credit union
- 4 A savings and loan association (also known as thrift institutions)
- 5 I don't know

ba021 (most frequent type of financial institution account in section Banking)

You indicated that your household has multiple checking accounts at two or more financial institutions. Where is your most frequently used account?

- 1 A bank with physical branch locations (e.g. Bank of America, Wells Fargo, Chase, etc.)
- 2 An online bank with no physical branch locations (e.g. Chime, Ally, SoFi, Varo, etc.)
- 3 A credit union
- 4 A savings and loan association (also known as thrift institutions)
- 5 I use multiple accounts across different types of institutions (e.g. a bank and a credit union) equally
- 6 I don't know

END OF IF

END OF IF

ELSE

ba017d (you or anyone else in your household had an account with a provider of online bank accounts in section Banking)

In the past 12 months, have you or anyone else in your household had an account with an **online bank** with no physical branch locations (e.g. Chime, Ally, SoFi, Varo, etc.)?

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

END OF IF

ba018d (you or anyone else in your household used online payment services in section Banking)

In the past 12 months, have you or anyone else in your household used any **online payment services** with an account feature that allows you to receive and store money in an account? These services are often accessed through a mobile app and examples are Pay-Pal, Venmo, or Cash App. Please do not include Zelle.

1 Yes

2 No

3 I don't know

IF ba018d = 1 THEN

/* The answer options in ba022 are presented in random order per variables ba022_order with values:

- o 1 To store money
- 2 To pay for goods and services (to a business)
- 3 To pay for goods and services (to an individual)
- o 4 To send money to family or friends
- 5 To purchase cryptocurrency
- o 6 To receive money for goods or services I provide
- o 7 To receive money from family or friends
- o 8 Other

Note: "Other" is always presented last. */

IF sizeof(ba022_order) = 0 THEN

```
ba022_order := shuffleArray(array(1 \rightarrow1,2 \rightarrow2,3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6, 7 \rightarrow7)) ba022_order(8) := 8
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ba022 (reasons use online payment service in section Banking)

What are the reasons that you used an online payment service like PayPal, Venmo, or CashApp? Please select all that apply.

- 1 To store money
- 2 To pay for goods and services (to a **business**)
- 3 To pay for goods and services (to an **individual**)
- 4 To send money to family or friends
- 5 To purchase cryptocurrency
- 6 To receive money for goods or services I provide
- 7 To receive money from family or friends

8 Other, please specify:

ba022_other (other reasons use online payment service in section Banking) STRING

END OF GROUP

END OF IF

IF ba001 = 1 OR (ba001 = 2 AND ba007 = 1) THEN

ba002 (charged monthly fee checking account in section Banking)

Within the past 12 months, have you or anyone else in your household been charged a monthly fee (sometimes called an **account usage fee** or **maintenance fee**) for having a **checking account**?

1 Yes

2 No

3 I don't know

ba003 (charged overdraft fee checking account in section Banking)

In the last 12 months, have you or anyone else in your household been charged any fee for not having enough money in your checking account to pay for a purchase or charge that came in? This could be called an **overdraft fee**, **a non-sufficient funds fee**, **or a bounced check fee**.

1 Yes

2 No

3 I don't know

IF ba003 = 1 THEN

ba004a (number of times paid fee checking account in section Banking)

Taking your best guess, how many times have you or anyone else in your household paid one of these **overdraft fees**, **non-sufficient funds fees**, **or bounced check fees** in the past 12 months?

1 Once

2 Twice

3 3 - 5 times

4 6 - 10 times

5 11 - 14 times

6 15 - 30 times

7 31 - 50 times

8 More than 50 times

9 I don't know

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ba023 (type(s) of financial institutions overdraft with in section Banking)

Thinking about your overdraft experiences over the past 12 months, what type of financial institution(s) did you overdraft with? Please select all that apply.

- 1 A bank
- 2 A credit union
- 3 A savings and loan association (also known as thrift institutions)
- 4 Other, please specify:
- 5 I don't know

ba023_other (other type(s) of financial institutions overdraft with in section Banking) STRING

END OF GROUP

ba010c (what caused to overdraft/NSF most recent experience in section Banking)

Thinking about your most recent overdraft/NSF experience, which of the following is most accurate?

- 1 I knew my account balance wouldn't cover the expense but chose to make the purchase or payment anyway
- 2 I knew my account balance was low but thought there was a chance it would cover the expense
- 3 I did not realize my account balance would not cover the expense
- 4 I don't know

ba011 (what prefer in most recent overdraft experience in section Banking)

Thinking about your most recent overdraft experience, would you have preferred:

- 1 To incur an overdraft fee and ensure the purchase or payment went through
- 2 That the purchase or payment be declined

IF ba010c IN (1,2) THEN

- /* The answer options in ba014d are presented in random order per variables ba014d_order with values:
 - 1 Taken a loan from my bank or financial institution
 - o 2 Used a service such as a payday loan, pawn loan, or a cash advance
 - 3 Used a service to access wages before my payday
 - 4 Borrowed from friends or family
 - o 5 Put it on a credit card
 - 6 Accessed funds in some other way

- o 7 Not made the purchase or paid the bill
- o 8 I don't know

Note: "I don't know" is always presented last. */

IF sizeof(ba014d_order) = 0 THEN

```
ba014d_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6, 7 \rightarrow7)) ba014d_order(8) := 8
```

END OF IF

ba014d (action if overdraft were not available in section Banking)

Thinking about your most recent overdraft experience, if overdraft were not available, I would have:

- 1 Taken a loan from my bank or financial institution
- 2 Used a service such as a payday loan, pawn loan, or a cash advance
- 3 Used a service to access wages before my payday
- 4 Borrowed from friends or family
- 5 Put it on a credit card
- 6 Accessed funds in some other way
- 7 Not made the purchase or paid the bill
- 8 I don't know

END OF IF

ba012 (how large purchase most recent overdraft experience in section Banking)

Think about your most recent overdraft experience. How large was the purchase or payment you made that incurred the overdraft?

1 Less than \$10

2 \$10 - \$25

3 \$26 - \$50

4 \$51 - \$100

5 \$101 - \$150

6 More than \$150

7 I don't know

END OF IF

ba008c (used atm to withdraw cash past 12 months in section Banking)

In the past 12 months, have you or anyone in your household used **an ATM to withdraw cash?**

1 Yes

2 No

3 I don't know

IF ba008c = 1 THEN

ba015 (paid fee atm to withdraw cash past 12 months in section Banking) In the past 12 months, have you or anyone in your household paid a fee to **withdraw cash from an ATM**?

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

IF ba015 = 1 THEN

ba009a (how many times paid atm fee past 12 months in section Banking)
Taking your best guess, how many times have you or anyone else in your household paid an **ATM fee** in the past 12 months?

- 1 Once
- 2 Twice
- 3 3 5 times
- 46 10 times
- 5 11 14 times
- 6 15 30 times
- 7 31 50 times
- 8 More than 50 times
- 9 I don't know

END OF IF

END OF IF

END OF IF

ba005 (have savings account in section Banking)

Do you or anyone else in your household have a **savings account** now?

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

IF ba005 = 1 THEN

ba006 (charged monthly fee savings account in section Banking)

Within the past 12 months, have you or anyone in your household been charged a *monthly fee* (sometimes referred to as an **account usage fee** or **maintenance fee**) for the **savings account**?

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

END OF IF

End of section Banking

Start of section Alternative

al_intro (Section Alternative)

The next questions ask about a variety of financial services you may have used in the past 12 months.

al002a (rent items in section Alternative)

In the past 12 months, did you or anyone else in your household rent any items such as furniture or appliances from a **rent-to-own store** (for example, Aaron's or Rent-A-Center)? We do not mean stores that offer layaway plans.

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

al003c (take out tax refund anticipation check in section Alternative)

In the past 12 months, did you or anyone else in your household use a service to delay the cost of tax preparation? This is known as a **refund transfer** or a **refund anticipation check (RAC)**. The tax preparation charges and any fee for the service are then deducted from your tax refund before you receive the money.

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

al018 (anyone in household take out tax refund anticipation loan in section Alternative) In the past 12 months did you or anyone else in your household use a service to get your tax refund faster than the IRS would provide it? This can include **refund anticipation loans** and **refund advances**.

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

al004 (used auto title loans in section Alternative)

In the past 12 months, did you or anyone in your household take out a loan that requires the borrower to provide the title to their car in exchange for borrowing money for a short period of time? These are often called **auto title loans**. This is different from a loan used to purchase a car.

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

al008 (have secured credit card in section Alternative)

A credit card that is secured by cash held in a bank account is often called a **secured credit card**. For example, someone deposits \$500 and then can charge up to a limit of \$500 on the card.

In the past 12 months, did you or anyone else in your household have a **secured credit card**?

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

al005d (past 12 months taken out payday loan in section Alternative)

In the past 12 months, have you or anyone else in your household **taken out a payday loan?**

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

IF al005d = 1 THEN

al027 (past 12 months how often taken out payday loan in section Alternative)

In the past 12 months, how frequently has your household **taken out a payday loan**? If you rolled over or extended a payday loan, please count each rollover as a separate loan.

- 1 Once
- 2 Twice
- 3 Three or more times
- 4 I don't know

END OF IF

al021 (you or anyone else in your household taken a cash advance past 12 months in section Alternative)

In the past 12 months, have you or anyone else in your household taken a **cash advance** from an online provider? These could include companies like Dave, MoneyLion, Empower, or Brigit and others.

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

IF al021 = 1 THEN

al022 (how frequently household taken cash advance from online provider in section Alternative)

Typically, how frequently has your household taken a **cash advance** from an online provider?

- 1 Once a week
- 2 Once every two weeks
- 3 Once a month
- 4 Once every few months
- 5 Less than once every few months

END OF IF

al001d (past 12 months pawn item in section Alternative)

In the past 12 months, have you or anyone else in your household pawned an item at a

pawn shop? Do not include selling an unwanted item to a pawn shop.

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

IF al001d = 1 THEN

al010 (had to forfeit pawned item in past 12 months in section Alternative)

In the past 12 months, have you or anyone else in your household **had to forfeit a pawned item** because you were unable to pay off your loan? Do not include selling an unwanted item to a pawn shop.

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

END OF IF

al_intro2 (Section Alternative)

The next questions also ask about other financial services you may have used in the past 12 months. Please select all options that apply.

al006c (cashed check in section Alternative)

In the past 12 months, have you or anyone else in your household **cashed a check**? We are not referring to depositing a check.

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

IF al006c = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

al023 (which locations use to cash check in section Alternative)

In the past 12 months, which locations did you or others in your household use to **cash** a **check**? Please select all that apply.

- 1 A bank or credit union
- 2 A stand-alone check cashing service or payday lender
- 3 A wholesale store or a big box store (such as Walmart, Costco, etc.)
- 4 Grocery, liquor, convenience or drug store
- 5 Other, please specify:
- 6 I don't know

al023_other (other which locations use to cash check in section Alternative) STRING

END OF GROUP

END OF IF

al007c (purchase a money order in section Alternative)

In the past 12 months, did you or anyone else in your household **purchase a money order**? We are not talking about cashier's checks.

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

IF a1007c = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

al024 (which locations use to purchase a money order in section Alternative) In the past 12 months, which locations did you or others in your household use to **purchase a money order?** Please select all that apply.

- 1 A bank or credit union
- 2 A wholesale store or big box store (such as Walmart, Costco, etc.)
- 3 A post office
- 4 Grocery, liquor, convenience, or drug store
- 5 A stand-alone check cashing service or payday lender
- 6 Other, please specify:
- 7 I don't know

al024_other (other which locations use to purchase a money order in section Alternative)

STRING

END OF GROUP

END OF IF

al009c (send remittance in section Alternative)

In the past 12 months, did you or anyone else in your household **send money to friends or family living outside the US**?

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

IF a1009c = 1 THEN

al025 (which locations use to send money to friends or family living outside the US in section Alternative)

In the past 12 months, which of the following did you or others in your household use to send money to friends or family living outside the US? Please select all that apply.

- 1 A bank or credit union
- 2 A place or service other than a bank or credit union (for example, Western Union, Wise, Walmart, Moneygram, USPS, Xoom, or Rio)
- 3 I don't know

END OF IF

al026 (you or anyone else in household currently work for employer in section Alternative)

Do you or anyone else in your household currently work for an employer?

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

IF al026 = 1 THEN

al011c (employer offer access to wages pre payday in section Alternative)

Does your employer or the employer of someone else in your household **offer** a service to **access your earned wages** before your actual payday (even if you do not personally use the benefit)? Employers typically partner with a provider like Even, Payactiv, Dailypay, Branch, or Instant Financial to offer such a service, or can offer this through their own payroll.

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

IF al011c = 1 THEN

al012c (utilized access to wages pre payday past 12 months in section Alternative) In the past 12 months, have you or someone else in your household **utilized** a service offered through your employer to **access your earned wages** before your actual payday?

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

IF al012c = 1 THEN

al013d (past 12 months how often utilized access to wages pre payday in section Alternative)

In the past 12 months, how frequently did you use a service that allowed you to **access your earned wages** before your actual payday?

- 1 Once a week
- 2 Once every two weeks
- 3 Once a month
- 4 Once every few months
- 5 Less than once every few months

END OF IF

END OF IF

END OF IF

End of section Alternative

Start of section Prepaid

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pr_intro (Section Prepaid)

The following questions ask about prepaid cards. Prepaid cards allow you or others, like relatives or a government agency, to load funds that can later be spent. Some prepaid cards also allow you to withdraw cash from ATMs. We are not asking about gift cards or debit cards linked to a checking account. For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own.

pr001 (use any prepaid cards in section Prepaid)

In the past 12 months, did you or anyone else in your household use any prepaid cards, other than the "Clincard" or U.S. Bank Focus Card you received from the UAS for survey payments?

1 Yes

2 No

3 I don't know

END OF GROUP

IF pr001 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pr002c (where prepaid cards come from in section Prepaid)

Where did the prepaid cards that you or anyone else in your household used in the past 12 months come from? Please select all that apply.

- 1 A store or website that is not a bank
- 2 A bank or credit union, including a bank or credit union website
- 3 A government agency to access government benefits such as TANF (cash assistance), SNAP (food stamps), unemployment, social security, or disability
- 4 An employer to pay salary or wages
- 5 Family or friends
- 6 Other, please specify:
- 7 None of the above
- 8 I don't know

pr002c_other (other where prepaid cards come from in section Prepaid)
STRING

pr_script (Section Prepaid)

END OF GROUP

END OF IF

End of section Prepaid

Start of section Credit

cr_intro (Section Credit)

The next questions ask about two types of credit cards that your household may or may not use today. Pictures of each type are included below, so please familiarize yourself with each. A credit card with a Visa, MasterCard, American Express, or Discover logo that can be used at multiple merchants, not just a single store. Some of these cards may include the name of a store or retailer (for example, Macy's, Amazon) but also have a credit card company logo. Store cards 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.

cr001 (used Visa, MasterCard, American Express, or Discover credit card in section Credit) In the past 12 months, have you or anyone else in your household used **a Visa, Master-Card, American Express, or Discover credit card**? Please do not include debit cards.

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

IF cr001 = 1 THEN

cr013 (how many Visa, Mastercard, American Express, or Discover credit cards household have in section Credit)

How many **Visa**, **Mastercard**, **American Express**, **or Discover credit cards** does your household have?

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five or more

cr002a (how often carry balance on credit card in section Credit)

In the past 12 months, how often did you or anyone else in your household **pay less than the full amount** you owe on a credit card from **Visa, MasterCard, American Express, or Discover?** Please do not include debit cards or cards with 0% interest.

- 1 Never I pay off the balance every month
- 2 Once
- 3 Some of the time
- 4 Most or all of the time

IF cr002a = RESPONSE AND cr002a != 1 THEN

cr003a (amount owed from outstanding balances credit card in section Credit) Please estimate the amount your household currently owes from outstanding credit card balances carried over from previous months on all Visa, MasterCard, American Express, or Discover credit cards. If you aren't sure, your best guess will do. Please do not include debit cards or cards with 0% interest. For example, if you currently carry a \$500 balance on one card, \$1500 on another card and \$2000 on a third card, your total balance would be \$4000.

1 \$0

2 \$1 - \$500

3 \$501 - \$1,000

4 \$1,001 - \$2,000

5 \$2,001 - \$3,000

6 \$3,001 - \$4,000

7 \$4,001 - \$5,000

8 \$5,001 - \$7,500

9 \$7,501 - \$10,000

10 \$10,001 - \$15,000

11 \$15,001 - \$25,000

12 \$25,001 - \$50,000

13 More than \$50,000

14 I don't know

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

cr016 (past 12 months types of fees paid on credit cards in section Credit) In the past 12 months, have you or anyone else in your household paid any of the following fees for a credit card from **Visa**, **MasterCard**, **American Express**, **or Discover**? Please do not include debit cards or cards with 0% interest. Please select all that apply.

- 1 Late payment fee
- 2 Annual fee
- 3 Balance transfer fee
- 4 Other, please specify:
- 5 I don't know
- 6 None of the above

cr016_other (other past 12 months types of fees paid on credit cards in section Credit)

STRING

cr016_script (Section Credit)

END OF GROUP

END OF IF

cr004a (used store card in section Credit)

In the past 12 months, have you or anyone else in your household used a **store credit card** that can <u>only</u> be used at the store or website that issues it (for example, JCPenney or Target) or a related set of stores? Please do not include store gift cards.

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

IF cr004a = 1 THEN

cr014 (how many store credit cards does household have in section Credit)

How many **store credit cards** does your household have?

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five or more

cr005a (how often carry balance on store card in section Credit)

In the past 12 months, how often did your household pay less than the full amount you owe on one or more of your **store credit cards**? A store credit card is a credit card that is <u>only</u> good at the store or website that issues it (for example, JCPenney or Target) or a related set of stores. Please do not include store gift cards or cards with 0% interest.

- 1 Never I pay off the balance every month
- 2 Once
- 3 Some of the time
- 4 Most or all of the time

IF cr005a = RESPONSE AND cr005a != 1 THEN

cr006a (amount owed from outstanding balances store card in section Credit)
Please estimate the amount your household currently owes from outstanding credit card balances carried over from previous months on all store credit cards. A store credit card is a credit card that is only good at the store or website that issues it (for example, JCPenney or Target). If you aren't sure, your best guess will do. Please do not include store gift cards or cards with 0% interest. For example, if you currently carry a \$500 balance on one card, \$1500 on another card and \$2000 on a third card, your total balance would be \$4000.

- 1 \$0
- 2 \$1 \$500
- 3 \$501 \$2,000
- 4 \$2,001 \$5,000
- 5 More than \$5,000
- 6 I don't know

END OF IF

END OF IF

cr007c (made online purchase buy now pay later in section Credit)

In the last 12 months, have you or anyone else in your household made a purchase with a service that partners with an online or store retailer and allows you to **break payments into four equal installments** with no interest? These are sometimes called "buy-now-pay-later," BNPL, or "point-of-sale" loans.

Companies offering such a service include Affirm, Afterpay, Sezzle, PayPal Pay in 4, and Klarna. Please do not include plans used to finance purchases in more than four installments.

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

IF cr007c = 1 THEN

cr008c (number of times online purchase buy now pay later in section Credit)

In the last 12 months, how many times have you or anyone else in your household made a purchase using a **buy-now-pay-later** service? Please do not include plans used to finance purchases in more than four installments.

- 1 Once
- 2 Twice
- 3 3 5 times
- 4 6 10 times
- 5 11 25 times
- 6 More than 25 times
- 7 I don't know

IF cr008c != 7 THEN

cr012c (how many times used buy-now-pay-later service in section Credit)

In the past month ONLY, how many times have you or anyone else in your household made a purchase using a **buy-now-pay-later** service? Please do not include plans used to finance purchases in more than four installments.

- 1 None
- 2 One
- 3 2-4
- 4 5-9
- 5 More than 10

IF cr012c = RESPONSE AND cr012c != 1 THEN GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

cr015 (which of following you or anyone else in household used to make purchase in section Credit)

Which of the following have you or anyone else in your household used to make

a purchase **in the last month**? Please do not include plans used to finance purchases in more than four installments. Please select all that apply.

- 1 Klarna
- 2 AfterPay
- 3 PayPal Pay in 4
- 5 Affirm
- 6 Sezzle
- 7 Zip
- 8 Other, please specify:
- 9 I don't recall the name

cr015_other (other which of following you or anyone else in household used to make purchase in section Credit) STRING

END OF GROUP

END OF IF

END OF IF

cr010a (experiences using buy now pay later in section Credit)

Which, if any, of the following have you experienced in the last 12 months **using a buy-now-pay-later (BNPL) service?** Please select all that apply.

- 1 I spent more money or made a purchase I wouldn't have if BNPL were not available
- 2 It was difficult for me to afford the payments
- 3 I was late or missed one or more payments
- 4 I experienced an overdraft or incurred another fee from my bank due to a BNPL payment
- 5 None of the above

cr017 (buy-now-pay-later loan payments appear on credit report in section Credit) Based on your understanding, do buy-now-pay-later loan payments appear on your credit report? Please do not include plans used to finance purchases in more than four installments.

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

IF cr017 = 2 THEN

cr018 (prefer buy-now-pay-later loan payments appear on credit report in section Credit)

Would you prefer that your buy-now-pay-later payments were included in your credit report?

- 1 Yes
- 2 No

3 I don't know

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

cr019 (most recent why chose to use buy-now-pay-later in section Credit)

Thinking about your recent buy-now-pay-later (BNPL) purchases, which of the following best describe why you chose to use buy-now-pay-later? Please select all that apply.

- 1 I didn't have sufficient funds in my bank account to cover the expense
- 2 I didn't have available credit on my credit cards to make the purchase
- 3 I had available credit on my credit cards, but did not want to use a credit card to make the purchase
- 4 It was interest free
- 6 It helps me budget
- 7 Something else, please specify:

cr019_other (other most recent why chose to use buy-now-pay-later in section Credit)

STRING

END OF GROUP

END OF IF

End of section Credit

Start of section Auto

au_intro (Section Auto)

The next questions ask about your household's auto financing.

au001a (leasy any automobiles in section Auto)

Does your household currently lease any automobiles?

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

au002c (have any auto loans in section Auto)

Do you or anyone else in your household currently have any **auto loans**?

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

IF au002c = 1 THEN

au006 (auto loans new car loans or used car loans in section Auto)

Are your household's auto loans new car loans or used car loans? Please select all

that apply.

- 1 New car loans
- 2 Used car loans
- 3 I don't know

IF 1 IN au006 THEN

au003a (amount owed from new auto loans in section Auto)

Please estimate the amount your household currently owes on **new auto loans**. If you aren't sure, your best guess will do. For example, if you currently have a \$7000 balance on one type of **new auto loan** and \$2000 on another **new auto loan**, your total **new auto loan** balance would be \$9000.

1 \$1 - \$2,500

2 \$2,501 - \$5,000

3 \$5,001 - \$10,000

4 \$10.001 - \$15.000

5 \$15,001 - \$25,000

6 \$25,001 - \$35,000

7 \$35,001 - \$45,000

8 \$45,001 - \$75,000

9 More than \$75,000

10 I don't know

END OF IF

IF 2 IN au006 THEN

au004a (amount owed from used auto loans in section Auto)

Please estimate the amount your household currently owes on **used auto loans**. If you aren't sure, your best guess will do. For example, if you currently have a \$5000 balance on one type of **used auto loan** and \$2000 on another **used auto loan**, your total **used auto loan** balance would be \$7000.

1 \$1 - \$2,500

2 \$2,501 - \$5,000

3 \$5,001 - \$10,000

4 \$10,001 - \$15,000

5 \$15,001 - \$25,000

6 \$25,001 - \$35,000

7 \$35.001 - \$45.000

8 \$45,001 - \$75,000

9 More than \$75,000

10 I don't know

au005a (get auto loan from dealership without credit check in section Auto)
In the past 12 months, did you or anyone else in your household get an auto loan from a car dealership that does not require a credit check? These are sometimes called Buy-Here-Pay-Here car dealerships and may require that you make your loan payments in person at the car lot.

1 Yes

2 No

3 I don't know

END OF IF

END OF IF

End of section Auto

Start of section Student

st_intro (Section Student)

The next questions ask about your household's student loans.

st008c (you or anyone else in household currently have student loans in section Student) Do you or anyone else in your household currently have any **student loans**? Please include loans that your household took out for the education of someone who may not be living with you now, such as a child who no longer lives with you.

- 1 Yes, my household currently has student loan(s)
- 2 No
- 3 I don't know

IF st008c = 1 THEN

st001b (type of student loans in section Student)

What **type of student loans** does your household have? Please select all that apply.

- 1 Federal student loans (including Parent Loans for Undergraduate Students (PLUS))
- 2 Private student loans from banks, credit unions, online lenders, or other financial institutions
- 3 Student loans from a college, university, or short-term educational program/bootcamp
- 4 Loans from family or friends
- 5 I don't know

st011 (currently making payments towards any of household student loans in section Student)

Are you currently making payments towards any of your household's student loans?

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

IF st011 = 1 THEN

st002d (current monthly payment for all household student loans in section Student) Thinking about **all student loans** you or anyone else in your household have, how much is your current monthly payment for all your household's student loans?

- 1 Less than \$100
- 2 \$101 to \$300

```
3 $301 to $500
```

4 \$501 to \$700

5 \$701 to \$900

6 \$901 to \$1000

7 More than \$1000

8 I don't know

/* The answer options in st010 are presented in random order per variables st010_order with values:

- o 1 It was difficult to afford the payments
- o 2 I was late or missed one or more payments
- o 3 I carried a balance on a credit card that I otherwise would not have
- o 4 I went without food, medicine, or other necessities to afford my payments
- o 5 I deferred payments on bills, other loans, or other financial obligations
- o 6 None of the above

Note: "None of the above" is always presented last. */

IF sizeof(st010_order) = 0 THEN

```
st010_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5)) st010_order(6) := 6
```

END OF IF

st010 (experienced in last 12 months in connection to student loan payments in section Student)

Which of the following have you or anyone in your household experienced in the last 12 months in connection to your student loan payments? Please select all that apply.

- 1 It was difficult to afford the payments
- 2 I was late or missed one or more payments
- 3 I carried a balance on a credit card that I otherwise would not have
- 4 I went without food, medicine, or other necessities to afford my payments
- 5 I deferred payments on bills, other loans, or other financial obligations
- 6 None of the above

END OF IF

END OF IF

End of section Student

Start of section Otherloans

ot_intro (Section Otherloans)

The next question asks about other loans for your household.

ot001c (have any unsecured installment loans in section Otherloans)

Separate from student loans, loans secured by items (such as vehicles and property), or buy-now-pay-later services, in the past 12 months, did you or anyone in your household have a loan that is repaid over time through a set number of scheduled payments? This is often called an **unsecured installment loan** or an **unsecured personal loan**.

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

IF ot001c = 1 THEN

ot004 (how many unsecured installment loans does household currently have in total in section Otherloans)

How many unsecured installment loans does your household currently have in total?

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five or more

ot003d (which locations use to get unsecured loan in section Otherloans)

Where did you or someone else in your household get your(<u>most recent</u>) unsecured installment loan or unsecured personal loan?

Examples of organizations that might provide installment loans include banks and credit unions, finance companies like OneMain Financial and online lenders like Lending Club, SoFi, Oppfi or Prosper.

- 1 A bank or credit union
- 2 A finance company (e.g., OneMain Financial)
- 3 An online-only lender (e.g., Lending Club)
- 4 I don't know

ot002b (amount owed from installment loans in section Otherloans)

Please estimate the amount your household currently owes for all **unsecured installment loans** or **unsecured personal loans**. If you aren't sure, your best guess will do.

- 1 \$1 \$1,500
- 2 \$1,501 \$2,500
- 3 \$2,501 \$5,000
- 4 \$5,001 \$7,500
- 5 \$7,501 \$10,000
- 6 \$10,001 \$15,000
- 7 \$15,001 \$20,000
- 8 More than \$20,000

9 I don't know

END OF IF

End of section Otherloans

Start of section **Planning**

pl_intro (Section Planning)

The next few questions ask about your retirement funds and investments.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pl001_intro (Section Planning)

Do you or anyone else in your household have any of the following retirement or other savings or investment accounts?

SUBGROUP OF QUESTIONS

pl001a (have employer-provided retirement account in section Planning)

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

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

pl001b (have individual retirement account not provided by an employer in section Planning)

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

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

pl001c (non-retirement investment account opened for purpose of investing in stock market in section Planning)

Non-retirement investment account you opened for the purpose of investing in the stock market, either through a traditional broker or an online platform.

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

pl001d (cryptocurrencies or other digital assets in section Planning)

Cryptocurrencies or other digital assets, such as Bitcoin or Ether

- 1 Yes
- 2 No

3 I don't know

END OF SUBGROUP

END OF GROUP

IF pl001c = 1 THEN

pl004 (when first opened non-retirement investment account in section Planning) Thinking about only your **non-retirement investment accounts** that you opened through an online or traditional broker - when did you first open an account like this?

- 1 Within the past 12 months
- 2 Between 1 and 3 years ago
- 3 Between 4 and 10 years ago
- 4 Longer than 10 years ago
- 5 I don't know

END OF IF

IF pl001a = 1 OR pl001b = 1 OR pl001c = 1 OR pl001d = 1 THEN

pl005d (use financial professional to help make decisions about investments in section Planning)

Do you use a financial professional, like a financial advisor, planner, or wealth manager, to help make decisions about your investments?

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

IF pl005d = 1 THEN

pl006 (fee structure financial professional in section Planning)

What kind of fee structure does your financial professional use? If you have more than one, please think about the financial professional you work with most often.

- 1 A commission-based structure, where fees are based on transactions
- 2 A fee based on how much I have invested (a percentage of assets under management)
- 3 A flat-rate fee, based on the services I use
- 4 An hourly rate
- 5 I don't know

END OF IF

END OF IF

End of section Planning

Start of section Insurance

ins_intro (Section Insurance)

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

ins001 (how many personal vehicles household own or lease in section Insurance) How many personal vehicles does your household own or lease? This includes cars, any kind of trucks, vans, or sport utility vehicles (SUV).

0 0

11

22

33

4 4

55

6 6

77

8 8

99

10 10

IF ins001 > 0 THEN

ins002a (have auto insurance for all personal vehicles owned or leased by household in section Insurance)

Do you have auto insurance for all of the personal vehicles owned or leased by your household?

1 Yes

2 No

3 I don't know

END OF IF

ins005 (household currently own or rent primary residence in section Insurance)

Does your household own or rent your primary residence?

- 1 Own
- 2 Rent
- 3 Other

IF ins005 = 1 THEN

ins006 (household currently have homeowners insurance in section Insurance)

Does your household currently have homeowners insurance for the properties you own?

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

ELSEIF ins005 = 2 THEN

ins010 (household currently have renters insurance in section Insurance)

Does your household currently have renters insurance for the residence you rent?

1 Yes

2 No

3 I don't know

END OF IF

ins018 (household currently have natural disaster insurance in section Insurance)

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

1 Yes

2 No

3 I don't know

ins013c (currently have life insurance in section Insurance)

Do you or anyone else in your household currently have life insurance?

1 Yes

2 No

3 I don't know

IF ins013c = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ins014c (how obtain life insurance policy in section Insurance)

How did you or someone else in your household obtain your life insurance policy? Please select all that apply.

- 1 Through an insurer or insurance broker
- 2 Through my employer
- 3 Through an organization to which I belong
- 4 Other, please specify:
- 5 I don't know

ins014c_other (other how obtain life insurance policy in section Insurance) STRING

END OF GROUP

ins017 (type of life insurance policy in section Insurance)

What type of life insurance policy do you or someone else in your household have? Please select all that apply.

- 1 Whole life insurance
- 2 Term life insurance
- 3 Universal life insurance
- 4 Some other life insurance
- 5 I don't know

END OF IF

ins016c (currently have disability insurance in section Insurance)

Do you or anyone else in your household currently have disability insurance (short-term and/or long-term coverage)?

1 Yes

2 No

3 I don't know

End of section Insurance

Start of section Finhealth

fin_intro (Section Finhealth)

The remaining questions ask you about your household's financial situation.

fin001 (total spending compared to income in section Finhealth)

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

fin002 (how paid bills in section Finhealth)

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

- 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

fin003 (how long can cover expenses in section Finhealth)

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

23 - 5 months

3 1 - 2 months

4 1 - 3 weeks

5 Less than 1 week

fin004 (how confident can meet longer term goals in section Finhealth)

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 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

fin005 (how manageable household debt in section Finhealth)

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

fin006a (rate credit score in section Finhealth)

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 I don't know

IF fin006a = 6 THEN

fin009 (have credit score in section Finhealth)

Do you have a credit score?

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

IF fin009 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fin010 (why not sure how to rate credit score in section Finhealth)

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 because I haven't checked recently

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

fin010_other (other why not sure how to rate credit score in section Finhealth) STRING

END OF GROUP

END OF IF

END OF IF

fin007a (how confident insurance policies provide enough support in section Finhealth) 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
- 6 No one in my household has any insurance

fin008 (household plans ahead financially in section Finhealth)

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 nor disagree
- 4 Disagree somewhat
- 5 Disagree strongly

End of section Finhealth

Start of section Wealth

Fill code of question FLSpouse executed

wh001 (money left over if all into cash in section Wealth)

Suppose you (and/or your spouse/partner) were to sell all of your household possessions (your car, your home, etc.), turn all of your investments and other assets into cash (including any financial assets such as stocks/bonds/mutual funds/401(k) plans, savings and checking accounts, etc.), and pay all of your debts (including your mortgage, any other loans, and credit cards). Would you have money left over, break even, or be in debt?

- 1 Have money left over
- 2 Break even

3 Be in debt

4 I don't know

IF wh001 = 1 THEN

wh002 (how much money left over if all into cash in section Wealth)

You mentioned that you would have money left over - how much would you have?

1 \$1 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

ELSEIF wh001 = 3 THEN

wh003 (how much money in debt if all into cash in section Wealth)

You mentioned that you would be in debt - how much debt would you have?

1 \$1 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

END OF IF

End of section Wealth

Start of section Closing

CS_001 (HOW PLEASANT INTERVIEW in section Closing)

Could you tell us how interesting or uninteresting you found the guestions 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

 $/^{\star}$ 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. $^{\star}/$