# **UnderStandingAmerica**Study

# Contents

# 1 INTRODUCTION

This UAS panel survey, titled "UAS 183: 2019 U.S. Financial Health Pulse Survey" focuses on the personal and household financial health of Americans. It is the second full survey in a series that includes UAS 133, UAS 152, UAS 183, and UAS 233. This survey is no longer in the field. Respondents were paid $15 to complete the survey.
Benchmark report and methodology available at https://finhealthnetwork/pulse/methodology.

## 1.1 Topics

This survey contains questions (among others) on the following topics: Financial Literacy, 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 analysis presented in this publication relies on data from survey(s) administered by the Understanding America Study, which is maintained by the Center for Economic and Social Research at the University of Southern California (USC). These data are part of the U.S. Financial Health Pulse, a national research study run by the Financial Health Network. The content of this publication is solely the responsibility of the authors and does not necessarily represent the official views of USC or the Financial Health Network.' For any questions or more information about the UAS, contact Tania Gutsche, Project and Panel Manager, Center for Economic and Social Research, University of Southern California, at tgutsche@usc.edu.

# 2   SURVEY RESPONSE AND DATA

## 2.1   Sample selection and response rate

The sample selection for this survey was:

All active respondents except for certain LA County respondents.

As such, this survey was made available to 7033 UAS participants. Of those 7033 participants, 5477 completed the survey and are counted as respondents. Of those who are not counted as respondents, 90 started the survey without completing and 1466 did not start the survey. The overall response rate was 77.88%.

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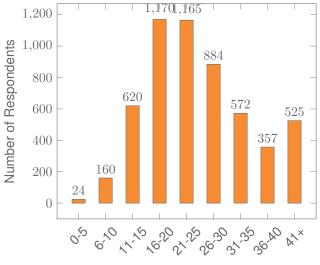
The detailed survey response rate is as follows:

| UAS183 - Response Overview | |
|---|---:|
| Size of selected sample | 7033 |
| Completed the survey | 5477 |
| Started but did not complete the survey | 90 |
| Did not start the survey | 1466 |
| Response rate | 77.88% |

## 2.2   Timings

The survey took respondents an average of 26 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

**Distribution of Respondents' Survey Response Times**



## 2.3 Sample & Weighting

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

# 3 STANDARD VARIABLES

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

- ○ **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.

- ○ **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).

- ○ **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- ○ **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

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

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

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

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

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

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

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

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

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

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

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

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

○ **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
2. Tablet (includes Internet)

○ **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.

○ **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.

○ **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.

○ **cs_001**: indicates how interesting the respondent found the survey.

# 4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

- **gender**: the gender of the respondent.

- **dateofbirth_year**: the year of birth of the respondent.

- **age**: the age of the respondent at the start of the survey.

- **agerange**: if the respondent's age cannot be calculate due to missing information, 'agerange' indicates the approximate age. Should a value for both the 'age' and 'agerange' be present, then 'age' takes precedence over 'agerange'.

- **citizenus**: indicates whether the respondent is a U.S. citizen.

- **bornus**: indicates whether the respondent was born in the U.S.

- **stateborn**: indicates the state in which the respondent was born. This is set to missing (.) if the respondent was not born in the U.S.

- **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.

- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.

- **statereside**: the state in which the respondent is living.

- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.

- **maritalstatus**: the marital status of the respondent.

- **livewithpartner**: indicates whether the respondent lives with a partner.

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

- **hisplatino**: 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 hisplatino, 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.

- **lf_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, lf_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.

# 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

year_ago := date("F, Y", strtotime("-1 year"))

**intro2** (Section Stress)
*This survey focuses on you and on your household's financial situation. For all questions, please answer to the best of your ability, and if you are not sure about the answer to a question, just your best guess will do.*

Start of section **Financial**

**q001** (currently in school in section Financial)
Are you currently attending school of any kind, either full time or part time?
1 No, I am not attending school
2 Yes, I am a full time student
3 Yes, I am a part time student

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q105** (living situation in section Insurance)
Do you or your family own the place where you live, or do you pay rent, or do you live rent free?
1 Own
2 Rent
3 Live rent free
4 Other (Please Specify):

**q105_other** (other living situation- -specify in section Insurance)
STRING

END OF GROUP

**q003** (satisfaction current financial situation in section Financial)
Overall, how satisfied are you with your current financial situation?
1 Extremely satisfied
2 Very satisfied
3 Somewhat satisfied
4 Not very satisfied
5 Not at all satisfied

**q007_intro** (Section Financial)
*The next questions ask you to read a statement and tell us how well that statement describes you or your situation.*

**q007** (because of money situation, I feel like I will never have the things I want in life in section Financial)
How well does this statement describe you or your situation? "Because of my money situation, I feel like I will never have the things I want in life."
1 Completely
2 Very well
3 Somewhat
4 Very little
5 Not at all

**q008** (I am just getting by financially in section Financial)
How well does this statement describe you or your situation? "I am just getting by financially."
1 Completely
2 Very well
3 Somewhat
4 Very little
5 Not at all

**q009** (I am concerned that the money I have or will save won't last in section Financial)
How well does this statement describe you or your situation? "I am concerned that the money I have or will save won't last."
1 Completely
2 Very well
3 Somewhat
4 Very little
5 Not at all

**q010** (I have money left over at the end of the month in section Financial)
How often does this statement apply to you? "I have money left over at the end of the month."
1 Always
2 Often
3 Sometimes
4 Rarely
5 Never

**q011** (my finances control my life in section Financial)
How often does this statement apply to you? "My finances control my life."
1 Always
2 Often
3 Sometimes
4 Rarely
5 Never

End of section **Financial**

Start of section **Stress**

FLDate := getDateNow()

**q013** (stress because of finances in section Stress)
How much stress, if any, do your finances cause you?
1 High stress
2 Moderate stress
3 Some stress
4 No stress

**q018_intro** (Section Stress)
*Many of the questions in the remainder of this survey will ask about your "household's" financial situation. "Household" includes you and others living with you who contribute financially to your home. As you answer these questions, please think about all of your household members' finances, taken as a whole. If you live alone, or do not consider anyone else to be a member of your household, please answer these questions as an individual.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q144_intro** (Section Stress)
Please help us to understand your role in the financial decision-making of your household.

In your household, how much responsibility do you have for the following tasks?

SUBGROUP OF QUESTIONS

**q144** (RESPONSIBILITY PAYING BILLS in section Stress)
Paying monthly bills (such as rent or mortgage, utilities, cell phone, etc.)
1 All responsibility
2 Most responsibility
3 Some responsibility
4 No responsibility
5 Responsibility is shared equally with other household members

**q145** (RESPONSIBILITY SHOPPING FOR HOUSEHOLD in section Stress)
Shopping for the household (buying groceries, household supplies, etc.)
1 All responsibility
2 Most responsibility
3 Some responsibility
4 No responsibility

5 Responsibility is shared equally with other household members

**q146** (RESPONSIBILITY MAKING SAVING/INVESTING DECISIONS in section Stress)
Making decisions about saving and investing (such as whether to save, how much to save, where to invest, etc.)
1 All responsibility
2 Most responsibility
3 Some responsibility
4 No responsibility
5 Responsibility is shared equally with other household members

**q147** (RESPONSIBILITY MAKING OTHER FINANCIAL DECISIONS in section Stress)
Making decisions about other financial matters (such as where to bank, what payment methods to use, how much to borrow, etc.)
1 All responsibility
2 Most responsibility
3 Some responsibility
4 No responsibility
5 Responsibility is shared equally with other household members

END OF SUBGROUP

END OF GROUP

**q012** (number of people help financially not living with you in section Financial)
How many people who don't currently live with you (including children) do you regularly financially help or support? Please enter "0" if none.

RANGE 0..20

**q148** (REC'D FINANCIAL ASSISTANCE FROM FAMILY/FRIENDS in section Stress)
In the past 12 months, how often has your household received financial assistance (for example, loans or gifts of money) from family members or friends who do not live in your household?
1 Never
2 Once
3 2 - 3 times
4 3 - 4 times
5 5 or more times
6 Don't know

**q149** (GAVE FINANCIAL ASSISTANCE FROM FAMILY/FRIENDS in section Stress)
In the past 12 months, how often has your household provided financial assistance (for

example, loans or gifts of money) to family members or friends who do not live in your household?
1 Never
2 Once
3 2 - 3 times
4 3 - 4 times
5 5 or more times
6 Don't know

**Q212** (AMOUNT OF ASSISTANCE HOUSEHOLD PROVIDED in section Stress)
What was the total amount of assistance that your household provided to family members or friends outside your household in the past 12 months? If you aren't sure, just your best guess will do.
RANGE 1..10000000

**q150_intro** (Section Stress)
*The next few questions ask about events that may have happened to you in the last 12 months. For these questions please think back to events that have occurred since (MONTH/YEAR ONE YEAR AGO FROM PRESENT()).*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**events_intro** (Section Stress)
In the past 12 months, have you or anyone in your household experienced any of the following significant life events?

SUBGROUP OF QUESTIONS

**q150** (LIFE EVENT- -MARRIAGE in section Stress)
Marriage
1 Yes
2 No

**q151** (LIFE EVENT- -DIVORCE OR SEPARATION in section Stress)
Divorce or separation
1 Yes
2 No

**q152** (LIFE EVENT- -DEATH OF A FAMILY MEMBER in section Stress)
Death of a family member
1 Yes
2 No

**q153** (LIFE EVENT- -HAD CHILD/BECAME PRIMARY CAREGIVER in section Stress)
Had a baby or became the primary caregiver of a child
1 Yes
2 No

**q154** (LIFE EVENT- -BECAME CAREGIVER OF OLDER ADULT in section Stress)
Became the primary caregiver of an older adult
1 Yes
2 No

**q155** (LIFE EVENT- -BEGAN COLLEGE OR GRAD SCHOOL in section Stress)
Began college or graduate school
1 Yes
2 No

**q156** (LIFE EVENT- -GRADUATED COLLEGE OR GRAD SCHOOL in section Stress)
Graduated from college or graduate school
1 Yes
2 No

**q157** (LIFE EVENT- -STARTED NEW JOB in section Stress)
Started a new job or employment opportunity
1 Yes
2 No

**q158** (LIFE EVENT- -RECEIVED SIGNIFICANT PROMOTION AND/OR RAISE in section Stress)
Received a significant promotion and/or raise at an existing job
1 Yes
2 No

**q159** (LIFE EVENT- -LOST A JOB OR WORKED LESS THAN EXPECTED in section Stress)
Lost a job, had hours cut, or worked less than expected
1 Yes
2 No

**q160** (LIFE EVENT- -BOUGHT A NEW HOME in section Stress)
Bought a new home
1 Yes
2 No

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

Had a major medical expense
1 Yes
2 No

**q162** (LIFE EVENT- -OTHER SIGNIFICANT LIFE EVENT in section Stress)
Any other significant life events? If yes, please specify:
1 Yes
2 No

**q162_other** (LIFE EVENT- -OTHER SPECIFY in section Stress)
STRING

END OF SUBGROUP

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

END OF GROUP

Fill code of question flq163 executed

/* Respondents are asked about the impact of events on their household's finances per q150 to q162. These are collected in variables of the form flq163. */

IF sizeof(flq163) > 0 THEN
  LOOP FROM 1 TO 13

    IF flq163(cnt) = RESPONSE THEN

    **q163** (IMPACT OF LIFE EVENT in section Stress)
You indicated that you or a member of your household experienced this event in the last 12 months:

**(Marriage/Divorce or separation/Death of a family member /Had a baby or became the primary caregiver of a child/Became the primary caregiver of an older adult/Began college or graduate school/Graduated from college or graduate school/Started a new job or employment opportunity/Received a significant promotion and/or raise at an existing job/Lost a job, had hours cut, or worked less than expected/Bought a home/Had a major medical expense /^q162_other)**

What impact, if any, did this event have on your household's finances?
1 Very positive impact
2 Somewhat positive impact

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    3 No impact
    4 Somewhat negative impact
    5 Very negative impact
    6 Don't know

  END OF IF

 END OF LOOP
END OF IF

**q019_intro** (Section Stress)
*For each of the next questions, please indicate whether the statements were often, sometimes, or never true for you or your household, in the past 12 months.*

**q019** (I worried whether our food would run out before I got money to buy more. in section Stress)
In the past 12 months, I worried whether our food would run out before I got money to buy more.
1 Often
2 Sometimes
3 Rarely
4 Never

**q020** (we had trouble paying our rent or mortgage in section Stress)
In the past 12 months, we had trouble paying our rent or mortgage.
1 Often
2 Sometimes
3 Rarely
4 Never

**q021** (did not get healthcare we needed because we couldn't afford it in section Stress)
In the past 12 months, I or someone in my household did not get healthcare we needed because we couldn't afford it.
1 Often
2 Sometimes
3 Rarely
4 Never

**q022** (stopped taking a medication or took less than directed due to the costs in section Stress)
In the past 12 months, I or someone in my household stopped taking a medication or took less than directed due to the costs.
1 Often
2 Sometimes
3 Rarely

4 Never

Start of section **Income**

**q023_intro** (Section Income)
*The next questions ask about your total household income. For each of these questions, please think about your own income combined with the incomes of any other members of your household.*

**q023** (total household income over last 12 months in section Income)
Taking into account all sources of income for everyone in your household, what was your total household income over the last 12 months?

Please consider all sources of income, including:
wages, tips, bonusesincome from self-employmentincome from investments or retirement savings payments from government benefits (including unemployment and Social Security benefits) settlements such as alimony and child support
RANGE 0..9223372036854775807

**q164** (PORTION OF INCOME IN CASH in section Income)
In the last 12 months, approximately what portion of your total household income was paid in cash (not via direct deposit or check)?
1 All
2 Most
3 About half
4 Some
5 None
6 Don't know

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q027_intro** (Section Income)
*In the last 12 months, did you or anyone in your household receive any of the following government benefits?*

SUBGROUP OF QUESTIONS

**q027** (Medicaid in section Income)
Medicaid
1 Yes
2 No
3 I don't know

**q027A** (Medicare in section Income)
Medicare
1 Yes
2 No
3 I don't know

**q027B** (social security in section Income)
Social Security
1 Yes
2 No
3 I don't know

**q028** (Supplemental Security Income (SSI) Benefits in section Income)
Supplemental Security Income (SSI) Benefits
1 Yes
2 No
3 I don't know

**q029** (Social Security Disability Insurance (SSDI) in section Income)
Social Security Disability Insurance (SSDI)
1 Yes
2 No
3 I don't know

**q032** (Supplemental Nutrition Assistance Program (SNAP or food stamps) in section Income)
Supplemental Nutrition Assistance Program (SNAP or food stamps)
1 Yes
2 No
3 I don't know

**q035** (Other public benefit in section Income)
Other government benefits not listed here (such as WIC, TANF, CHIP, or Section 8), Please Specify: Please write a brief description of the other benefit.Please select the Yes answer choice to the right if you specified another government benefit in the text box.
1 Yes
2 No
3 I don't know

**q035_other** (other public benefit in section Income)
STRING

END OF SUBGROUP

**q024** (how easy to predict household income for following month in section Income)
In the last 12 months, how often were you able to easily predict your household's income for the following month?
1 Every month
2 Most months
3 About half the time
4 A few months
5 Never

**q025** (income varied month per month in section Income)
In the last 12 months, which of the following statements best describes how your household's income varied from month to month, if at all?

My household's income:
1 Was roughly the same each month
2 Occasionally varied from month to month
3 Varied quite often from month to month

IF q025 IN (2,3) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q026** (reasons income varied in section Income)
Which of the following, if any, contributed to why your household's income varied over the last 12 months? Please select all that apply, and if none of the listed apply, please write in your own answer below.
1 Variable income from bonuses
2 Variable income from commission, tips, consulting, gig work, side jobs, odd jobs, etc.
3 Seasonal employment that began or ended in the last 12 months
4 Seasonal variation in sales or contracts
5 Wages were garnished (i.e. withheld by your employer to pay some of your debts), or a garnish was lifted
6 Irregular work schedule or overtime work
7 Periods where you or household members were unemployed or laid off or on unpaid leave
8 Payouts from investment income
9 Received a promotion or salary increase
10 Started a new job
11 Some other reason (Please Specify):

**q026_other** (other reason income varied in section Income)
STRING

END OF GROUP

End of section **Income**

Start of section **Spending**

**spending_intro** (Section Spending)
*The next questions ask about your total household spending over the last 12 months. For each of these questions, please think about your personal spending, as well as how much other members of your household may have spent.*

**q036** (how compares total income to total spending in section Spending)
Which of the following statements best describes how your household's total spending compared to total income over the last 12 months?
1 Spending was much less than income
2 Spending was a little less than income
3 Spending was about equal to income
4 Spending was a little more than income
5 Spending was much more than income

IF q036 IN (4,5) THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q037** (closest reason spending exceeded income in section Spending)
Which of the following come closest to the reason that your household's spending exceeded its income in the last 12 months?
1 Our income was unusually low
2 Our spending was unusually high
3 Our income was unusually low and our spending was unusually high
4 Our spending usually or always exceeds our income
5 Don't know
6 Other (Please Specify):

END OF GROUP
END OF IF

**q039** (how paid bills over last 12 months in section Spending)
Which of the following statements best describes how your household has paid its bills over the last 12 months?

My household has been financially able to:
1 Pay all of our bills on time
2 Pay nearly all of our bills on time
3 Pay most of our bills on time

4 Pay some of our bills on time
5 Pay very few of our bills on time

Fill code of question FLQ165 executed
Fill code of question FLQ166 executed
Fill code of question FLQ167 executed
Fill code of question FLQ168 executed
Fill code of question FLQ169 executed
Fill code of question FLQ170 executed
Fill code of question FLQ171 executed
Fill code of question FLhovertext executed

**hovertext_intro** (Section Spending)
*Additional explanatory information is available for some questions in this survey. When you see highlighted text, click the text to see the additional information.*

*Here is an (example/Clicking highlighted text provides additional information./Highlighted text example) to try.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q165_intro** (Section Spending)
In the previous month, approximately how much did you and your household spend in the following categories? Just your best guess will do.

SUBGROUP OF QUESTIONS

**q165_amt** (AMT HOUSEHOLD SPENT LAST MONTH ON FOOD in section Spending)
(Food/groceries, food, beverages, dining and/or drinking out)
RANGE 0..99999999

**q165_dk** (FOOD- -DK in section Spending)
1 Don't know

**q166_amt** (AMT HOUSEHOLD SPENT LAST MONTH ON HOUSING in section Spending)
(Housing/mortgage, rent, property taxes, dues, homeowners or renters insurance, home repair, home maintenance, housekeeping, gardening materials and services)
RANGE 0..99999999

**q166_dk** (HOUSING- -DK in section Spending)
1 Don't know

**q167_amt** (AMT HOUSEHOLD SPENT LAST MONTH ON UTILITIES in section Spending)

(Utilities/electricity, water, heating fuel for home, telephone, cable, internet)
RANGE 0..99999999

**q167_dk** (UTILITIES- -DK in section Spending)
1 Don't know

**q168_amt** (AMT HOUSEHOLD SPENT LAST MONTH ON TRANSPORTATION in section Spending)
(Transportation/car payments (interest and principal), vehicle insurance, vehicle maintenance, gasoline, public transportation costs, other transportation)
RANGE 0..99999999

**q168_dk** (TRANSPORTATION- -DK in section Spending)
1 Don't know

**q169_amt** (AMT HOUSEHOLD SPENT LAST MONTH ON EDUCATION in section Spending)
(Education/tuition, room and board, books, supplies)
RANGE 0..99999999

**q169_dk** (EDUCATION- -DK in section Spending)
1 Don't know

**q170_amt** (AMT HOUSEHOLD SPENT LAST MONTH ON HEALTHCARE in section Spending)
(Healthcare/health care services, health insurance, prescriptions, other medical care)
RANGE 0..99999999

**q170_dk** (HEALTHCARE- -DK in section Spending)
1 Don't know

**q171_amt** (AMT HOUSEHOLD SPENT LAST MONTH ON CHILDCARE in section Spending)
(Childcare/toys, gear, equipment, daycare, babysitting, sports/activity fees)
RANGE 0..99999999

**q171_dk** (CHILDCARE- -DK in section Spending)
1 Don't know

END OF SUBGROUP

**custom_error** (Section Spending)
Please provide an answer to each question or click the next button to proceed without answering some or all of the questions.

**Q165scripts** (Section Spending)

**q043** (how pay emergency expense in section Spending)
Suppose now that you have an emergency expense that costs $400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method, please select all that apply.
1 Put it on my credit card and pay it off in full at the next statement
2 Put it on my credit card and pay it off over time
3 With the money currently in my checking/savings account or with cash
4 Using money from a bank loan or line of credit
5 By borrowing from a friend or family member
6 Using a payday loan, deposit advance, or overdraft
7 By selling something
8 I wouldn't be able to pay for the expense right now
9 Other, please specify:

**q043_other** (other how pay emergency expense in section Spending)
STRING

End of section **Spending**

Start of section **Save**

**sav_intro** (Section Save)
*The next questions ask about your household's savings, retirement funds, and investments.*

**q044** (how long could cover expenses in section Save)
At your current level of spending, how long could you and your household afford to cover expenses, if you had to live only off the money you have readily available, without withdrawing money from retirement accounts, or borrowing?
1 6 months or more
2 3-5 months
3 1-2 months
4 1-3 weeks
5 Less than 1 week

**q045** (how confident doing what needed to meet long term goals in section Save)
Thinking about your household's longer term financial goals such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting

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money away for retirement, or making retirement funds last...How confident are you that your household is currently doing what is needed to meet your longer term goals?
1 Very confident
2 Moderately confident
3 Somewhat confident
4 Slightly confident
5 Not at all confident

Fill code of question FLQ173 executed

**q046_intro** (Section Save)
*Do you or anyone in your household have any of the following financial assets or accounts?*

**q046** (Checking account in section Save)
Checking account
1 Yes
2 No
3 I don't know

**q047** (Savings account in section Save)
Savings account
1 Yes
2 No
3 I don't know

**q173** (PREPAID CARD YES/NO/DK in section Save)
(Prepaid card/A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.)
1 Yes
2 No
3 I don't know

**q048** (Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP) in section Save)
Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)
1 Yes
2 No

3 I don't know

**q050** (An employer-provided traditional pension or cash balance plan in section Save)
An employer-provided traditional pension or cash balance plan
1 Yes
2 No
3 I don't know

**q049** (Individual retirement account not provided by an employer (IRA, Keogh, SEP, or any other retirement fund) in section Save)
Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)
1 Yes
2 No
3 I don't know

**q051** (Other personal savings or investments such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc. in section Save)
Other personal savings or investments (such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc.)
1 Yes
2 No
3 I don't know

**q052** (Savings in cash in section Save)
Savings in cash
1 Yes
2 No
3 I don't know

**q053** (Other assets in section Save)
Other financial assets or accounts (Please do not include real estate or housing) (Please Specify): Please write a brief description of the other asset or account.Please select the Yes answer choice to the right if you specified another financial asset or account in the text box.
1 Yes
2 No
3 I don't know

**q053_other** (Other assets in section Save)
STRING

END OF SUBGROUP

IF q046 = 1 OR q047 = 1 OR q173 = 1 OR q048 = 1 OR q049 = 1 OR q051 = 1 OR q052 = 1 OR q053 = 1 THEN

Fill code of question FLQ053 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q054_intro** (Section Save)
*For each of the following financial assets or accounts, please estimate the current value of that account. Just your best guess will do.*

SUBGROUP OF QUESTIONS

IF q046 = 1 THEN

**q054** (Checking account current value in section Save)
Checking account
RANGE 1..9223372036854775807

END OF IF

IF q047 = 1 THEN

**q055** (Savings account current value in section Save)
Savings account
RANGE 1..9223372036854775807

END OF IF

IF q173 = 1 THEN

**q174** (prepaid card value in section Save)
(Prepaid card/A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.)
RANGE 1..9223372036854775807

END OF IF

IF q048 = 1 THEN

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

Plan (TSP), etc.)
RANGE 1..9223372036854775807

**IF q049 = 1 THEN**

**q057** (Individual retirement account not provided by an employer (IRA, Keogh, SEP, or any other retirement fund)current value in section Save)
Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)
RANGE 1..9223372036854775807

**END OF IF**

**IF q051 = 1 THEN**

**q058** (Other personal savings or investments such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc. current value in section Save)
Other personal savings or investments (such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc.)
RANGE 1..9223372036854775807

**END OF IF**

**IF q052 = 1 THEN**

**q059** (Savings in cash current value in section Save)
Savings in cash
RANGE 1..9223372036854775807

**END OF IF**

**IF q053 = 1 THEN**

**q060** (Other current value in section Save)
(ˆq053_other/Other)
RANGE 1..9223372036854775807

**END OF IF**

**END OF SUBGROUP**

**q062_intro** (Section Save)
*Please indicate if you or anyone in your household is currently saving in any of your financial assets or accounts. If so, are you saving regularly (for example, monthly or from each paycheck) or irregularly (adding savings whenever you can), or not at all?*

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

SUBGROUP OF QUESTIONS

IF q046 = 1 THEN

**q061** (Checking save frequency in section Save)
Checking account
1 Saving regularly
2 Saving whenever possible
3 Not currently saving

END OF IF

IF q047 = 1 THEN

**q062** (Savings account save frequency in section Save)
Savings account
1 Saving regularly
2 Saving whenever possible
3 Not currently saving

END OF IF

IF q048 = 1 THEN

**q063** (Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP) frequency in section Save)
Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)
1 Saving regularly
2 Saving whenever possible
3 Not currently saving

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END OF IF

IF q049 = 1 THEN

**q064** (Retirement account (IRA, Keogh, SEP, or any other retirement fund) frequency in section Save)
Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)
1 Saving regularly
2 Saving whenever possible
3 Not currently saving

END OF IF

IF q051 = 1 THEN

**q066** (Other personal savings or investments such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc. frequency in section Save)
Other personal savings or investments (such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities, etc.)
1 Saving regularly
2 Saving whenever possible
3 Not currently saving

END OF IF

IF q052 = 1 THEN

**q067** (Savings in cash frequency in section Save)
Savings in cash
1 Saving regularly
2 Saving whenever possible
3 Not currently saving

END OF IF

IF q053 = 1 THEN

**q068** (Other save frequency in section Save)
(^q053_other/Other)
1 Saving regularly
2 Saving whenever possible

| 3 Not currently saving

END OF IF

END OF SUBGROUP

END OF GROUP
END OF IF

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

/* Questions q070 to q076 are asked in random order per the q070_order variables. These take one of the following values:

- 1 Q070: Purchased a money order (at a location that was not a bank or credit union)

- 2 Q071: Cashed a check using a check-cashing service (at a location that was not a bank or credit union)

- 3 Q072: Sent money to friends or family living outside the US (at a location that was not a bank or credit union)

- 4 Q073: Took out a payday loan or received a payday advance

- 5 Q074: Used a pawn shop loan

- 6 Q075: Used rent-to-own services

- 7 Q076: Took out a tax refund anticipation loan

*/

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q070_intro** (Section Save)
In the past 12 months, did you or anyone in your household do any of the following activities at some place other than a bank or credit union?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 7

END OF LOOP

END OF SUBGROUP

END OF GROUP

End of section **Save**

Start of section **Borrow**

**q077_intro** (Section Borrow)
*The next questions ask about your household's credit and debts.*

**q004** (rate credit score in section Financial)
How would you rate your credit score? Your credit score is a number that tells lenders how risky or safe you are as a borrower.
1 Excellent
2 Very good
3 Good
4 Fair
5 Poor
6 Don't know

**q176** (HAVE ONE OR MORE CREDIT CARDS in section Borrow)
Do you currently have one or more credit cards?
1 Yes
2 No
3 Don't know

**q077** (debt payments manageable in section Borrow)
Now thinking about all of your household's current debts, including mortgages, bank loans, student loans, money owed to people, medical debt, past-due bills, and credit card balances that are carried from prior months...

As of today, which of the following statements describes how manageable your household debt is?
1 Have a manageable amount of debt
2 Have a bit more debt than is manageable
3 Have far more debt than is manageable
4 Do not have any debt

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q078_intro** (Section Borrow)
Which of the following types of debt, if any, do you or anyone in your household currently have?

SUBGROUP OF QUESTIONS

**q078** (have debt- -auto loans in section Borrow)
Auto loans
1 Yes
2 No
3 Don't know

**q079** (have debt- -student loans in section Borrow)
Student loans
1 Yes
2 No
3 Don't know

**q080** (have debt- -small business loans in section Borrow)
Small business loans
1 Yes
2 No
3 Don't know

**q081** (have debt- -mortgages in section Borrow)
Mortgages
1 Yes
2 No
3 Don't know

**q175** (have debt- -home equity line of credit in section Borrow)
Home equity line of credit
1 Yes
2 No
3 Don't know

**q082** (have debt- -medical in section Borrow)
Past-due medical bills
1 Yes
2 No

3 Don't know

**q083** (have debt- -credit cards in section Borrow)
Outstanding credit card balances carried over from previous months
1 Yes
2 No
3 Don't know

**q084** (have debt- -other loans in section Borrow)
Other debts or loans not listed (such as payday loans, auto title loans, other past due bills, and money borrowed from family or friends) (Please Specify):Please write a brief description of the other debt or loan.Please select the Yes answer choice to the right if you specified another debt or loan in the text box.
1 Yes
2 No
3 Don't know

**q084_other** (other debts or loans- -specify in section Borrow)
STRING

END OF SUBGROUP

END OF GROUP

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

Fill code of question FLQ093 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q086_intro** (Section Borrow)
*For each of the following types of debt, please estimate the amount your household currently owes. If you aren't sure, your best guess will do.*

SUBGROUP OF QUESTIONS

IF q078 = 1 THEN

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

END OF IF

IF q079 = 1 THEN

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

END OF IF

IF q080 = 1 THEN

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

END OF IF

IF q081 = 1 THEN

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

END OF IF

IF q175 = 1 THEN

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

END OF IF

IF q082 = 1 THEN

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

END OF IF

IF q083 = 1 THEN

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

END OF IF

IF q084 = 1 THEN

**q093** (amount of other debt or loans in section Borrow)
(ˆq084_other/Other debts or loans not listed)
RANGE 1..9999999

END OF IF

END OF SUBGROUP

END OF GROUP
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q094_intro** (Section Borrow)
*For each of the following activities, please indicate whether or not your household's debt has delayed or prevented you, or anyone else in your household, from doing that activity, over the last 12 months.*

In the last 12 months, did your household's debt...

SUBGROUP OF QUESTIONS

**q094** (debt delayed/prevented starting a business in section Borrow)
Delay or prevent starting a business?
1 Yes
2 No
3 Don't know

**q095** (debt delayed/prevented moving in section Borrow)
Delay or prevent moving from your current residence?
1 Yes
2 No
3 Don't know

**q096** (debt delayed/prevented school in section Borrow)
Delay or prevent going to school?
1 Yes

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2 No
3 Don't know

**q097** (debt delayed/prevented starting a family in section Borrow)
Delay or prevent starting a family?
1 Yes
2 No
3 Don't know

**q098** (debt delayed/prevented purchasing home in section Borrow)
Delay or prevent purchasing a home?
1 Yes
2 No
3 Don't know

**q099** (debt delayed/prevented purchasing car in section Borrow)
Delay or prevent purchasing a car?
1 Yes
2 No
3 Don't know

**q100** (debt delayed/prevented saving for retirement in section Borrow)
Delay or prevent saving for retirement?
1 Yes
2 No
3 Don't know

**q101** (debt delayed/prevented retirement in section Borrow)
Delay or prevent retiring from work?
1 Yes
2 No
3 Don't know

**q102** (debt delayed/prevented changing jobs in section Borrow)
Delay or prevent changing jobs?
1 Yes
2 No
3 Don't know

**q103** (debt delayed/prevented medical care in section Borrow)
Delay or prevent receiving medical treatment (including filling prescriptions)?
1 Yes
2 No
3 Don't know

END OF GROUP

IF q078 = 1 OR q079 = 1 OR q080 = 1 OR q082 = 1 OR q083 = 1 OR q084 = 1 OR q085 = 1 OR q175 = 1 THEN

**q104** (how long til all debt paid in section Borrow)
*For this question, please think about how long it might take to pay off your current level of household debt, excluding mortgages. Do not consider future debt, just the non-mortgage debt you have right now.*

Excluding any mortgages, and assuming you do not take on any more debt, how long do you think it would take your household to pay off its current debts? If you aren't sure, your best guess will do.
1 Less than 1 year
2 1 to 5 years
3 6 to 10 years
4 11 to 20 years
5 21 to 30 years
6 More than 30 years
7 We will never pay off our debts
8 Don't know
END OF IF
END OF IF

End of section **Borrow**

Start of section **Insurance**

**q106_intro** (Section Insurance)
*The next few questions ask about the different types of insurance that you and your household might have.*

**q106** (car insurance on all vehicles in section Insurance)
Does your household have car insurance on all of your automobiles?
1 Yes
2 No
3 I don't know
4 Not applicable (we don't own a car)

IF q105 = 1 THEN

**q107** (covered by homeowner's insurance in section Insurance)
Is your household currently covered by homeowner's insurance?

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1 Yes
2 No
3 I don't know

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

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

**q110** (have short or long term disability insurance in section Insurance)
Do you currently have short-term or long-term disability insurance?
1 Yes
2 No
3 I don't know

**q111** (have health insurance in section Insurance)
Do you currently have health insurance (including employer-paid, private, Medicare/Medicaid, Military, Veterans, Indian Health Service, or any other type of medical coverage)?
1 Yes
2 No
3 I don't know

**q112** (confidence in insurance coverage in section Insurance)
Thinking about all of the types of personal and household insurance you and others in your household have, how confident are you that those insurance policies will provide enough support in case of an emergency?
1 Very confident
2 Moderately confident
3 Somewhat confident
4 Slightly confident
5 Not at all confident

End of section **Insurance**

Start of section **Planning**

**q113_intro** (Section Planning)
*The next question asks about the extent to which your household plans ahead financially, that is, to cover upcoming expenses, or to save up for long term goals or to cover emergencies.*

**q113** (household plans ahead financially in section Planning)
To what extent do you agree or disagree with the following statement: "My household plans ahead financially."
1 Agree strongly
2 Agree somewhat
3 Neither agree or disagree
4 Disagree somewhat
5 Disagree strongly

**q178_intro** (Section Planning)
*The next questions ask about various financial activities that you or may not have done in the last 12 months. For each of the following questions, please indicate whether you have done the activity in the past 12 months.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Fill code of question FLQ178 executed

**q178** (USED INTERNET BANKING in section Planning)
In the past 12 months, have you used (internet banking/Using the internet to access your bank or credit union account. This can be done by accessing your bank's web page through the browser on your phone, tablet, or computer./Internet banking)?
1 Yes
2 No
3 Don't know

Fill code of question FLQ179 executed

**q179** (USED MOBILE BANKING in section Planning)
In the past 12 months, have you used (mobile banking/Using a mobile phone to access your bank or credit union account. This can be done either by accessing your bank's web page through the web browser on your mobile phone, via text messaging, or by using an application downloaded to your mobile phone./Mobile banking)?
1 Yes
2 No
3 Don't know

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**q180** (USED A PERSONAL FINANCIAL MANANGEMENT TOOL in section Planning)
In the last 12 months, have you used a personal financial management (PFM) tool to categorize and track your spending?
1 Yes
2 No
3 Don't know

IF q046 = 1 AND q047 = 1 THEN

**q181** (USED AUTOMATIC TRANSFERS FROM CHECKING in section Planning)
In the past 12 months, have you used automatic transfers to transfer money from a checking account to a savings or investment account?
1 Yes
2 No
3 Don't know

END OF IF

IF q048 = 1 AND q049 = 1 THEN

**q183** (USED AUTOMATIC TRANSFER FROM A PAYCHECK TO RET ACCOUNT in section Planning)
In the past 12 months, have you used automatic transfers to transfer money directly from a paycheck to a 401k, IRA, or other retirement account?
1 Yes
2 No
3 Don't know

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

END OF IF

**q184** (CHECKED CREDIT SCORE OR REPORT in section Planning)
In the past 12 months, have you checked your credit score or credit report?
1 Yes
2 No
3 Don't know

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q185_intro** (Section Planning)
In the past 12 months, have you done any of the following financial activities?

**q185** (OPENED NEW CHECKING ACCOUNT in section Planning)
Opened a new checking account
1 Yes
2 No

**q186** (OPENED NEW SAVINGS ACCOUNT in section Planning)
Opened a new savings account
1 Yes
2 No

**q187** (OPENED NEW CREDIT CARD in section Planning)
Opened a new credit card
1 Yes
2 No

**q188** (OPENED NEW PERSONAL LOAN in section Planning)
Opened a new personal loan or line of credit (not including a mortgage)
1 Yes
2 No

**q189_intro** (Section Planning)
*For the next few questions, please indicate how often, if ever, you have done each activity in the last 12 months.*

**q189** (HOW OFTEN CARRY A CREDIT CARD BALANCE in section Planning)
In the past 12 months, how many months, if any, did you carry a balance from one month to another on one or more of your credit cards and paid interest on that balance?
1 Never - I pay off the balance(s) every month
2 1 - 2 months
3 3 - 4 months
4 More than 5 months
5 Don't know

**q190** (HOW OFTEN OVERDRAW CHECKING ACCT in section Planning)
In the last 12 months, how often, if ever, did you overdraw your checking account?
1 Never

2 1 - 2 times
3 3 - 4 times
4 More than 5 times
5 Don't know

**q191_intro** (Section Planning)
*For the next few questions, please indicate whether you have ever done the following activity, or whether you are currently doing it now.*

**q191** (EVER ATTEMPTED TO CALCULATE HOW MUCH NEEDED FOR RETIREMENT in section Planning)
Have you ever attempted to calculate how much you need to save for retirement?
1 Yes
2 No
3 Don't know

**q192** (EVER TALKED TO A PROFESSIONAL FINANCIAL EXPERT in section Planning)
Have you ever talked with a professional expert to get financial advice?
1 Yes
2 No
3 Don't know

**q194** (CURRENTLY SETTING ASIDE MONEY FOR EMERGENCY in section Planning)
Are you currently setting aside money for an emergency?
1 Yes
2 No
3 Don't know

Fill code of question FLQ195 executed
Fill code of question FLQ195A executed

**q195** (CURRENTLY SAVING IN AN HSA OR FSA in section Planning)
Are you currently saving in a (health savings account (HSA)/An HSA is a savings plan that reduces an employee's income tax liability and lets them pay for medically-related expenses./HSA) or (flexible spending account (FSA)/An FSA is an account that allows employees to set aside pretax income for routine medical expenses./FSA)?
1 Yes
2 No, I have access to an HSA or FSA, but I'm not currently saving in it
3 No, I do not have access to an HSA or FSA
4 Don't know

End of section **Planning**

Start of section **Institutions**

**q126_intro** (Section Institutions)
*The next few questions relate to your experience with financial service providers.*

/* The answer options in q126 are presented in random order per the q126_order variables. These take one of the following values:

- ○ 1 Fees or other costs associated with products and services
- ○ 2 Interest rates associated with products and services
- ○ 3 Convenience of branch locations and hours
- ○ 4 Availability of customer service in multiple languages
- ○ 5 Diversity and range of products and services
- ○ 6 How much the financial institution cares about customers' financial wellbeing
- ○ 7 Reputation of financial institution for being trustworthy
- ○ 8 Recommendations from people in my community
- ○ 9 Good/fast service
- ○ 10 Convenience and ease of use of online and mobile offerings
- ○ 11 Other, please specify

*/

IF (sizeof(q126_order = 0)) THEN

q126_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9 →9, 10 →10))
q126_order(11) := 11

END OF IF

Fill code of question FLQ126 executed
FLQ126_2 := FLQ126

LOOP FROM 1 TO 3

Fill code of question FLQ126text executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q126** (rank importance of factors for deciding to do business with financial institutions in section Institutions)
(For this question, please select the top three most important factors when you are deciding to do business with a particular financial institution:/

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Which is the first most important factor?/

Which is the second most important factor?/

Which is the third most important factor?)
1 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(1))
2 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(2))
3 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(3))
4 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(4))
5 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(5))
6 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(6))
7 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(7))
8 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(8))
9 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(9))
10 (FILL FOR Q126 ANSWER CHOICES FOR EACH ITERATION(10))
11 Other, please specify:

**q126_other** (rank importance of factors for deciding to do business with financial institutions- -other in section Institutions)
STRING

END OF GROUP

IF q126(cnt) = EMPTY THEN

I

ELSEIF q126(cnt) < 11 THEN

FLQ126_2(q126(cnt)) := ""

END OF IF

END OF LOOP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

/* The data for question q127 are proprietary, and excluded from the publicly available dataset. Data for q128, q129, q130 and q131 are available upon request. */

**q127** (primary financial institution in section Institutions)
Please select which company, if any, you consider to be your primary financial institution.
1 JPMorgan Chase Bank
2 Wells Fargo Bank

3 Bank of America
4 Citibank
5 U.S. Bank
6 PNC Bank
7 TD Bank
8 Navy Federal Credit Union
9 Capital One
10 USAA Bank
11 Citizens Bank
12 Branch Banking and Trust Company (BB&T)
13 SunTrust Bank
14 Fifth Third Bank
15 Huntington National Bank
16 KeyBank
17 Regions Bank
18 State Employees' Credit Union
19 Discover Bank
20 Barclays
21 Another bank not listed, please specify:
22 A credit union, please specify:
23 A different type of financial institution, such as a brokerage firm or insurance company, please specify:
24 Other type of institution, please specify:
25 I do not have a primary financial institution

**q127_other_bank** (another bank not listed in section Institutions)
STRING

**q127_other_credit** (credit union in section Institutions)
STRING

**q127_other_difftype** (different type of financial institution in section Institutions)
STRING

**q127_other_othertype** (other type of financial institution in section Institutions)
STRING

END OF GROUP

IF q127 = RESPONSE AND q127 < 25 THEN
Fill code of question FI_name executed

**q128** (how satisfied with primary institution in section Institutions)
You indicated that (JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit

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Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover Bank/Barclays/ˆq127_other_bank/ˆq127_other_credit/ˆq127_other_difftype/ˆq127_other_othertype) is your primary financial institution. How satisfied are you with your experience at (JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover Bank/Barclays/ˆq127_other_bank/ˆq127_other_credit/ˆq127_other_difftype/ˆq127_other_othertype) overall?
1 Very satisfied
2 Somewhat satisfied
3 Neither satisfied nor dissatisfied
4 Somewhat dissatisfied
5 Very dissatisfied

**q129** (how likely to recommend primary financial institution in section Institutions)
On a scale of 0-10, how likely is it that you would recommend (JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover Bank/Barclays/ˆq127_other_bank/ˆq127_other_credit/ˆq127_other_difftype/ˆq127_other_othertype) to a friend, family, or colleague?
0 0 Not At All Likely
1 1
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Extremely Likely

**q130** (how likely to obtain financial products/services from primary financial institution in section Institutions)
If you needed to obtain additional financial products or services, how likely would you be to obtain them from (JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover

Bank/Barclays/ˆq127 other bank/ˆq127 other credit/ˆq127 other difftype/ˆq127 other othertype)?
1 Very likely
2 Somewhat likely
3 Somewhat unlikely
4 Very unlikely
5 Don't know

**q196** (how likely bank will remain primary institution for 5 years in section Institutions)
How likely is it that (JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover Bank/Barclays/ˆq127 other bank/ˆq127 other credit/ˆq127 other difftype/ˆq127 other othertype) will remain your primary financial institution for the next 5 years?
1 Very likely
2 Somewhat likely
3 Somewhat unlikely
4 Very unlikely
5 Don't know

**q131** (how important it is for primary financial institution to help improve financial health in section Institutions)
How important is it to you, if at all, that (JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover Bank/Barclays/ˆq127 other bank/ˆq127 other credit/ˆq127 other difftype/ˆq127 other othertype) helps you improve your financial health?
1 Extremely important
2 Very important
3 Somewhat important
4 Not very important
5 Not all important

**q197** (extent agree that bank helps improve my financial health in section Institutions)
To what extent do you agree or disagree with this statement: "(JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover Bank/Barclays/ˆq127 other bank/ˆq127 other credit/ˆq127 other difftype/ˆq127 other othertype)

helps me improve my financial health."
1 Agree strongly
2 Agree somewhat
3 Neither agree nor disagree
4 Disagree somewhat
5 Disagree strongly

IF q197 = 1 OR q197 = 2 THEN

**q198** (HOW BANK HELPS FINANCIAL HEALTH in section Institutions)
You indicated that (JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover Bank/Barclays/ˆq127‗other‗bank/ˆq127‗other‗credit/ˆq127‗other‗difftype/ˆq127‗other‗othertype) helps you improve your financial health. Please describe, in a few sentences, what this company is doing to help you improve your financial health.
STRING
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q199‗intro** (Section Institutions)
Which of the following products or services do you currently have at (JPMorgan Chase Bank/Wells Fargo Bank/Bank of America/Citibank/U.S. Bank/PNC Bank/TD Bank/Navy Federal Credit Union/Capital One/USAA Bank/Citizens Bank/Branch Banking and Trust Company (BB&T)/SunTrust Bank/Fifth Third Bank/Huntington National Bank/Keybank/Regions Bank/State Employees' Credit Union/Discover Bank/Barclays/ˆq127‗other‗bank/ˆq127‗other‗credit/ˆq127‗other‗difftype/ˆq127‗other‗othertype)?

SUBGROUP OF QUESTIONS

**Q199‗1** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -CHECKING ACCT in section Institutions)
Checking account
1 Yes
2 No

**Q199‗2** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -SAVINGS ACCT in section Institutions)
Savings account
1 Yes
2 No

**Q199‗3** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -PREPAID

CARD in section Institutions)
Prepaid card
1 Yes
2 No

**Q199_4** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -MONEY MARKET ACCT in section Institutions)
Money market account
1 Yes
2 No

**Q199_5** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -CD in section Institutions)
Certificate of deposit (CD)
1 Yes
2 No

**Q199_6** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -CREDIT CARD in section Institutions)
Credit card
1 Yes
2 No

**Q199_7** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -MORTGAGE in section Institutions)
Mortgage
1 Yes
2 No

**Q199_8** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -AUTO LOAN in section Institutions)
Auto loan
1 Yes
2 No

**Q199_9** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -STUDENT LOAN in section Institutions)
Student loan
1 Yes
2 No

**Q199_10** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -OTHER PERSONAL LOAN in section Institutions)
Other personal loan
1 Yes

2 No

**Q199_11** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -SMALL BUSINESS LOAN in section Institutions)
Small business loan or credit card
1 Yes
2 No

**Q199_12** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -INVESTMENT ACCT in section Institutions)
Investment account
1 Yes
2 No

**Q199_13** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -RETIREMENT ACCT in section Institutions)
Retirement account
1 Yes
2 No

**Q199_14** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -INSURANCE PRODUCT in section Institutions)
Insurance product
1 Yes
2 No

**Q199_15** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -PLANNING SERVICES in section Institutions)
Financial planning services
1 Yes
2 No

**Q199_16** (FINANCIAL PRODUCTS SERVICES CURRENTLY HAVE- -OTHER in section Institutions)
Other (Please Specify): Please write a brief description of the other financial product or service.Please select the Yes answer choice to the right if you specified another financial product or service in the text box.
1 Yes
2 No

**q199_other** (FINANCIAL PRODUCTS AND SERVICES CURRENTLY HAVE- -OTHER in section Institutions)
STRING

END OF IF

End of section **Institutions**

Start of section **Employment**

IF 1 IN laborstatus OR 2 IN laborstatus THEN
**q120_intro** (Section Employment)
*The following questions ask about your job. If you have more than one job, please think about the main job that you have had in the last 30 days.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q120** (main job in section Employment)
In the main job that you had in the past 30 days did you:
1 Work full-time for someone else
2 Work part-time for someone else
3 Work for yourself (self-employed) or as a sole-proprietor
4 Work as a partner in a partnership (e.g. partner in a law firm, medical practice)
5 Work as a consultant or contractor
6 Other (Please Specify):

**q120_other** (main job- -other specify in section Employment)
STRING

END OF GROUP

**q200_intro** (Section Employment)
*Some people earn money from independent, short-term, task-based, or temporary work. Please indicate whether you have engaged in the following types of work in the last month.*

Fill code of question FLQ200 executed

**q200** (WORKED AS AN INDEPENDENT CONTRACTOR/CONSULTANT/FREELANCE in section Employment)
In the last 30 days, I worked as an (independent contractor, an independent consultant, or freelance worker/These situations generally describe someone who has to find customers either online or in-person to provide a product or service./Independent contractor, consultant, freelance worker).
1 Yes
2 No

3 Don't know

Fill code of question FLQ201 executed

**q201** (COMPLETED ONE-OFF TASKS ONLINE OR IN-PERSON in section Employment)
In the last 30 days, I completed (one-off tasks/These tasks could include jobs done entirely online where the companies coordinate payment for the work. Or they could include tasks done in-person like using your own car to drive people from one place to another, delivering groceries or other goods, or doing someone's household tasks or errands./One-off tasks) that I found through companies that advertise through an app or website.
1 Yes
2 No
3 Don't know

Fill code of question FLQ202 executed

**q202** (WORKED IN A JOB WHERE ONLY CALLED TO WORK AS NEEDED in section Employment)
In the last 30 days, I worked in a job where I was (called to work as needed/This could include substitute teachers and construction workers supplied by a union hiring hall. These people are sometimes called "on-call" workers. Note: Some people with on-call work as part of their regular job - - for example, doctors - - are not on-call workers./Called to work as needed), although I could be scheduled for several days or weeks in a row.
1 Yes
2 No
3 Don't know

Fill code of question FLQ203 executed

**q203** (WORKED UNDER SHORT-TERM CONTRACTS in section Employment)
In the last 30 days, I worked for a company that provided my services to organizations or firms under (short-term contracts/A few examples of services that can be contracted out are security, landscaping, or computer programming./Short-term contracts).
1 Yes
2 No
3 Don't know

Fill code of question FLQ204 executed

**q204** (WORKED A JOB THAT LASTED A LIMITED TIME in section Employment)
In the last 30 days, I worked a job that lasted for a (limited time period/These types of jobs may be provided by a temp agency./Limited time period) or until the completion of a project.

1 Yes
2 No
3 Don't know

work_array := array(1200, 2201, 3202, 4203, 5204)

IF q200 = 1 OR q201 = 1 OR q202 = 1 OR q203 = 1 OR q204 = 1 THEN
  LOOP FROM 1 TO 5

  IF work_array(cnt) = 1 THEN

    Fill code of question FLQ205 executed

    GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

      **q205** (MAIN REASON PERFORMED TYPE OF WORK in section Employment)
      You indicated that you engaged in the following type of work in the past 30 days:

      (Independent contractor, an independent consultant, or freelance worker/Completed one-off tasks online or in-person/Only called to work as needed/Provided my services under short-term contracts/Worked a job that lasted for a limited time period)

      What was the main reason you performed this type of work?
      1 To earn money as a primary source of income
      2 To earn extra money in addition to another source of income
      3 To maintain existing job-related skills or acquire new job-related skills
      4 Just for fun (as a hobby)
      5 Other (Please Specify):

      **q205_other** (MAIN REASON PERFORMED TYPE OF WORK- -OTHER in section Employment)
      STRING

    END OF GROUP

  END OF IF

  END OF LOOP
END OF IF
END OF IF

End of section **Employment**

IF q120 = 3 THEN

**q206** (TYPE OF SELF-EMPLOYMENT in section SmallBusiness)
You indicated that you are self-employed.  Do you have a business, or are you self-employed in some other way?
1 I have a business
2 I am self-employed in another way
3 I am no longer self-employed

IF q206 = 1 THEN

**q207_intro** (Section SmallBusiness)
*The following questions ask about the finances of your primary business.*

**q207** (TOTAL REVENUE OF BUSINESS IN 2018 in section SmallBusiness)
Please select the category that corresponds to the total revenue/sales earned by your business in 2018:
1 $0 - $50,000
2 $50,001 - $150,000
3 $150,001 - $300,000
4 $300,001 - $500,000
5 $500,001 - $1 million
6 $1,000,001 - $5 million
7 Over $5 million

**q208** (AT END OF 2018 WAS BUSINESS PROFITABLE in section SmallBusiness)
At the end of 2018, was your business operating at a profit, break-even, or loss?
1 At a profit
2 At break-ever
3 At a loss
4 Not applicable
5 Don't know

**q209** (HAVE SEPARATE BANK ACCOUNT FOR BUSINESS TRANSACTIONS in section SmallBusiness)
Do you have a separate bank account for business transactions, rather that personal transactions?
1 Yes
2 No
3 Don't know
END OF IF
END OF IF

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End of section **SmallBusiness**

Start of section **PhysicalHealth**

**physical_intro** (Section PhysicalHealth)
*The next next few questions ask about your physical and mental health.*

**q002** (general health in section Financial)
Would you say that in general your physical health is:
1 Excellent
2 Very good
3 Good
4 Fair
5 Poor

**q210** (RECEIVE TREATMENT FOR EMOTIONAL ISSUE in section PhysicalHealth)
During the past 12 months, did you receive any treatment or counseling for a problem you were having with your emotions, nerves, or mental health?
1 Yes
2 No
3 Don't know

**q138_intro** (Section HouseholdConditions)
*These next few questions have to do with physical, mental, or emotional conditions that can cause serious difficulty with daily activities.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q138** (anyone in HH deaf in section HouseholdConditions)
Is anyone in your household deaf or does anyone have serious difficulty hearing? Select all that apply.
1 No
2 Yes, Myself
3 Yes, Other adult (age 18-65) in your household
4 Yes, Other adult (age 65 and over)
5 Yes, Child (age 5 - 17)
6 Yes, Other (Please Specify):
7 I don't know

**q138_other** (anyone in HH deaf- -other in section HouseholdConditions)
STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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**q139** (anyone in HH blind in section HouseholdConditions)
Is anyone in your household blind or does anyone have serious difficulty seeing even when wearing glasses? Select all that apply.
1 No
2 Yes, Myself
3 Yes, Other adult (age 18-65) in your household
4 Yes, Other adult (age 65 and over)
5 Yes, Child (age 5 - 17)
6 Yes, Other (Please Specify):
7 I don't know

**q139_other** (anyone in HH blind- -other in section HouseholdConditions)
STRING

**q140** (anyone in HH have memory/concentration difficulty because of a health condition in section HouseholdConditions)
Because of a physical, mental, or emotional condition, does anyone in your household have serious difficulty concentrating, remembering, or making decisions? Select all that apply.
1 No
2 Yes, Myself
3 Yes, Other adult (age 18-65) in your household
4 Yes, Other adult (age 65 and over)
5 Yes, Child (age 5 - 17)
6 Yes, Other (Please Specify):
7 I don't know

**q140_other** (anyone in HH have difficulty concentrating- -other in section HouseholdConditions)
STRING

**q141** (anyone in HH have difficulty walking/climbing stairs in section HouseholdConditions)
Does anyone in your household have serious difficulty walking or climbing stairs? Select all that apply.
1 No
2 Yes, Myself

3 Yes, Other adult (age 18-65) in your household
4 Yes, Other adult (age 65 and over)
5 Yes, Child (age 5 - 17)
6 Yes, Other (Please Specify):
7 I don't know

**q141_other** (anyone in HH have serious difficulty walking- -other in section House-holdConditions)
STRING

**q142** (anyone in HH have difficulty dressing or bathing in section HouseholdConditions)
Does anyone in your household have difficulty dressing or bathing? Select all that apply.
1 No
2 Yes, Myself
3 Yes, Other adult (age 18-65) in your household
4 Yes, Other adult (age 65 and over)
5 Yes, Child (age 5 - 17)
6 Yes, Other (Please Specify):
7 I don't know

**q142_other** (anyone in HH have difficulty dressing/bathing- -other in section Household-Conditions)
STRING

**q143** (anyone in HH have difficulty doing errands because of a health condition in section HouseholdConditions)
Because of a physical, mental, or emotional condition, does anyone in your household have difficulty doing errands alone such as visiting a doctor's office or shopping? Select all that apply.
1 No
2 Yes, Myself
3 Yes, Other adult (age 18-65) in your household
4 Yes, Other adult (age 65 and over)
5 Yes, Child (age 5 - 17)
6 Yes, Other (Please Specify):
7 I don't know

**q143_other** (anyone in HH have difficulty doing errands- -other in section House-holdConditions)
STRING

**q137_intro** (Section PhysicalHealth)
*The next question asks about your experience with the criminal justice system.*

**q137** (spent time in jail/prison in section HouseholdConditions)
Have you or has anyone in your household spent time under criminal supervision in jail or prison?
1 Yes, I have
2 Yes, someone else in my household has
3 Yes, I have AND someone else in my household has
4 No, no one in my household has

**q211_intro** (Section PhysicalHealth)
*This final question asks about various aspects of the neighborhood where you live.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q211_intro2** (Section PhysicalHealth)
How would you rate the following aspects of your neighborhood?

SUBGROUP OF QUESTIONS

**q211_1** (NEIGHBORHOOD RATING- -AVAILABILITY OF AFFORDABLE HOUSING in section PhysicalHealth)
Availability of affordable housing
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_2** (NEIGHBORHOOD RATING- -AVAILABILITY OF PARKS/PLAYGROUNDS in section PhysicalHealth)
Availability of parks and playgrounds
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_3** (NEIGHBORHOOD RATING- -AVAILABILITY OF HIGH-QUALITY SCHOOLS in section PhysicalHealth)
Availability of high-quality schools
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_4** (NEIGHBORHOOD RATING- -AVAILABILITY OF CHILDCARE in section PhysicalHealth)
Availability of childcare and early education options
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_5** (NEIGHBORHOOD RATING- -AVAILABILITY OF PLACES TO BUY HEALTHY FOOD in section PhysicalHealth)
Availability of places to buy healthy food
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_6** (NEIGHBORHOOD RATING- -ACCESS TO PUBLIC TRANSIT in section PhysicalHealth)
Access to convenient public transportation
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_7** (NEIGHBORHOOD RATING- -ACCESS TO EMPLOYMENT OPPORTU-NITIES in section PhysicalHealth)
Access to jobs and employment opportunities
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_8** (NEIGHBORHOOD RATING- -ACCESS TO HIGH-QUALITY MEDICAL CARE in section PhysicalHealth)
Access to high-quality medical care
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_9** (NEIGHBORHOOD RATING- -SAFETY FROM CRIME AND VIOLENCE in section PhysicalHealth)
Safety from crime and violence
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

**q211_10** (NEIGHBORHOOD RATING- -CLEAN AIR AND WATER in section Physical-Health)
Clean air and water
1 Excellent
2 Good
3 Fair
4 Poor
5 Don't know

END OF SUBGROUP

END OF GROUP

End of section **PhysicalHealth**

Start of section **Closing**

**CS_001** (HOW PLEASANT INTERVIEW in section Closing)
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting

**CS_003** (comments in section Closing)
Do you have any other comments on the interview? Please type these in the box below.(If

you have no comments, please click next to complete this survey.)
STRING

End of section **Closing**

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