UnderStandingAmericaStudy

UAS 505: LOW-TO-MEDIUM INCOME HOUSEHOLDS SURVEY



Survey author(s): Boston Federal Bank

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Contents

		$\overline{}$
1	Introduction 1.1 Topics	3
2	Survey Response And Data 2.1 Sample selection and response rate	4
3	Standard Variables	6
4	Background Demographics	11
5	Missing Data Conventions	15
6	Routing Syntax	16
7	Survey with Routing labor	21 30 34 37
	Closing	+1

1 INTRODUCTION

This survey, titled "UAS 505: Low-To-Medium Income Households Survey", asks questions about activities respondents may do for pay, as well how they handle day to day financial needs. This survey is no longer in the field. Respondents were paid \$3 to complete the survey.

1.1 Topics

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

Everyone.

As such, this survey was made available to 1449 UAS participants. Of those 1449 participants, 1052 completed the survey and are counted as respondents. Of those who are not counted as respondents, 14 started the survey without completing and 383 did not start the survey. The overall response rate was 72.6%.

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.%.

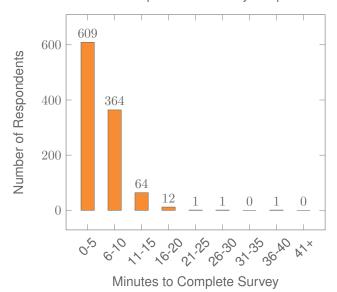
The detailed survey response rate is as follows:

UAS505 - Response Overview			
Size of selected sample	1449		
Completed the survey	1052		
Started but did not complete the survey	14		
Did not start the survey	383		
Response rate	72.6%		

2.2 Timings

The survey took respondents an average of 6 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

Sample weights for this survey are computed following the general UAS Weighting Procedure. Specifically, we use a two-step process where we first compute base weights, which correct for unequal probabilities of sampling UAS members, and then generate final, post-stratification weights, which align the sample to the reference population along certain socio-economic dimensions. These are gender (male/female), race and ethnicity (White/Black/Other/Hispanic/Native American), age (18-39/40-49/50/59/60+), education (High school or less/Some college/Bachelor or more), Census regions (Northeast/Midwest//West, excl. CA/CA, excl. LAC, LAC). Benchmark distributions for these variables are derived from the 6 most recent available Current Population Survey (CPS) Basic Monthly Survey with respect to the survey's completion date. The reference population considered for the weights is the U.S. population of adults age 18 and older.

This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. More information is available from the UAS Weighting Procedure. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

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

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

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

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

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

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

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

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

- 8. MSG 2016/01 Nat.Rep. Batch 4
- 9. MSG 2016/02 Nat.Rep. Batch 5
- 10. MSG 2016/03 Nat.Rep. Batch 6
- 11. MSG 2016/04 Nat.Rep. Batch 7
- 12. MSG 2016/05 Nat.Rep. Batch 8
- 13. MSG 2016/08 LA County Batch 2
- 14. MSG 2017/03 LA County Batch 3
- 15. MSG 2017/11 California Batch 1
- 16. MSG 2018/02 California Batch 2
- 17. MSG 2018/08 Nat.Rep. Batch 9
- 18. MSG 2019/04 LA County Batch 4
- 19. MSG 2019/05 LA County Batch 5
- 20. MSG 2019/11 Nat. Rep. Batch 10
- 21. MSG 2020/08 Nat. Rep. Batch 11
- 22. MSG 2020/10 Nat. Rep. Batch 12
- 22. 1000 2020/10 Nat. 11cp. Batch 12
- 23. MSG 2021/02 Nat. Rep. Batch 13
- 24. MSG 2021/08 Nat. Rep. Batch 15
- 25. MSG 2021/08 Nat. Rep. Batch 16
- 26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
- 27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
- 28. MSG 2022/08 Nat. Rep. Batch 18
- 29. MSG 2022/11 LA County Batch 6
- 30. MSG 2022/11 Nat. Rep. Batch 20
- 31. MSG 2023/01 Nat. Rep. Batch 21
- 32. MSG 2023/06 Nat. Rep. Batch 22
- 33. MSG 2023-09 Native Am. Batch 3
- 34. MSG 2023-10 Nat. Rep. Batch 23
- primary_respondent: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- hardware: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

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

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

- education: the highest level of education attained by the respondent.
- hisplatino: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- hisplatinogroup: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.
- white: indicates whether the respondent identifies him or herself as white (Caucasian).
- **black**: indicates whether the respondent identifies him or herself as black (African-American).
- nativeamer: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).
- asian: indicates whether the respondent identifies him or herself as Asian (Asian-American).
- pacific: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.
- o race: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- working: indicates whether the respondent is working for pay.
- o 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.
- o disabled: indicates whether the respondent has a disability.
- o 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, lf_other).

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

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

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

- o 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

Start of section Labor

main_intro (Section Labor)

This survey asks some questions about activities you may do for pay, as well how you handle day to day financial needs.

q008 (current employment situation in section Labor)

What best describes your current employment situation? Please select only one.

- 1 Working full-time (whether you are self-employed or working for someone else)
- 2 Working part-time (whether you are self-employed or working for someone else)
- 3 Temporarily laid-off (this means that you expect to get back to your previous workplace)
- 4 On sick or other leave from a job
- 5 Have no job but would like to have a job
- 6 Have no job and not interested in having a job

IF q008 IN (5,6) THEN

/* The answer options in q008a are presented in random order per variables q008a_order with values:

- o 1 Lost a job and have not been able to find new work since then
- o 2 Unable to work due to disability or other medical reasons
- o 3 Retiree or early retiree
- o 4 Student, at school, or in training
- 5 Taking care of a child/children or elderly relatives (not for pay)
- o 6 I lack the necessary skills, qualifications, or education
- 7 I lack transportation to or from work
- o 8 Currently attending school or other training
- o 9 Lack of access to high-speed internet
- o 10 Other

*/

IF (sizeof(q008a_order) = 0) THEN

```
q008a_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6, 7 \rightarrow7, 8 \rightarrow8, 9 \rightarrow9)) q008a_order(10) := 10
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q008a (why not have job in section Labor)

You reported that you currently do not have a job. What are the reasons why you do not have a job? *Check all that apply*

- 1 Lost a job and have not been able to find new work since then
- 2 Unable to work due to disability or other medical reasons
- 3 Retiree or early retiree
- 4 Student, at school, or in training
- 5 Taking care of a child/children or elderly relatives (not for pay)
- 6 I lack the necessary skills, qualifications, or education
- 7 I lack transportation to or from work
- 8 Currently attending school or other training
- 9 Lack of access to high-speed internet
- 10 Other (please specify):

q008a_other (other why not have job in section Labor) STRING

END OF GROUP

ELSEIF q008 IN (1,2,3,4) THEN

Fill code of question FLQ013 executed

q013 (how many jobs in section Labor)

(Altogether, how many jobs do you have (including any job from which you were temporarily laid off, but excluding volunteer or other unpaid work)? A job means any formal paying job, whether full-time or part-time, at which you have been employed for at least two consecutive weeks./Altogether, how many jobs do you have, excluding volunteer or other unpaid work? A job means any formal paying job, whether full-time or part-time, at which you have been employed for at least two consecutive weeks.) *Please enter a number in the box below.*

RANGE 0..100

IF q008 IN (1,2) THEN

Fill code of question FLq008 executed

/* Respondents are asked the q008b or q008c series per variable q008_randomizer with values:

- o q008b series
- o q008c series

*/

IF q008_randomizer = EMPTY THEN

q008_randomizer := mt_rand(1,2)

END OF IF

IF q008_randomizer = 1 THEN

```
q008b_questions := array(1 \rightarrow"q008b1",2 \rightarrow"q008b2", 3 \rightarrow"q008b3", 4 \rightarrow"q008b4", 5 \rightarrow"q008b5", 6 \rightarrow"q008b6")
```

- /* The question series q008b1 to q008b6 are presented in random order per variables q008b_order with values:
 - o 1 My pay increased
 - 2 I received additional benefits (e.g., paid time off, health insurance, childcare assistance)
 - o 3 I received additional training
 - o 4 My workload was more manageable
 - 5 I received more support from my supervisor
 - o 6 I felt that I belonged

*

IF (sizeof(q008b_order) = 0) THEN

```
q008b_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6))
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q008b_intro (Section Labor)

(Think about your main job. By "main" we mean the one at which you typically work the most hours.

Suppose you were thinking of leaving your main job, but you would consider staying if certain aspects of the job were to change./You reported that you are currently employed.

Suppose you are thinking of leaving your job, but you would consider staying

if certain aspects of the job were to change.)

I would remain with my employer if...

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 6

/* The question series q008b1 to q008b6 are presented in random order per variables q008b_order. */

END OF LOOP

END OF SUBGROUP

END OF GROUP

ELSE

```
q008c_questions := array(1 \rightarrow"q008c1",2 \rightarrow"q008c2", 3 \rightarrow"q008c3", 4 \rightarrow"q008c4", 5 \rightarrow"q008c5", 6 \rightarrow"q008c6")
```

- $/^{\!\star}$ The question series q008c1 to q008c6 are presented in random order per variables q008c_order with values:
 - o 1 My pay decreased
 - 2 My employer removed one or more benefits (e.g., paid time off, health insurance, childcare assistance)
 - o 3 I did not receive the necessary training I need for my job
 - o 4 My workload increased
 - o 5 I received less support from my supervisor
 - o 6 I experienced discrimination while working on the job

*/

IF (sizeof(q008c_order) = 0) THEN

```
q008c_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6))
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q008c_intro (Section Labor)

(Think about your main job. By "main" we mean the one at which you typically work the most hours.

Suppose you are happy in your main job, but would consider leaving if certain aspects of the job were to change./You reported that you are currently employed.

Suppose you are happy in your job, but would consider leaving if certain aspects of the job were to change.)

I would leave my employer if...

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 6

/* The question series q008c1 to q008c6 are presented in random order per variables q008c_order. */

END OF LOOP

END OF SUBGROUP

END OF GROUP

END OF IF

END OF IF

END OF IF

End of section Labor

Start of section Income

IF q008 IN (1,2,3,4) THEN

Fill code of question FLq98_1 executed Fill code of question FLq98_2 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q018a (income before taxes in section Income)

How much do you make before taxes and other deductions at your (main/current) job, including any bonuses, overtime pay, tips, or commissions? Please select the time frame (that is, per hour, per week, etc.) that is most suitable for you to report your pay. (

Please report usual earnings for times when you are not temporarily laid-off./

Please report usual earnings for times when you are not on sick or other leave from a job)

RANGE 0..99999996

q018b (time period income before taxes in section Income)

Per:

- 1 Hour
- 2 Week
- 3 Two weeks
- 4 Month
- 5 Year

END OF GROUP

IF q008 IN (1,2) THEN

q099 (average monthly take-home pay of main job cover monthly essential expenses in section Income)

Think about your (main/current) job, and your monthly essential expenses.

Essential expenses include - but are not limited to - housing, food, utilities, car expenses, childcare, debt payments, and insurance or medical needs.

Does your average monthly take-home pay of your main job cover your monthly essential expenses?

1 Yes

2 No

END OF IF

END OF IF

```
q027a_questions := array(1 \rightarrow"q027a1",2 \rightarrow"q027a2",3 \rightarrow"q027a3",4 \rightarrow"q027a4",5 \rightarrow"q027a5",6 \rightarrow"q027a6",7 \rightarrow"q027a7",8 \rightarrow"q027a8",9 \rightarrow"q027a9",10 \rightarrow"q027a10",11 \rightarrow"q027a11",12 \rightarrow"q027a12",13 \rightarrow"q027a13",14 \rightarrow"q027a14",15 \rightarrow"q027a15")
```

/* The question series q027a1 to q027a98 are asked in random order per variables q027a_order with values:

- 1 Babysitting
- 2 House sitting
- o 3 Dog walking
- 4 Yard or lawn care (i.e., mowing, weeding, etc.)

- o 5 Housecleaning
- o 6 House painting
- o 7 Eldercare services
- 8 Providing services to other people (for example picking up their dry cleaning, helping people move houses, running errands, booking travel, or other personal assistance)
- 9 Selling goods at consignment shops
- o 10 Selling goods on eBay, craigslist, or similar websites
- 11 Renting out property such as your car, your place of residence, or other items you own
- o 12 Driving for a ride sharing service like Uber, Lyft, or Sidecar
- 13 Responding to surveys, including phone surveys, online surveys, and in-person surveys
- 14 Getting paid to complete tasks online through websites such as Amazon Mechanical Turk, Fiverr, or similar sites (examples of such tasks include, but are not limited to, editing documents, reviewing resumes, writing songs, creating graphic designs, rating pictures, etc.)
- 15 Posting videos, blog posts, or other content online, such as on YouTube, and receiving pay (including ad revenues or commissions) as a result
- o 98 Other informal paid activity or side jobs

*/

IF sizeof(q027a_order) = 0 THEN

```
q027a_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6, 7 \rightarrow7, 8 \rightarrow8, 9 \rightarrow9, 10 \rightarrow10, 11 \rightarrow11, 12 \rightarrow12, 13 \rightarrow13, 14 \rightarrow14, 15 \rightarrow15)) q027a_order(16) := 98
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q027a_intro (Section Income)

For each of the informal paid activities or side jobs listed in the table below, please respond to the following question:

In 2022, did you engage in any of the following activities for pay? *Please provide a response for each row listed below.*

SUBGROUP OF QUESTIONS

LOOP FROM 1 TO 15

/* The question series q027a1 to q027a98 are asked in random order per variables q027a_order. */

END OF LOOP

q027a98 (engage Other informal paid activity or side jobs in section Income) Other informal paid activity or side jobs (please specify): 1 Yes

2 No

END OF SUBGROUP

q027a98_other (engage specify Other informal paid activity or side jobs in section Income) **STRING**

END OF GROUP

IF q027a1 = 1 OR q027a2 = 1 OR q027a3 = 1 OR q027a4 = 1 OR q027a5 = 1 OR q027a6 = 1 OR q027a7 = 1 OR q027a8 = 1 OR q027a9 = 1 OR q027a10 = 1 OR q027a11 = 1 OR q027a12 = 1 OR q027a13 = 1 OR q027a14 = 1 OR q027a15 = 1 OR q027a98 = 1 THEN

q028a (when last engage in any of informal paid activities or side jobs in section Income) When did you last engage in any of these informal paid activities or side jobs?

- 1 Within the last 7 days
- 2 Between 8 to 30 days ago
- 3 Between 1 and 3 months ago
- 4 Between 3 and 6 months ago
- 5 More than 6 months ago

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q031b_intro (Section Income)

In a typical month in which you do/did this activity, how much money do/did you typically earn doing this activity?

SUBGROUP OF QUESTIONS

IF q027a1 = 1 THEN

q031b1 (\$ per month Babysitting in section Income) Babysitting
RANGE 0..99999996

END OF IF

IF q027a2 = 1 THEN

q031b2 (\$ per month House sitting in section Income)
House sitting
RANGE 0..99999996

END OF IF

IF q027a3 = 1 THEN

q031b3 (\$ per month Dog walking in section Income)
Dog walking
RANGE 0..99999996

END OF IF

IF q027a4 = 1 THEN

q031b4 (\$ per month Yard or lawn care (i.e., mowing, weeding, etc.) in section Income)
Yard or lawn care (i.e., mowing, weeding, etc.)
RANGE 0..99999996

END OF IF

IF q027a5 = 1 THEN

q031b5 (\$ per month Housecleaning in section Income)
Housecleaning
RANGE 0..99999996

END OF IF

IF q027a6 = 1 THEN

q031b6 (\$ per month House painting in section Income) House painting RANGE 0..99999996

END OF IF

IF q027a7 = 1 THEN

q031b7 (\$ per month Eldercare services in section Income)
Eldercare services
RANGE 0..99999996

END OF IF

IF q027a8 = 1 THEN

q031b8 (\$ per month Providing services to other people in section Income)
Providing services to other people (for example picking up their dry cleaning, helping people move houses, running errands, booking travel, or other personal assistance)
RANGE 0..99999996

END OF IF

IF q027a9 = 1 THEN

q031b9 (\$ per month Selling goods at consignment shops in section Income)
Selling goods at consignment shops
RANGE 0..99999996

END OF IF

IF q027a10 = 1 THEN

q031b10 (\$ per month Selling goods on eBay, craigslist, or similar websites in section Income)

Selling goods on eBay, craigslist, or similar websites RANGE 0..99999996

END OF IF

IF q027a11 = 1 THEN

q031b11 (\$ per month Renting out property in section Income)

Renting out property such as your car, your place of residence, or other items you own

RANGE 0..99999996

END OF IF

IF q027a12 = 1 THEN

q031b12 (\$ per month Driving for a ride sharing service in section Income)
Driving for a ride sharing service like Uber, Lyft, or Sidecar
RANGE 0..99999996

END OF IF

IF q027a13 = 1 THEN

q031b13 (\$ per month Responding to surveys in section Income)
Responding to surveys, including phone surveys, online surveys, and in-person surveys

RANGE 0..99999996

END OF IF

IF q027a14 = 1 THEN

q031b14 (\$ per month Getting paid to complete tasks online through websites in section Income)

Getting paid to complete tasks online through websites such as Amazon Mechanical Turk, Fiverr, or similar sites (examples of such tasks include, but are not limited to, editing documents, reviewing resumes, writing songs, creating graphic designs, rating pictures, etc.)

RANGE 0..99999996

END OF IF

IF q027a15 = 1 THEN

q031b15 (\$ per month Posting videos, blog posts, or other content online in section Income)

Posting videos, blog posts, or other content online, such as on YouTube, and receiving pay (including ad revenues or commissions) as a result RANGE 0..99999996

END OF IF

IF q027a98 = 1 THEN

q031b98 (\$ per month Other informal paid activity or side jobs in section Income) (engage specify Other informal paid activity or side jobs())
RANGE 0..99999996

END OF IF

END OF SUBGROUP

END OF GROUP

/* The answer options in q032b are presented in random order per variables q032b_order with values:

- o 1 To earn money as a primary source of income
- 2 To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income
- o 3 To maintain existing job-related skills
- o 4 To acquire new job-related skills
- 5 To network/meet people
- 6 Just for fun (as a hobby)
- o 7 My other wages do not keep up with cost of living
- o 8 Other

*/

IF sizeof(q032b_order) = 0 THEN

```
q032b_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6, 7 \rightarrow7)) q032b_order(8) := 8
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

 ${\tt q032b}$ (reasons currently engaged in informal paid activities or side job in section Income)

You indicated that you are currently engaged in informal paid activities or side jobs. What are the reasons why you are currently engaged in these informal paid activities or side jobs? *Please select all that apply.*

- 1 To earn money as a primary source of income
- 2 To earn extra money on top of pay from a current job, retirement, pension, disability, or other regular source of income
- 3 To maintain existing job-related skills
- 4 To acquire new job-related skills
- 5 To network/meet people
- 6 Just for fun (as a hobby)
- 7 My other wages do not keep up with cost of living
- 8 Other (please specify):

q032b_other (other reasons currently engaged in informal paid activities or side job in section Income)

STRING

END OF GROUP

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q039 (negative economic events in past 24 months in section Income)

Have you experienced any of the following negative economic events in the **past 24 months**? *Please select all that apply.*

- 1 I lost a job
- 2 My hours were reduced in a job
- 3 I had my pay cut
- 4 I experienced a wage freeze
- 5 My spouse or partner lost a job
- 6 My spouse/partner had hours cut
- 7 My spouse/partner had their pay cut
- 8 My spouse/partner had wage freeze
- 9 My home went into foreclosure
- 10 I filed for personal bankruptcy
- 11 A business I own(ed) filed for bankruptcy
- 12 I have not experienced any negative economic event in the past 24 months
- 13 My spouse/partner has not experienced any negative economic event in the past 24 months
- 14 Other (please specify):

q039_other (other negative economic events in past 24 months in section Income) STRING

END OF GROUP

IF (cardinal(q039) = 1 AND (q039 = 12 OR q039 = 13)) OR (cardinal(q039) = 2 AND 12 IN q039 AND 13 IN q039) THEN

ELSE

IF q039 = RESPONSE THEN

q040 (decision participate informal work influenced by negative economic events in section Income)

Was your decision to **participate or not** in informal work (including survey-taking) influenced by a negative economic event(s) that you and/or your partner experienced in the past 2 years?

1 Yes

2 No

END OF IF

END OF IF

IF q008 < 5 AND (q027a1 = 1 OR q027a2 = 1 OR q027a3 = 1 OR q027a4 = 1 OR q027a5 = 1 OR q027a6 = 1 OR q027a7 = 1 OR q027a8 = 1 OR q027a9 = 1 OR q027a10 = 1 OR q027a11 = 1 OR q027a12 = 1 OR q027a13 = 1 OR q027a14 = 1 OR q027a15 = 1 OR q027a98 = 1) THEN

q037 (how much time expect devote to informal paid activities or side jobs compared to today in section Income)

Twelve months from now, how much time do you expect to devote to informal paid activities or side jobs compared to today?

- 1 More time
- 2 About the same
- 3 Less time

END OF IF

IF q008 IN (1,2,4) AND (q027a1 = 1 OR q027a2 = 1 OR q027a3 = 1 OR q027a4 = 1 OR q027a5 = 1 OR q027a6 = 1 OR q027a7 = 1 OR q027a8 = 1 OR q027a9 = 1 OR q027a10 = 1 OR q027a11 = 1 OR q027a12 = 1 OR q027a13 = 1 OR q027a14 = 1 OR q027a15 = 1 OR q027a98 = 1) THEN

q034 (how compare average pay informal work to formal job in section Income)

How do you think the average pay you receive for informal paid activities or side jobs compares to your pay from a formal job for the same amount of time?

- 1 Informal pay is higher
- 2 Informal pay is about the same
- 3 Informal pay is lower

END OF IF

End of section Income

Start of section Careers

q106a (participate currently in government assistance programs in section Careers)

Do you currently participate in any government assistance programs? Types of government assistance include housing, food, childcare, healthcare, etc.

1 Yes

2 No

/* The answer options in q106b are presented in random order per variables q106b_order with values:

- o 1 Housing
- o 2 Food
- o 3 Childcare
- o 4 Healthcare
- o 5 Other

*/

IF sizeof(q106b_order) = 0 THEN

```
q106b_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4)) q106b_order(5) := 5
```

END OF IF

IF q106a = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q106b (kinds of government assistance program receiving in section Careers) What kinds of government assistance do you receive? *Please check all that apply.*

- 1 Housing
- 2 Food
- 3 Childcare
- 4 Healthcare
- 5 Other (please specify):

q106b_other (other kinds of government assistance program receiving in section Careers)

STRING

END OF GROUP

END OF IF

q104 (declined working additional hours, promotion, raise afraid lose form of government assistance in section Careers)

In the past 12 months, have you declined working additional hours, declined a promotion,

or declined a raise because you were afraid you might lose a form of government assistance you were receiving at the time?

1 Yes

2 No

IF q104 = 1 THEN

q106c_order := q106b_order q106c_order(6) := 6

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q105 (when declined working additional hours, promotion, raise afraid lose form of government assistance in section Careers)

When did you decline additional hours, a promotion, or a raise because you were afraid you might lose government assistance?

- 1 In the last 30 days
- 2 In the past 1 to 6 months
- 3 In the past 7 to 12 months

q106c (kinds of government assistance program would have lost in section Careers)

Which government assistance programs would you have lost? *Please check all that apply.*

- 1 Housing
- 2 Food
- 3 Childcare
- 4 Healthcare
- 5 Other (please specify):
- 6 None of the above

q106c_other (other kinds of government assistance program would have lost in section Careers)

STRING

END OF GROUP

END OF IF

q150 (changed or accepted new jobs in the past 12 months in section Careers) Have you changed or accepted new jobs in the past 12 months?

1 Yes

2 No

IF q150 = 1 THEN

/* The answer options in q151 are presented in random order per variables q151_order with values:

- o 1 The new job offers better pay
- o 2 The new job is closer to home
- o 3 The new job has more flexible work hours
- o 4 The new job offers better work-from-home arrangements
- o 5 The new job offers better benefits
- o 6 The new job is less stressful
- o 7 The new job is a better fit with my interest
- o 8 The new job allows for a better work-life balance
- o 9 The new job has better development opportunities
- o 10 The new job allows me to both get income and government assistance
- o 11 Other

*/

IF sizeof(q151_order) = 0 THEN

```
q151_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6, 7 \rightarrow7, 8 \rightarrow8, 9 \rightarrow9, 10 \rightarrow10)) q151_order(11) := 11
```

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q151 (why decide to change jobs in section Careers)

Why did you decide to change jobs? Please check all that apply.

The new job...

- 1 ...offers better pay
- 2 ... is closer to home
- 3 ...has more flexible work hours
- 4 ...offers better work-from-home arrangements
- 5 ...offers better benefits
- 6 ...is less stressful
- 7 ...is a better fit with my interest
- 8 ...allows for a better work-life balance
- 9 ...has better development opportunities
- 10 ... allows me to both get income and government assistance

11 Other (please specify):

q151_other (other why decide to change jobs in section Careers) STRING

END OF GROUP

END OF IF

q109 (likelihood will quit main/current job in next 12 months in section Careers) What is the likelihood that you will quit your main/current job in the next 12 months?

- 1 I don't see myself quitting in the next 12 months
- 2 Very unlikely
- 3 Unlikely
- 4 I'm neutral about quitting
- 5 Likely
- 6 Extremely likely
- 7 I am definitely quitting my job in the next 12 months

q043 (how financial situation of household changed in section Careers) Please describe your household's financial situation compared to 12 months ago.

My household's financial situation has...

- 1 ...gotten a lot worse in the last 12 months
- 2 ...gotten somewhat worse in the last 12 months
- 3 ...stayed about the same as 12 months ago
- 4 ...improved somewhat in the last 12 months
- 5 ...improved a lot in the last 12 months

End of section Careers

Start of section Childcare

al100 (primary caregiver for a child/children under the age of 18 in section Childcare) Are you a primary caregiver for a child/children under the age of 18?

1 Yes

2 No

IF al100 = 1 AND q008 IN (1,2) THEN

al101 (how many days late/absent work because take child to school or daycare in section Childcare)

In the last 30 days, how many days were you late or absent from work because you needed to **take a child to school or daycare**?

1 One or fewer days

2 2-3 days

```
3 4-5 days
4 More than 5 days
5 My child doesn't go to school or daycare
6 Unsure
al102 (how many days late/absent work due to lack of childcare in section Child-
In the last 30 days, how many days were you late or absent from work due to lack of
childcare?
1 One or fewer days
2 2-3 days
3 4-5 days
4 More than 5 days
5 My child doesn't go to school or daycare
6 Unsure
al103 (employer provide childcare services or vouchers in section Childcare)
Does your employer provide childcare services or vouchers?
1 Yes
2 No
3 Unsure
IF al103 = 1 THEN
 /* The answer options in a104 are presented in random order per variables a104_order
 with values:
    o 1 Yes
    o 2 No, it is too expensive
    o 3 No, I wasn't eligible
    o 4 No, it didn't work for my schedule/situation
    o 5 No. other
    o 6 Unsure
 IF sizeof(al104_order) = 0 THEN
  al104_order := getAL104Order()
 END OF IF
```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

al104 (take advantage of childcare offering in section Childcare)

Do you take advantage of this childcare offering?

- 1 Yes
- 2 No, it is too expensive
- 3 No, I wasn't eligible
- 4 No, it didn't work for my schedule/situation
- 5 No, other (please specify):
- 6 Unsure

al104_other (other take advantage of childcare offering in section Childcare) STRING

END OF GROUP

al105 (some or all of childcare needs met by friends, family, or community organizations in section Childcare)

Are some or all of your childcare needs met by friends, family, or community organizations (like a church or a community center)?

- 1 Yes, a community organization
- 2 Yes, friends and/or family
- 3 A combination of the above
- 4 No
- 5 Unsure

al106 (currently or have previously received government assistance to pay for childcare in section Childcare)

Do you currently or have you previously received government assistance to pay for childcare?

- 1 Yes, currently
- 2 Yes, previously but not now
- 3 No
- 4 Unsure

al107 (ever had to work fewer hours than like because of lack of childcare in section Childcare)

Have you ever had to work fewer hours than you would like because of lack of childcare?

- 1 Yes
- 2 No
- 3 Unsure

al108 (know where to get assistance with childcare in community in section Childcare) Do you know where to get assistance with childcare in your community?

- 1 Yes
- 2 No

```
| 3 Unsure
| END OF IF
END OF IF
```

End of section Childcare

Start of section Consumer

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

```
q128 (have a checking account in section Consumer)
Do you have a checking account?
1 Yes
2 No
q129 (have credit card in section Consumer)
Do you have a credit card?
1 Yes
2 No
```

END OF GROUP

IF q128 = 2 THEN

```
/* The answer options in q130 are presented in random order per variables q130_order with values:

o 1 I don't write enough checks to make it worthwhile

o 2 The minimum balance is too high

o 3 I don't like dealing with banks

o 4 The fees and service charges are too high

o 5 No bank has convenient hours or location

o 6 No bank will give me a checking account

o 7 Other
```

IF sizeof(q130_order) = 0 THEN

 $q130_order(7) := 7$

END OF IF

q130_order := shuffleArray(array(1 \rightarrow 1, 2 \rightarrow 2, 3 \rightarrow 3, 4 \rightarrow 4, 5 \rightarrow 5, 6 \rightarrow 6))

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q130 (most important reason why not have checking account. in section Consumer) Please choose the **most important reason** why you don't have a checking account. Check all that apply

- 1 I don't write enough checks to make it worthwhile
- 2 The minimum balance is too high
- 3 I don't like dealing with banks
- 4 The fees and service charges are too high
- 5 No bank has convenient hours or location
- 6 No bank will give me a checking account
- 7 Other (please specify):

q130_other (other most important reason why not have checking account. in section Consumer) STRING

END OF GROUP

END OF IF

/* The answer options in q115 are presented in random order per variables q115_order with values:

- o 1 Cash
- o 2 Check
- o 3 Credit card
- o 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- o 7 Online banking bill payment
- 8 Money order
- 9 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- o 10 Account-to-account transfer
- 11 Other payment method

*/

IF sizeof(q115_order) = 0 THEN

```
q115_order := shuffleArray(array(1 \rightarrow1, 2 \rightarrow2, 3 \rightarrow3, 4 \rightarrow4, 5 \rightarrow5, 6 \rightarrow6, 7 \rightarrow7, 8 \rightarrow8, 9 \rightarrow9, 10 \rightarrow10)) q115_order(11) := 11
```

END OF IF

q115 (primary payment method for making bill payments in section Consumer)

What is your primary payment method for making bill payments?

- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 9 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 10 Account-to-account transfer
- 11 Other payment method

/* The answer options in q116 are presented in random order per variables q116_order with values:

- o 1 Cash
- o 2 Check
- o 3 Credit card
- o 4 Debit card
- o 5 Prepaid/Gift/EBT card
- o 6 Bank account number payment
- o 7 Online banking bill payment
- o 8 Money order
- 9 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- o 10 Account-to-account transfer
- 11 Other payment method

*/

IF sizeof(q116_order) = 0 THEN

q116_order := q115_order

END OF IF

q116 (primary payment method for making day to day purchases in section Consumer) What is your primary payment method for making **day-to-day purchases** (payments that aren't bills)?

- 1 Cash
- 2 Check
- 3 Credit card
- 4 Debit card
- 5 Prepaid/Gift/EBT card
- 6 Bank account number payment
- 7 Online banking bill payment
- 8 Money order
- 9 Mobile payment apps, such as PayPal, Zelle, Venmo, Square Cash, MoneyGram, Western Union, etc.
- 10 Account-to-account transfer
- 11 Other payment method

End of section Consumer

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. */