

UnderStandingAmericaStudy

UAS 152: CFSI FINANCIAL HEALTH PULSE INDEX 2018 BENCHMARK SURVEY -
SIX MONTH FOLLOW UP



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1 INTRODUCTION

This UAS panel survey, titled "UAS 152: CFSI Financial Health Pulse Index 2018 Benchmark Survey - Six Month Follow Up" focuses on the personal and household financial health of Americans. This survey is no longer in the field. Respondents were paid \$5 to complete the survey.

This survey is related to UAS 131, UAS 133, and UAS 137.

1.1 Topics

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

1.2 Experiments

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

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

A random selection of respondents who answered UAS133 excluding respondents from the Native Americans and LA County list sample batches.

As such, this survey was made available to 2000 UAS participants. Of those 2000 participants, 1673 completed the survey and are counted as respondents. Of those who are not counted as respondents, 9 started the survey without completing and 318 did not start the survey. The overall response rate was 83.65%.

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.%.

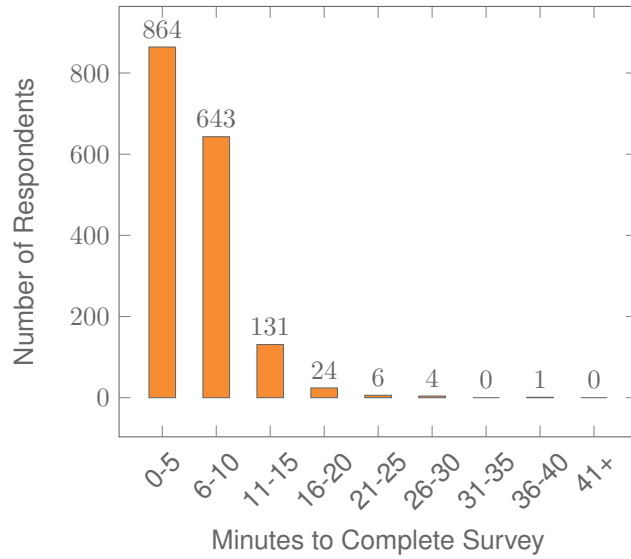
The detailed survey response rate is as follows:

UAS152 - Response Overview	
Size of selected sample	2000
Completed the survey	1673
Started but did not complete the survey	9
Did not start the survey	318
Response rate	83.65%

2.2 Timings

The survey took respondents an average of 7 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 if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

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

- **sampletype**: 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 'sampletype' takes on three values reflecting three distinct recruitment categories (in future data sets the number of categories may increase due to the incorporation of new recruitment categories):
 1. Nationally Representative Sample
 2. Native Americans: recruited through ABS, where the probability of drawing a zip-code is a function of the percentage of Native Americans in the zip-code. Primary respondents in these zip-codes who are not Native Americans are not invited to join the UAS.
 3. LA County: recruited through ABS drawing from zip-codes in Los Angeles County.
- **batch**: indicates the batch from which the respondent was recruited. There are currently the following values this variable takes (in future data sets the number of categories may increase due to the usage of new recruitment samples):
 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

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

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

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

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

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

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 in the survey due to a survey 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 can be found in the UAS Data Guide available 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

introduction1 (Section Financial)

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**

fi001 (how 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 I don't know

fi003_intro (Section Financial)

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

fi003 (because of my 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

fi004 (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

fi005 (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

fi006 (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

fi007 (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 **Health**

he_intro (Section Health)

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.

fi002 (household plans ahead financially in section Financial)
To what extent do you agree or disagree with the following statement:

"My household plans ahead financially."

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

introduction4 (Section Financial)

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.

he001 (spending over last 12 months in section Health)

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

he002 (household has financially been able to in section Health)

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 our bills on time
- 2 Pay nearly all 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

he003 (how long could afford to cover expenses in section Health)

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 1-2 weeks
- 5 Less than 1 week

he004 (how confident household is doing well to meet longer term goals in section Health)

Thinking about your household's longer term financial goals such as saving for a vacation,

starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last.

How confident are you that your household is currently doing what is needed to meet your longer term goals?

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

he005 (how manageable is household debt in section Health)

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

As of today, which of the following statements describes how manageable your household debt is?

- 1 Have a manageable amount of debt
- 2 Have a bit more debt than is manageable
- 3 Have far more debt than is manageable
- 4 Do not have any debt

he006 (insurance policies enough in case of emergency in section Health)

Thinking about all of the types of insurance you and others in your household currently might have, including health insurance, vehicle insurance, home or rental insurance, life insurance, and disability insurance.

How confident are you that those insurance policies will provide enough support in case of an emergency?

- 1 Very confident
- 2 Moderately confident
- 3 Somewhat confident
- 4 Slightly confident
- 5 Not at all confident
- 6 No one in my household has any insurance

End of section **Health**

Start of section **Events**

ev_intro (Section Events)

The next questions ask about events that you or other members of your household may have experienced over the past six months.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ev001_intro (Section Events)

In the past 6 months, have you or anyone in your household experienced any of the following life events?

SUBGROUP OF QUESTIONS

ev001 (Divorce or separation in section Events)

Divorce or separation

- 1 Yes
- 2 No

ev002 (Marriage in section Events)

Marriage

- 1 Yes
- 2 No

ev003 (Death of a family member in section Events)

Death of a family member

- 1 Yes
- 2 No

ev004 (Had a baby or became the primary caregiver of a child in section Events)

Had a baby or became the primary caregiver of a child

- 1 Yes
- 2 No

ev005 (Moved to a new area and/or living arrangement in section Events)

Moved to a new area and/or living arrangement

- 1 Yes
- 2 No

ev006 (Began college or graduate school in section Events)

Began college or graduate school

- 1 Yes
- 2 No

ev007 (Graduated college or graduate school in section Events)

Graduated college or graduate school

- 1 Yes
- 2 No

ev008 (Started a new job or employment opportunity in section Events)

Started a new job or employment opportunity

1 Yes
2 No

ev009 (Received a significant promotion and/or raise at an existing job in section Events)

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

1 Yes
2 No

ev010 (Lost a job, had hours cut, or worked less than expected in section Events)

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

1 Yes
2 No

ev011 (Lost another source of income (e.g. from benefits, pension, etc.) in section Events)

Lost another source of income (e.g. from benefits, pension, etc.)

1 Yes
2 No

ev012 (Bought a home in section Events)

Bought a home

1 Yes
2 No

ev013 (Started a business in section Events)

Started a business

1 Yes
2 No

ev014 (Had a major non-medical expense (e.g. significant car or home repair) in section Events)

Had a major non-medical expense (e.g. significant car or home repair)

1 Yes
2 No

ev015 (Had a medical emergency in section Events)

Had a medical emergency

1 Yes
2 No

ev016 (Experienced incarceration in section Events)

Experienced incarceration

1 Yes

2 No

ev017 (Have you or members of your household experienced any other life events? in section Events)

Any other life events? If yes, please specify:

1 Yes

2 No

ev017.other (other life events in section Events)

STRING

END OF SUBGROUP

ev016.error (Section Events)

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 FL_ev016 executed

IF sizeof(FL_ev016) > 0 THEN

LOOP FROM 1 TO 17

IF FL_ev016(cnt) = RESPONSE THEN

ev018 (impact in section Events)

You indicated that you or a member of your household experienced this event in the last 6 months:

(Divorce or separation/Marriage/Death of a family member /Had a baby or became the primary caregiver of a child/Moved to a new area and/or living arrangement/Began college or graduate school/Graduated 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/Lost another source of income (e.g.from benefits, pension, etc.)/Bought a home/Started a business/Had a major non-medical expense (e.g. significant car or home repair)/Had a medical emergency /Experienced incarceration/~ev017.other)

To what extent did this event impact on your household's finances?

1 Very positive impact

2 Somewhat positive impact

3 No impact

4 Somewhat negative impact

| | 5 Very negative impact
| END OF IF
| END OF LOOP
| END OF IF

End of section **Events**

Start of section **Usage**

us_intro (Section Usage)

The next questions will ask about your experiences with financial services and tools. By that we mean accounts and products offered by your bank or other financial institutions that are intended to help you manage your financial life.

In each of the following questions, we will describe a specific service or tool. Please indicate whether you have used something like this in the last 12 months and the extent to which you would be interested in using this service or tool in the future.

us001 (used online tool in section Usage)

The first financial product is...

A secure online tool or mobile app that helps you stay on track within a budget.

You set up spending goals in any category (e.g. dining out, food, clothing, etc.) and specify which accounts to track (e.g. checking account, credit card). The tool tracks your spending and you can choose to receive email or text alerts to notify you if your spending exceeds your set goals.

Have you used a tool like this in the last 6 months?

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

IF us001 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

us001.c (who provides secure online tool in section Usage)

Who provides this tool?

- 1 Your bank or credit union
- 2 Your retirement provider
- 3 An independent company
- 4 Other company, please specify:

us001.c_other (other who provides secure online tool in section Usage)

| STRING

END OF GROUP

us001.a (satisfaction secure online tool in section Usage)

How would you rate your satisfaction with this tool?

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

ELSE

us001.b (level interest secure online tool in section Usage)

Please indicate your level of interest in using this tool in the future.

- 1 Very interested
- 2 Somewhat interested
- 3 Not very interested
- 4 Not at all interested

END OF IF

us002 (used mobile app in section Usage)

The next financial product is...

A mobile app that analyzes your bank account activity to estimate how much money you can comfortably save each week or month. The app checks your deposits and spending, notifies you of an upcoming transfer, and automatically transfers this money to your savings account. These automatic transfers can be stopped or rescheduled at any time.

Have you used a mobile app like this in the last 6 months?

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

IF us002 = 1 THEN

us002.a (satisfaction mobile app in section Usage)

How would you rate your satisfaction with this app?

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

ELSE

us002.b (level interest mobile app in section Usage)

Please indicate your level of interest in using an app like this in the future.

- 1 Very interested
- 2 Somewhat interested
- 3 Not very interested
- 4 Not at all interested

END OF IF

us003 (used personal financial advice in section Usage)

The last financial product is...

Low-fee or free personal financial advice provided by professional financial advisors or coaches. Services include help setting and meeting financial goals, budgeting and managing your money, or meeting other financial challenges, such as paying down debt.

Have you used a service like this in the last 6 months?

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

IF us003 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

us003.c (who provides personal financial advice in section Usage)

Who provides this service?

- 1 Your bank or credit union
- 2 Your retirement provider
- 3 Your employer
- 4 An independent company
- 5 Other company, please specify:

us003.c_other (other who provides personal financial advice in section Usage)

STRING

END OF GROUP

us003.a (satisfaction personal financial advice in section Usage)

How would you rate your satisfaction with this service?

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

ELSE

us003.b (level interest personal financial advice in section Usage)

Please indicate your level of interest in using this service in the future.

- 1 Very interested
- 2 Somewhat interested
- 3 Not very interested
- 4 Not at all interested

END OF IF

End of section **Usage**

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. */*