

# UnderStandingAmericaStudy

UAS 540: SCREENER FOR NON-DISABLED UAS RESPONDENTS



Survey author(s): Financial Health Network

Fielded March 6, 2023 - March 31, 2023

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## 1 INTRODUCTION

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This UAS panel survey, titled "UAS 540: Screener for non-disabled UAS respondents", asks respondents if they have one or more household members not part of the UAS who have a disability or who have difficulty with some daily activities; and if yes, to invite them to take a one-time survey. This survey is no longer in the field.

### 1.1 Topics

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

### 1.2 Experiments

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

### 1.3 Citation

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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](mailto:tgutsche@usc.edu).

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

Custom selection of non-disabled UAS respondents who indicated that they have one or more adult household members with a disability (per their answers to questions q138, q139, q140, q141, q142 and q143 in UAS 453 and UAS 500).

As such, this survey was made available to 1011 UAS participants. Of those 1011 participants, 779 completed the survey and are counted as respondents. Of those who are not counted as respondents, 39 started the survey without completing and 193 did not start the survey. The overall response rate was 77.05%.

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

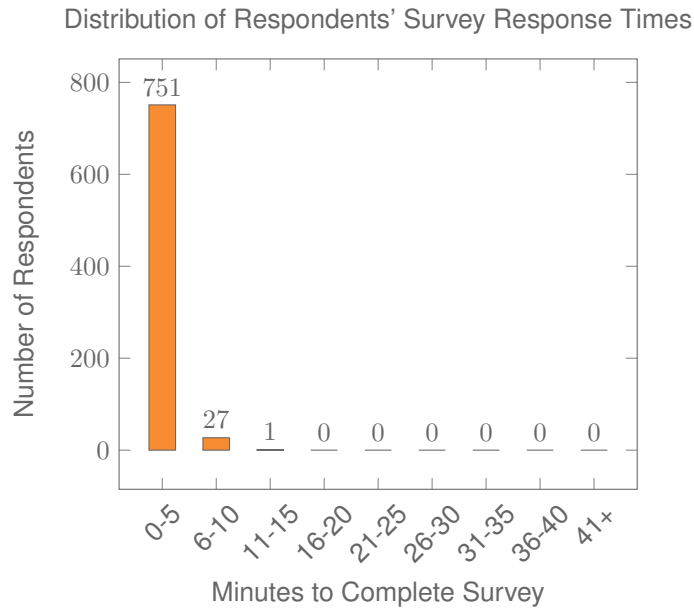
The detailed survey response rate is as follows:

UAS540 - Response Overview	
Size of selected sample	1011
Completed the survey	779
Started but did not complete the survey	39
Did not start the survey	193
Response rate	77.05%

### 2.2 Timings

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The survey took respondents an average of 2 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



## 2.3 Sample & Weighting

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

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

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### 3 STANDARD VARIABLES

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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  $j_{em_i}uashhid_i/em_i$ . For the primary respondent this identifier is his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the uasid of the primary respondent as their household identifier. The uashhid remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- **uashhid<sub>current</sub>**: the current household identifier of the respondent. Uniquely identifies the household a UAS panel member belongs to in a given survey INDEPENDENT of the exact composition of the household in terms of who else in the household are UAS members. Missing (.n) for respondents who are in a single-UAS member household. Available on request in data sets prior to September 3, 2025.
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey DEPENDENT on the exact composition of the household in terms of who else in the household are UAS members. Is set to missing (.n) if no other household members are UAS panel members at the time of the survey. Is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling

(ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):

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

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

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

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

1. ASDE 2014/01
2. ASDE 2014/01
3. ASDE 2014/01
4. Public records 2015/05
5. MSG 2015/07
6. MSG 2016/01
7. MSG 2016/01
8. MSG 2016/01
9. MSG 2016/02
10. MSG 2016/03
11. MSG 2016/04
12. MSG 2016/05
13. MSG 2016/08
14. MSG 2017/03

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

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

1. ASDE 2014/01 Nat.Rep.
2. ASDE 2014/01 Native Am.
3. ASDE 2014/11 Native Am.
4. LA County 2015/05 List Sample
5. MSG 2015/07 Nat.Rep.
6. MSG 2016/01 Nat.Rep. Batch 2
7. MSG 2016/01 Nat.Rep. Batch 3
8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7



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

- **primary\_respondent**: indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:
  1. None
  2. Tablet (includes Internet)

- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
- **start\_date (start\_year, start\_month, start\_day, start\_hour, start\_min, start\_sec)**: indicates the time at which the respondent started the survey.
- **end\_date (end\_year, end\_month, end\_day, end\_hour, end\_min, end\_sec)**: indicates the time at which the respondent completed the survey.
- **cs\_001**: indicates how interesting the respondent found the survey.

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## 4 BACKGROUND DEMOGRAPHICS

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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.
- **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey.
- **hhmemberin\_#**: indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix \_# (e.g., \_1 indicates the first household member, \_2 the second household member, etc.).

As an example, if the first household member is in the household at the time of the survey, 'hhmemberin\_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin\_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin\_1' is available whether this person is still in the household or has moved out.

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

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

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

For detailed information and definitions of the 10 primary RUCA codes, please visit the USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data set available on request.

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## 5 MISSING DATA CONVENTIONS

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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.

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## 6 ROUTING SYNTAX

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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.



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## 7 SURVEY WITH ROUTING

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### Start of section **Screener**

#### **sc.intro** (Section Screener)

We are conducting a survey with a special focus on people who have a disability or who have difficulty with some daily activities. The survey will ask about how individuals spend and save money and plan for their future. The information will help us better understand the financial well-being of people with disabilities and raise awareness among business leaders and policymakers.

#### **a001** (number of adults with condition causing difficulty in section Screener)

You told us in a previous survey that there is at least one other adult in your household who has a condition that gives them difficulty with some daily activities. How many adults are there in your household who fit this description? Type "0" into the box if there are no adults in your household who currently fit this description.

RANGE 0..10

total\_disabled\_nonuas := '0'

total\_disabled\_willing\_nonuas := '0'

total\_disabled\_eligible\_nonuas := '0'

total\_disabled\_invited\_nonuas := '0'

#### **IF a001 = 0 OR a001 = EMPTY THEN**

##### **earlyexit** (Section Screener)

Thank you for your time! We don't have any further questions for you at this moment. Please click "Next" to return to your panel member pages.

reward := '1'

Exit the survey

#### **ELSEIF a001 = 1 THEN**

##### **GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

##### **a002** (disabled adult uas respondent in section Screener)

Does this person also fill out surveys for the UAS? *If you are not sure, please ask them before answering this question. If this screen times out, you can start the survey again in your panel member pages to come back to this screen.*

1 Yes

2 No

3 I don't know

##### **a002.script** (Section Screener)

| Please ask this person if they also fill out UAS surveys before answering this question.

END OF GROUP

IF a002 = 2 THEN

| total\_disabled\_nonuas := '1'

ELSE

| total\_disabled\_nonuas := '0'

END OF IF

ELSEIF a001 > 1 THEN

a003 (number of disabled adults uas respondents in section Screener)

How many of these other adult household members, not counting you, also fill out surveys for the UAS? Type "0" into the box if no other household members fill out UAS surveys. *If you are not sure, please ask them before answering this question. If this screen times out, you can start the survey again in your panel member pages to come back to this screen.*

RANGE 0..(number of adults with condition causing difficulty())

IF a003 = EMPTY OR (a001 - a003) = 0 THEN

| total\_disabled\_nonuas := '0'

ELSE

| total\_disabled\_nonuas := a001 - a003

END OF IF

END OF IF

IF total\_disabled\_nonuas = 0 THEN

earlyexit2 (Section Screener)

Thank you for your time! We look forward to hearing from as many people as possible to learn more about their experiences with disabilities. We don't have any further questions for you at this moment. Please click "Next" to return to your panel member pages.

reward := '1'

Exit the survey

END OF IF

a004 (Section Screener)

For this study, we would like to offer an invitation to household members **who have difficulties that affect their daily living and are not a part of the UAS** to fill out a one-time survey about their experiences. **We are inviting all household members because it is important to us to hear from a broad range of people, including those who don't have the opportunity to take regular UAS surveys.** Their perspectives will help us raise awareness among businesses and policymakers about opportunities and barriers for peo-

ple with disabilities.

You are welcome to provide assistance to help them fill out the survey, if needed. This can include reading the questions to them and/or typing in their responses. They will earn an Amazon code worth \$13 for their time, and we will also offer you a \$5 bonus incentive for assisting them.

**IF total\_disabled\_nonuas > 1 THEN**

**a004a** (number of willing adults with condition causing difficulty non UAS in section Screener)

**How many of the (number of adults with condition causing difficulty non UAS()) adults in your household who have difficulties with daily living, and are not members of the UAS, would be willing to take a one-time survey about their experiences with their finances and financial services?** *Please feel free to ask them and then come back and answer the question. If this screen times out, you can start the survey again in your panel member pages to come back to this screen.*

RANGE 0..(number of adults with condition causing difficulty non UAS())

**IF a004a > 0 THEN**

total\_disabled\_willing\_nonuas := a004a

**ELSE**

total\_disabled\_willing\_nonuas := '0'

**END OF IF**

**ELSE**

**a004b** (willing adult with condition causing difficulty non UAS in section Screener)

**Would the other adult in your household who has difficulties with daily living and is not a member of the UAS be willing to take a one-time survey about their experiences with their finances and financial services?** *Please feel free to ask them and then come back and answer the question. If this screen times out, you can start the survey again in your panel member pages to come back to this screen.*

1 Yes

2 No

**IF a004b = 1 THEN**

total\_disabled\_willing\_nonuas := '1'

**ELSE**

total\_disabled\_willing\_nonuas := '0'

**END OF IF**

**END OF IF**

**IF total\_disabled\_willing\_nonuas > 0 THEN**

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

IF total\_disabled\_willing\_nonuas = 1 THEN

a005\_intro (Section Screener)

What is the first name (or a nickname) of the person who is interested in taking a one-time survey?

ELSE

a005\_intro\_multi (Section Screener)

What are the first names (or nicknames) of the people who are interested in taking a one-time survey?

END OF IF

LOOP FROM 1 TO TOTAL\_DISABLED\_WILLING\_NONUAS

a005 (name non-uas person in section Screener)

STRING

END OF LOOP

END OF GROUP

LOOP FROM 1 TO TOTAL\_DISABLED\_WILLING\_NONUAS

IF a005(cnt1) = RESPONSE THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

a006 (need help non-uas person in section Screener)

Will **(name non-uas person(cnt1))** need any assistance to complete an online survey, or are they able to complete a survey on their own? *If you are not sure whether they will need assistance, please ask them before answering this question. If this screen times out, you can start the survey again in your panel member pages to come back to this screen.*

- 1 They will need assistance
- 2 They can take the survey on their own
- 3 I don't know

a006\_script (Section Screener)

Please ask **(name non-uas person(cnt1))** whether they will need assistance before answering this question.

END OF GROUP

IF a006(cnt1) = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**a007** (type of help non-uas person in section Screener)

What kind of assistance would **(name non-uas person(cnt1))** require to be able to fill out the survey? Select all that apply.

- 1 Having the questions read to them
- 2 Assistance with typing in their survey responses
- 3 Translation from English or Spanish into another language
- 4 Assistance in understanding what questions mean (summarizing in terms they will understand; providing examples)
- 5 The individual is unable to understand the survey even with assistance. I would have to answer the questions for them
- 6 Other, please specify:

**a007\_other** (other type of help non-uas person in section Screener)

STRING

END OF GROUP

IF not(5 IN a007(cnt1)) THEN

**a008** (willing and able to help non-uas person in section Screener)

Are you willing and able to provide the assistance that **(name non-uas person(cnt1))** needs to fill out a survey?

- 1 Yes
- 2 No

IF a008(cnt1) = 1 THEN

a005\_selected(cnt1) := '1'

total\_disabled\_eligible\_nonuas := total\_disabled\_eligible\_nonuas + 1

ELSE

a005\_selected(cnt1) := '2'

**a008\_end** (Section Screener)

Thank you for that information. We will not invite **(name non-uas person(cnt1))** to participate in this survey.

END OF IF

ELSE

a005\_selected(cnt1) := '2'

**a007\_end** (Section Screener)

Thank you but **(name non-uas person(cnt1))** is not qualified to participate in the survey. To qualify, someone must be able to understand what is involved with doing the survey, agree to do it, understand the meaning of the questions and have the ability to communicate their own answers, with your assistance, if needed.

END OF IF

ELSE

a005\_selected(cnt1) := '1'

total\_disabled\_eligible\_nonuas := total\_disabled\_eligible\_nonuas + 1

END OF IF

ELSE

a005\_selected(cnt1) := '2'

END OF IF

IF a005\_selected(cnt1) = 1 THEN

**a009** (non-uas person has email in section Screener)

Thank you. We would like to provide **(name non-uas person(cnt1))** with information about the survey. Do they have an email address we can reach them at? We will only use it to send them information about the survey.

1 Yes

2 No

IF a009(cnt1) = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**a010\_email** (email non-uas person in section Screener)

Please enter **(name non-uas person(cnt1))**'s email address.

STRING

**a010\_email\_repeat** (repeat email non-uas person in section Screener)

| STRING

END OF GROUP

IF a010\_email(cnt1) = RESPONSE AND a010\_email(cnt1) != "" THEN

| total\_disabled\_invited\_nonuas := total\_disabled\_invited\_nonuas + 1

**a009\_end** (Section Screener)

Thank you. We will send instructions for **(name non-uas person(cnt1))**'s participation to their email address.

ELSE

|

END OF IF

END OF IF

IF a009(cnt1) != 1 OR (a009(cnt1) = 1 AND (a010\_email(cnt1) = EMPTY OR a010\_email(cnt1) = "")) THEN

| IF a011(cnt1-1) = RESPONSE THEN

| a011(cnt1) := a011(cnt1-1)

END OF IF

**a011** (how contact R about survey in section Screener)

May we email the information about the survey and how to do it to the email address we have on file for you, so that you may share it with **(name non-uas person(cnt1))**?

- 1 Yes, use the email address I have on file
- 2 Yes, but use a different email address
- 3 No, do not send the information to me

IF a011(cnt1) = 1 THEN

| total\_disabled\_invited\_nonuas := total\_disabled\_invited\_nonuas + 1

**a012\_end** (Section Screener)

Thank you. We will send instructions for **(name non-uas person(cnt1))**'s participation to your email address.

ELSEIF a011(cnt1) = 2 THEN

IF a012\_email(cnt1-1) = RESPONSE THEN

a012\_email(cnt1) := a012\_email(cnt1-1)  
a012\_email\_repeat(cnt1) := a012\_email(cnt1-1)

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**a012\_email** (email R in section Screener)  
Please enter the email address you would like us to send instructions to.  
STRING

**a012\_email\_repeat** (repeat email R in section Screener)  
STRING

END OF GROUP

IF a012\_email(cnt1) = RESPONSE AND a012\_email(cnt1) != "" THEN

total\_disabled\_invited\_nonuas := total\_disabled\_invited\_nonuas + 1

**a012\_end2** (Section Screener)  
Thank you. We will send instructions for **(name non-uas person(cnt1))**'s participation to the email address you provided.

ELSE

**a012\_noemail** (Section Screener)  
Thank you. We will not invite **(name non-uas person(cnt1))** to participate in this survey.

END OF IF

ELSE

**a012\_noemail** (Section Screener)  
Thank you. We will not invite **(name non-uas person(cnt1))** to participate in this survey.

END OF IF



| | END OF IF

| END OF IF

| END OF LOOP

ELSE

**earlyexit** (Section Screener)

Thank you for your time! We don't have any further questions for you at this moment. Please click "Next" to return to your panel member pages.

reward := '1'

Exit the survey

END OF IF

IF total\_disabled\_invited\_nonuas > 0 THEN

**thankyou** (Section Screener)

Thank you for facilitating our invitation to your household member(s) to participate in our survey. We will be in contact soon with the instructions for how to log into the survey. The household member(s) will be provided with a unique login link that will open the survey. They will be able to learn more about the survey and make a decision if they would like to fill it out or not.

ELSE

**thankyou\_none** (Section Screener)

Thank you for the time you took in filling out the household member referral survey for this project. We will be in touch when the next survey is available!

END OF IF

End of section **Screener**

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 survey?

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting

**CS\_003** (comments in section Closing)

Do you have any other comments on the survey? Please type these in the box below. (If you have no comments, please click next to complete this survey.)

STRING

reward := '2'

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. \*/