

UnderStandingAmericaStudy

UAS 133: CFSI FINANCIAL HEALTH INDEX 2018 BENCHMARK SURVEY



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1 INTRODUCTION

This UAS panel survey, titled "UAS 133: CFSI Financial Health Pulse Index 2018 Benchmark Survey" focuses on the personal and household financial health of Americans. This survey is no longer in the field. Respondents were paid \$15 to complete the survey. Benchmark report available at <https://cfsinnovation.org/research/financial-health/>

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 includes experiment(s) of the following type(s): Auxiliary Randomization. Please refer to explanatory comments in the Routing section for detailed information. A complete survey experiment categorization for the UAS can be found here.

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active respondents except for respondents from the Native American and LA listed sample, and Spanish speakers.

As such, this survey was made available to 6162 UAS participants. Of those 6162 participants, 5058 completed the survey and are counted as respondents. Of those who are not counted as respondents, 52 started the survey without completing and 1052 did not start the survey. The overall response rate was 82.08%.

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.%.

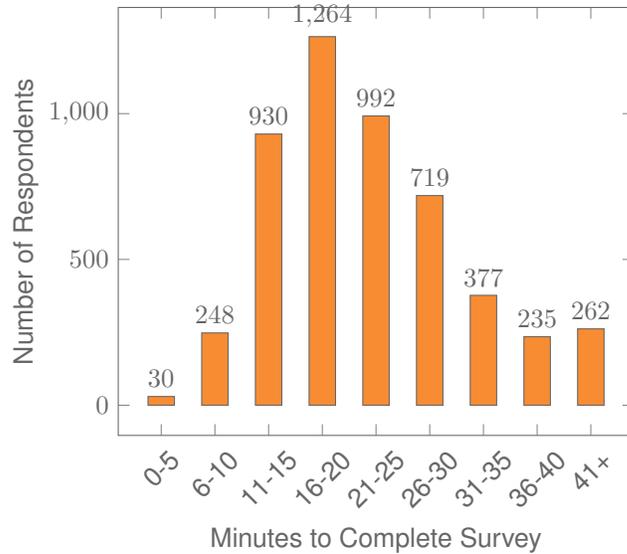
The detailed survey response rate is as follows:

UAS133 - Response Overview	
Size of selected sample	6162
Completed the survey	5058
Started but did not complete the survey	52
Did not start the survey	1052
Response rate	82.08%

2.2 Timings

The survey took respondents an average of 23 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.

- **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
32. MSG 2023/06 Nat. Rep. Batch 22

- **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 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

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

q002 (general health in section Financial)

Would you say that in general your health is:

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

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

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

q005 (current credit score bracket in section Financial)

Which of the following brackets does your current credit score fall into? If you aren't sure, your best guess will do.

- 1 300-499
- 2 500-549
- 3 550-599
- 4 600-649
- 5 650-699
- 6 700-749
- 7 750-799
- 8 800-850
- 9 Don't know

q006 (financial risk willing to take in section Financial)

Which of the following statements comes closest to the amount of financial risk that you are willing to take when you make investments?

- 1 Take substantial financial risk expecting to earn substantial returns
- 2 Take above average financial risks expecting to earn above average returns
- 3 Take average financial risks expecting to earn average returns
- 4 Take below average risks expecting below average returns
- 5 Not willing to take any financial risk
- 6 I do not make investments

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

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

End of section **Financial**

Start of section **Stress**

FLDate := getDateNow()

fin_intro (Section Stress)

The next questions are about financial stress you may or may not have experienced over the last 12 months. For these and other questions that ask about the last 12 months, please think back to events that have occurred since (()).

q013 (stress because of finances in section Stress)

Over the last 12 months, how much stress, if any, did your finances cause you?

- 1 High stress
- 2 Moderate stress
- 3 Some stress
- 4 No stress

IF q013 IN (1,2,3) THEN

fin_questions2 := array(1 →"q014", 2 →"q015", 3 →"q016", 4 →"q017")

/ The questions q014, q015, q016 and q017 are asked in random order per the q014_17_order variables. These variables take one of four values: 1=q014, 2=q015, 3=q016 and 4=q017. For example, if q014_17_order_1 equals 2, then the first question asked is q015. */*

IF (sizeof(q014_17_order) = 0) THEN

q014_17_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4))

END OF IF

LOOP FROM 1 TO 4

IF q014_17_order(cnt) = 1 THEN

q014 (physical health impact of financial stress in section Stress)

To what extent, if any, has financial stress negatively impacted your physical health?

- 1 High impact
- 2 Moderate impact
- 3 Some impact
- 4 No impact

END OF IF

IF q014_17_order(cnt) = 2 THEN

q015 (mental health impact of financial stress in section Stress)

To what extent, if any, has financial stress negatively impacted your mental health?

- 1 High impact
- 2 Moderate impact
- 3 Some impact
- 4 No impact

END OF IF

IF q014_17_order(cnt) = 3 THEN

q016 (family life impact of financial stress in section Stress)

To what extent, if any, has financial stress negatively impacted your family life?

- 1 High impact
- 2 Moderate impact
- 3 Some impact
- 4 No impact

END OF IF

IF q014_17_order(cnt) = 4 THEN

IF q001 = 2 OR q001 = 3 OR 1 IN laborstatus OR 2 IN laborstatus THEN

q017 (school/work performance impact of financial stress in section Stress)

To what extent, if any, has financial stress negatively impacted your work or school performance?

- 1 High impact
- 2 Moderate impact
- 3 Some impact
- 4 No impact
- 5 Not applicable (I don't work/go to school)

END OF IF

END OF IF

END OF LOOP

END OF IF

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

- q018** (who in household most knowledgeable about finances in section Stress)
Generally speaking, who in your household is most knowledgeable about your household's finances?
- 1 I am
 - 2 Someone else is
 - 3 Someone else and I are equally knowledgeable
 - 4 Other, please specify:
 - 5 I live alone
 - 6 Don't know

END OF GROUP

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 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 Never

q021 (I or someone in my household 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 Never

q022 (I or someone in my household 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 Never

End of section **Stress**

Start of section **Income**

q023_intro (Section Income)

The next questions ask about your total household income. For each of these, 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, bonuses, income from self-employment or investments, payments from government benefits (including unemployment and Social Security benefits), and settlements such as alimony and child support.

RANGE 0..9223372036854775807

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

q030 (Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) in section Income)

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

1 Yes

2 No

3 I don't know

END OF SUBGROUP

END OF GROUP

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

q031 (Temporary Assistance for Needy Families (TANF) in section Income)

Temporary Assistance for Needy Families (TANF)

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

q033 (Children's Health Insurance Program (CHIP) in section Income)

Children's Health Insurance Program (CHIP)

1 Yes

2 No

3 I don't know

q034 (Housing Assistance (e.g. Section 8 or vouchers) in section Income)

Housing Assistance (e.g. Section 8 or vouchers)

1 Yes

2 No

3 I don't know

q034A (earned income tax credit in section Income)

Earned Income Tax Credit (EITC)

1 Yes

2 No

3 I don't know

q035 (Other public benefit in section Income)

Other government benefits not listed here or in previous question, 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

END OF GROUP

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 I was never able to easily predict my next month's income over the last 12 months

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 IF

q040 (expect tax refund in section Spending)

Did you or anyone in your household receive a tax refund this year (from filing 2017 taxes), or do you expect to receive a refund?

- 1 Received a tax refund
- 2 Expect to receive a tax refund

3 Did not receive and do not expect a tax refund

IF q040 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q041 (how tax refund used in section Spending)

Which of the following best describes how you used your tax refund? Did you save or invest the money, or did you spend it, or some of both?

- 1 Spent all of the tax refund
- 2 Saved some of it, spent some of it
- 3 Saved or invested all of it
- 4 Did something else with it, please specify:
- 5 Don't know

q041_other (other how tax refund used in section Spending)

STRING

END OF GROUP

IF q041 IN (1,2) THEN

/ The answer options in q042 are presented in random order (except for 'Other', which always comes last) as captured in the q042_order variables. For example, if q042_order_1 equals 3, then 'Paid for household or personal items' was presented as the first option. */*

IF (sizeof(q042_order) = 0) THEN

```
q042_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8  
→8))  
q042_order(9) := 9
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q042 (how refund spend in section Spending)

How did you or the members of your household spend the refund? If you spent it in more than one way, please select all that apply.

- 1 Paid down debt
- 2 Paid bills
- 3 Paid for household or personal items
- 4 Paid or helped pay for a large purchase such as a home, or vehicle
- 5 Paid educational expenses
- 6 Paid medical expenses
- 7 Paid vehicle expenses
- 8 Paid for vacation or travel

9 Other, please specify:

q042_other (other how refund spend in section Spending)
STRING

END OF GROUP

END OF IF

END OF IF

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

/ The answer options in q038 are presented in random order (except for 'Other' and 'Did not do anything in particular', which always come last) as captured in the*

q038_order variables. For example, if q038_order_1 equals 2, then 'Used credit' was presented as the first option. */

IF (sizeof(q038_order) = 0) THEN

```
q038_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8,
9 →9, 10 →10))
q038_order(11) := 11
q038_order(12) := 12
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q038 (what done to help cover expenses in section Spending)

In the last 12 months, when your household's spending exceeded its income, which of the following, if any, did your household do to help cover expenses? Please select all that apply.

- 1 Worked extra hours or took other actions to increase or supplement income
- 2 Used credit (e.g. credit cards, line of credit, etc.)
- 3 Borrowed money or was assisted by friends or family
- 4 Borrowed money or took out a loan from a financial institution
- 5 Sold items for cash
- 6 Cashed in stocks, insurance policies, or other financial assets
- 7 Used non-retirement savings
- 8 Used retirement savings
- 9 Overdrew checking account
- 10 Reduced expenses
- 11 Other, please specify:
- 12 Didn't do anything in particular

q038_other (other what done to help cover expenses in section Spending)

STRING

END OF GROUP

END OF IF

q133 (amount of purchases in cash in section Spending)

Please think about all of the purchases you made in the last 12 months and the way you paid for them, including by cash, check, credit card, debit card, and other forms of electronic payment. What portion of the purchases you made in the last 12 months did you make in cash?

- 1 All with cash
- 2 Most with cash
- 3 Half with cash
- 4 Some with cash

5 None with cash

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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 GROUP

End of section **Spending**

Start of section **Save**

sav_intro (Section Save)

The next questions ask about your household's savings, retirement funds, and investments.

q044 (how long could cover expenses in section Save)

At your current level of spending, how long could you and your household afford to cover expenses, if you had to live only off the money you have readily available, without withdrawing money from retirement accounts, or borrowing?

- 1 6 months or more
- 2 3-5 months
- 3 1-2 months
- 4 1-3 weeks
- 5 Less than 1 week

q045 (how confident doing what needed to meet long term goals in section Save)

Thinking about your household's longer term financial goals such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last...How confident are you that your household is currently doing what is needed to meet your longer term goals?

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q046_intro (Section Save)

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

SUBGROUP OF QUESTIONS

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

q048 (Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP) in section Save)

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

- 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 (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 (excluding real estate or housing), please specify: Please write a brief description of the other benefit. 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

END OF GROUP

IF q046 = 1 OR q047 = 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 q048 = 1 THEN

q056 (Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP) current value in section Save)

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

RANGE 1..9223372036854775807

END OF IF

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 (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)

(^q053_other/Other)

RANGE 1..9223372036854775807

END OF IF

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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 (e.g. 401k, 403(b) or Thrift Savings Plan (TSP)
1 Saving regularly
2 Saving whenever possible
3 Not currently saving

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 (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 mar-
  ket accounts, stocks, certificates of deposit, or annuities, etc. frequency in section
  Save)
  Other personal savings or investments such as mutual funds, money market ac-
  counts, 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")

/* The questions q070 to q076 are asked in random order as captured in the q070_order
variables. For example, if q070_order_1 equals 2, then q071 was asked as the second
question. */

```

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 go to some place other than a bank, savings or loans institution, credit union, or brokerage firm to do any of the following activities?

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 7

| Value of question q070_questions(q070_order(cnt)) asked as question

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 debts.

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

IF q077 = 1 OR q077 = 2 OR q077 = 3 OR q077 = EMPTY THEN

| 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 and home equity line of credit

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

q082 (have debt- -medical in section Borrow)

Medical debts

- 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 loans (including payday loans, auto title loans, money borrowed from family or friends, and excluding the loans listed above)

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

q085 (have debt- -other debts in section Borrow)

Other debts not listed, please specify: Please write a brief description of the other benefit. Please select the Yes answer choice to the right if you specified another debt in the text box.

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

END OF SUBGROUP

END OF GROUP

IF q078 = 1 OR q079 = 1 OR q080 = 1 OR q081 = 1 OR q082 = 1 OR q083 = 1
OR q084 = 1 OR q085 = 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 and home equity line of credit
RANGE 1..9999999

END OF IF

IF q082 = 1 THEN

q090 (amount of debt- -medical in section Borrow)
Medical debts
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

q092 (amount of debt- -other loans in section Borrow)
Other loans (including payday loans, auto title loans, money borrowed from family/friends, and excluding the loans listed above)
RANGE 1..9999999

END OF IF

IF q085 = 1 THEN

q093 (amount of debt- -other debts in section Borrow)
(^q085_other/Other debts 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
- 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 SUBGROUP

END OF GROUP

IF q078 = 1 OR q079 = 1 OR q080 = 1 OR q082 = 1 OR q083 = 1 OR q084 = 1
OR q085 = 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 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?

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

ELSEIF q105 = 2 THEN

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

END OF IF

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

IF q111 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q134 (main source of health insurance in section Insurance)

Which of the following is your main source of health insurance coverage?

- 1 Your employer
- 2 Your spouse's employer
- 3 Your parent or guardian
- 4 Medicare or Medicaid
- 5 Through an insurance company or a state or federal marketplace that you purchased yourself (including Affordable Care Act (ACA) plans)
- 6 Veterans Health Administration (VHA) benefits, including Choice Act
- 7 TRICARE or other military health benefits
- 8 Indian Health Services
- 9 Other, please specify:
- 10 Don't know

q134.other (main source of health insurance- -other in section Insurance)

STRING

END OF GROUP

END OF IF

IF q106 = 1 OR (q105 =1 AND q107 = 1) OR (q105 = 2 AND q108 = 1) OR q109 = 1
OR q110 = 1 OR q111 = 1 THEN

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 IF

End of section **Insurance**

Start of section **Planning**

q113.intro (Section Planning)

The next questions ask 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

q114 (household uses budget in section Planning)

Does your household use a budget or other type of plan to track and manage your spending?

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

q115 (household uses auto money transfers in section Planning)

Does your household use automatic transfers to transfer money to savings or investments?

- 1 Yes
- 2 No

3 I don't know

q116 (household calculated needed retirement savings in section Planning)

Has your household attempted to calculate how much you currently need to save for retirement?

1 Yes

2 No

3 I don't know

q117 (talked with financial advisor in section Planning)

Have you or anyone in your household ever talked with a financial planner or advisor?

1 Yes

2 No

3 I don't know

q117A (have emergency savings account in section Planning)

Does your household have an emergency savings account?

1 Yes

2 No

3 I don't know

End of section **Planning**

Start of section **Psychographic**

q118.intro (Section Psychographic)

The next questions ask about your family's financial situation while you were growing up.

q118 (how frequently family struggled financially in section Psychographic)

How frequently did your family struggle financially while you were growing up?

1 Regularly

2 Sometimes

3 Rarely

4 Never

5 Don't know

q135 (how frequently worried about food growing up in section Psychographic)

How frequently did you worry about having enough food to eat while you were growing up?

1 Regularly

2 Sometimes

3 Rarely

4 Never

q136 (how frequently worried about crime growing up in section Psychographic)

How frequently did you worry about crime and personal safety while you were growing up?

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

q119 (how frequently family discussed financial matters in section Psychographic)
How frequently did your family discuss financial matters with you or around you while you were growing up?

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

End of section **Psychographic**

Start of section **Institutions**

q126.intro (Section Institutions)

The next few questions relate to your usage of financial products and services.

/ The answer options in q126 are presented in random order (except for 'Other', which always comes last) as captured in the q126_order variables. They take one of the following values:*

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

*For example, if q126_order_1 equals 2, then 'Interest rates associated with products and services' was presented as the first option. */*

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:)

Which is the first most important factor?/

Which is the second most important factor?/

Which is the third most important factor?)

/* NOTE: See the above listing for the answer options */

```
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

|

ELSEIF q126(cnt) < 11 THEN

| FLQ126_2(q126(cnt)) := ""

END OF IF

END OF LOOP

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

q121 (start/end work time variation in section Employment)

In your main job, do you normally start and end work around the same time each day that you work or does it vary?

- 1 Normally work the same hours
- 2 Schedule varies, primarily at my request
- 3 Schedule varies, primarily based on my employer's needs

q122 (how far in advance schedule is known in section Employment)

In your main job, approximately how far in advance do you typically know the hours that you will work on any given day?

- 1 One day in advance or less (including on call)
- 2 2 to 3 days in advance
- 3 4 to 6 days in advance
- 4 1 to 2 weeks in advance
- 5 2 to 4 weeks in advance
- 6 More than a month in advance
- 7 My hours are the same each day
- 8 I decide on the hours I work each day

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q123 (benefits employer offers in section Employment)

Still thinking about your main job, does your employer offer you any of the following benefits (even if you do not personally use the benefit)? Please select all that apply.

- 1 Paid sick leave
- 2 Paid vacation/personal leave
- 3 Paid parental leave
- 4 Student loan repayment
- 5 Health insurance
- 6 Disability insurance
- 7 Life insurance
- 8 Retirement plans
- 9 Childcare
- 10 Ability to work from home
- 11 Other, please specify:
- 12 Don't know

q123_other (benefits employer offers- -other specify in section Employment)

STRING

END OF GROUP

q124 (likelihood lose job in section Employment)

What do you think the likelihood is that you will lose your main job, or be permanently laid off, during the next 12 months?

- 1 Very likely
- 2 Somewhat likely
- 3 Not very likely
- 4 Not at all likely
- 5 Don't know

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q125 (money sources from independent/short term work in section Employment)
Some people earn money from independent, short term, task-based or temporary work.
Please indicate whether you have ever done the following activities in the last 12 months.

(Please select all that apply)

- 1 Driven for car services such as Uber or Lyft
- 2 Worked for pay, using task-based apps or websites like TaskRabbit or mTurk
- 3 Worked other task-based jobs
- 4 Done intermittent work such as babysitting or childcare, cleaning, temp work
- 5 Worked by the hour or day
- 6 Sold services such as freelance writing, web design, or music
- 7 Sold products for companies such as Amway, Herbalife, Tupperware, Mary Kay, or Avon
- 8 Sold products on a website such as Etsy or eBay
- 9 Rented space in your home or apartment on websites such as AirBnB
- 10 Other, please specify:
- 11 None of these

q125.other (money source from temp work- -other specify in section Employment)
STRING

END OF GROUP

End of section **Employment**

Start of section **HouseholdConditions**

q137 (spent time in jail/prison in section HouseholdConditions)
Have you or has anyone in your household (a family member, spouse/partner, etc.) spent time under criminal supervision in jail or prison?

- 1 No
- 2 Yes, I have
- 3 Yes, someone else in my household has
- 4 Yes, I have AND someone else in my household has
- 5 Don't know

q138.intro (Section HouseholdConditions)

These final questions have to do with physical, mental, or emotional conditions that can cause serious difficulty with daily activities. Please answer for anyone in your household who is 16 years old or over.

q138 (anyone in HH deaf in section HouseholdConditions)

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

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

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?

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

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?

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

q141 (anyone in HH have difficulty walking/climbing stairs in section HouseholdConditions)

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

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

q142 (anyone in HH have difficulty dressing or bathing in section HouseholdConditions)

Does anyone in your household have difficulty dressing or bathing?

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

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?

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

End of section **HouseholdConditions**

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. */*