

# UnderStandingAmericaStudy

UAS 541: DISABILITY SURVEY



Survey author(s): Financial Health Network

Fielded March 6, 2023 - April 9, 2023

---

## Contents

---

<b>1</b>	<b>Introduction</b>	<b>3</b>
1.1	Topics . . . . .	3
1.2	Experiments . . . . .	3
1.3	Citation . . . . .	3
<b>2</b>	<b>Survey Response And Data</b>	<b>4</b>
2.1	Sample selection and response rate . . . . .	4
2.2	Timings . . . . .	4
2.3	Sample & Weighting . . . . .	5
<b>3</b>	<b>Standard Variables</b>	<b>6</b>
<b>4</b>	<b>Background Demographics</b>	<b>11</b>
<b>5</b>	<b>Missing Data Conventions</b>	<b>15</b>
<b>6</b>	<b>Routing Syntax</b>	<b>16</b>
<b>7</b>	<b>Survey with Routing</b>	<b>17</b>
	Demographics . . . . .	17
	disability . . . . .	17
	employment . . . . .	20
	government . . . . .	21
	barriers . . . . .	22
	financial . . . . .	24
	accessibility . . . . .	30
	extrademographics . . . . .	35
	screeners . . . . .	37
	Closing . . . . .	47

---

# 1 INTRODUCTION

---

This UAS panel survey, titled "UAS 541: Disability Survey", asks respondents about how they who may have troubles with daily life are doing with spending and saving. 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

---

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

## 1.2 Experiments

---

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

## 1.3 Citation

---

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

---

## 2 SURVEY RESPONSE AND DATA

---

### 2.1 Sample selection and response rate

---

The sample selection for this survey was:

Custom selection of UAS respondents who indicated that they have one or more disabilities (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 1968 UAS participants. Of those 1968 participants, 1620 completed the survey and are counted as respondents. Of those who are not counted as respondents, 15 started the survey without completing and 333 did not start the survey. The overall response rate was 82.32%.

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.%.

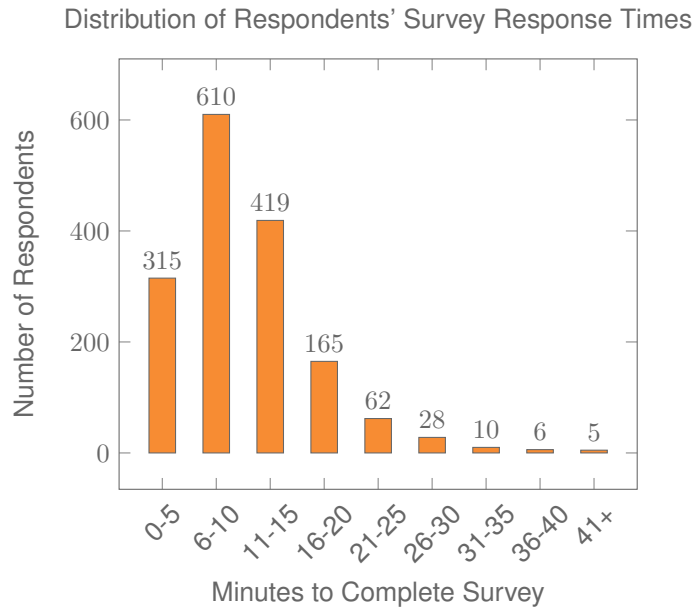
The detailed survey response rate is as follows:

UAS541 - Response Overview	
Size of selected sample	1968
Completed the survey	1620
Started but did not complete the survey	15
Did not start the survey	333
Response rate	82.32%

### 2.2 Timings

---

The survey took respondents an average of 11 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.

---

### 3 STANDARD VARIABLES

---

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

- **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.
- **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

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

- **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.

---

## 4 BACKGROUND DEMOGRAPHICS

---

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

The following variables are available in each survey data set:

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

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

- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: is the total combined income of all members of the respondent's household (living in their household) during the past 12 months.
- **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent.
- **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.

---

## 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

---

### **main.intro** (Section Disability)

This survey is about how you spend and save money and plan for your future. There is a special focus on people who have a disability or who have difficulty with some daily activities. Your voice is important, and we appreciate the time you spend answering these questions. The information will help us raise awareness among business leaders and policymakers.

In these questions, "household" includes you and others living with you who you care for or who contribute financially to your living expenses. If you live alone, or do not consider anyone else to be a member of your household, please answer these questions as an individual.

For all questions, please answer to the best of your ability. If you are not sure about the answer to a question, your best guess will do.

### Start of section **Demographics**

currentage := calcAge(dateofbirth\_year, dateofbirth\_month, dateofbirth\_day)

### IF currentage = EMPTY THEN

**currentage** (calculated current age in section Demographics)

What is your current age?

RANGE 18..120

### END OF IF

### End of section **Demographics**

### Start of section **Disability**

Fill code of question FLConditions executed

Fill code of question FLAct executed

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

#### **b001.intro** (Section Disability)

In another survey, you indicated that because of a physical, mental, or emotional condition, you have difficulty with the following activities:(Seeing)(Hearing)(Walking or climbing stairs)(Concentrating, remembering, or making decisions)(Dressing or bathing)(Doing errands alone)

**b001** (still difficulty with one or more conditions in section Disability)

Do you still have difficulty with (this activity/at least one of these activities)?

1 Yes

2 No

#### END OF GROUP

current\_difficulties := '1'

IF b001 != 1 THEN

| current\_difficulties := '2'

END OF IF

IF current\_difficulties = 1 THEN

**b001.intro2** (Section Disability)

The next questions will ask about the physical, mental, or emotional condition(s) that cause these difficulties. If you indicated multiple difficulties, we will ask about each one in turn (up to 3).

numberofconditions\_asked := '0'

hascondition := '2'

dis003\_max := currentage

IF dis003\_max = EMPTY THEN

| dis003\_max := 120

END OF IF

#### LOOP FROM 1 TO 6

IF conditions(cnt) = RESPONSE AND numberofconditions\_asked < 3 THEN

numberofconditions\_asked := numberofconditions\_asked + 1

**dis001** (how long expect condition to last in section Disability)

You said that you have a condition that gives you difficulty with **(conditions(cnt))**.

How long do you expect this condition to last? Your best guess is fine.

1 Less than 3 months

2 3 to 12 months

3 More than 12 months

4 I don't know

5 I don't have difficulty with this anymore

IF dis001(cnt) = RESPONSE AND dis001(cnt) != 5 THEN

```

hascondition := '1'

IF dis001(cnt) IN (3,4) THEN

    dis002 (expect condition to improve in section Disability)
    Do you expect that the condition that causes your trouble with (conditions(cnt))
    will improve in the next few years?
    1 Yes
    2 No
    3 I don't know

END OF IF

dis003_age (age first trouble with condition in section Disability)
At what age did you first have trouble with (conditions(cnt))? Your best guess is
fine if you are not sure. Enter "0" if you have had this condition since birth.
RANGE 0..(())

IF dis003_age(cnt) > 17 THEN

    dis004 (limit work when trouble condition started in section Disability)
    When your trouble with (conditions(cnt)) started, did it limit how much you could
    work?
    1 Yes
    2 No

    IF dis004(cnt) = 1 THEN

        dis005 (have short or long term disability insurance when had trouble condition
        in section Disability)
        Did you have short-term or long-term disability insurance at the time when your
        trouble with (conditions(cnt)) started?
        1 Yes
        2 No
        3 I don't know

    END OF IF

END OF IF

END OF IF

END OF IF

END OF LOOP

```

END OF IF

IF hascondition = 2 THEN

| current\_difficulties := '2'

END OF IF

End of section **Disability**

IF current\_difficulties = 1 THEN

Start of section **Employment**

**em\_intro** (Section Employment)

*The next set of questions asks about your experiences working, as well as whether you receive any government benefits.*

**em001** (current employment status in section Employment)

Which of the following best describes your current employment status?

- 1 Working for a company or organization
- 2 Self-employed
- 3 Not working for pay but looking for paid work
- 4 Not working for pay and NOT looking for paid work (e.g., retired, disabled, student, homemaker)

IF em001 IN (1,2) THEN

**em002** (how many hours per week usually work in main job in section Employment)

How many hours per week do you usually work in your main job? If you have more than one job, please think about the one where you earn the most income.

- 1 Fewer than 5
- 2 5-20
- 3 21-34
- 4 35-50
- 5 More than 50

END OF IF

Fill code of question FLem003 executed

**em003** (any other adult in household work for pay in section Employment)

Does any( other) adult in your household work for pay? This could be through a job with an employer or self-employment.

- 1 Yes
- 2 No
- 3 There are no other adults in my household

IF em001 IN (1,2) AND em003 = 1 THEN

**em004** ( respondent person in household who typically contributes most to household income in section Employment)

Are you the person in your household who typically contributes the most to the household income?

- 1 Yes
- 2 No
- 3 We contribute about equally
- 4 It depends on the month
- 5 I don't know

**END OF IF**

End of section **Employment**

Start of section **Government**

**gv.intro** (Section Government)

*The next set of questions are about government benefits. We are interested in whether you receive these benefits in your name. Do not include any benefits that other members of your household receive in their names.*

**gv001a** (receive Medicaid in section Government)

Do you personally have health coverage from **Medicaid**?

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

**gv001b** (receive Medicare in section Government)

Do you personally have health coverage from **Medicare**?

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

**gv001c** (receive Social Security retirement benefits (OASI) in section Government)

Do you personally receive **Social Security retirement benefits (OASI)**?

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

**gv001d** (receive Supplemental Security Income (SSI) Benefits in section Government)

Do you personally receive **Supplemental Security Income (SSI) benefits**?

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

**gv001e** (receive Social Security Disability Insurance (SSDI) in section Government)

Do you personally receive **Social Security Disability Insurance (SSDI)**?

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

**gv001f** (receive Veterans' Disability Compensation Benefits (VA Disability Pay) in section Government)

Do you personally receive **Veterans' Disability Compensation Benefits (VA Disability Pay)**?

*VA disability pay is for veterans who got sick or injured while serving in the military.*

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

**gv001g** (receive SNAP, TANF and/or WIC in section Government)

Do you personally receive any of the following:

Supplemental Nutrition Assistance Program benefits (SNAP or food stamps) Temporary Assistance for Needy Families (TANF) benefits Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits

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

**gv001h** (receive Rental housing assistance (Section 8) in section Government)

Do you personally receive any **rental housing assistance (for example, section 8)**?

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

End of section **Government**

Start of section **Barriers**

**bar\_intro** (Section Barriers)

*Now we'll ask you about your desired employment situation.*

**IF em001 = 4 THEN**

**ba001** (like to be working for pay in section Barriers)

You indicated that you are not working. Would you like to be working for pay?

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

**ELSEIF em001 IN (1,2) THEN**

**ba002** (like to be working more than currently do in section Barriers)

Would you like to be working more than you currently do?

1 Yes

2 No

3 I don't know

END OF IF

IF em001 = 3 OR (em001 = 4 AND ba001 = 1) OR (em001 IN (1,2) AND ba002 = 1) THEN

Fill code of question FLba003 executed

**ba003** ( barriers to working, or to working more in section Barriers)

Which of the following are barriers to you (working/working more)? Please select all that apply.

1 My condition(s) prevent(s) me from (working/working more)

2 I don't have the needed education or training

3 It is difficult to arrange transportation to or from work

4 I am concerned about losing my government benefits

5 Workplaces have inadequate accommodations for my disability

6 Employers and/or coworkers have negative attitudes towards people with disabilities

7 I have child care responsibilities or other home responsibilities

8 Other barrier(s)

9 Not applicable - I don't face any barriers to (working/working more)

IF 8 IN ba003 THEN

**ba003\_other** (other barriers to working, or to working more in section Barriers)

Please describe the other barrier(s) to you (working/working more).

STRING

END OF IF

END OF IF

IF em001 IN (1,2) THEN

Fill code of question FLba004 executed

**ba004** (conditions preventing from earning more money in section Barriers)

Do you feel like your condition(s) prevent you from earning more money?

1 Yes

2 No

3 I don't know

END OF IF

End of section **Barriers**

Start of section **Financial**

**fn\_intro** (Section Financial)

*The next set of questions asks about financial accounts you may own. Only include accounts that you personally have access to in your own name.*

**fn001a** (have Checking account in section Financial)

Do you have a **checking account**?

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

**fn001b** (have Savings account in section Financial)

Do you have a **savings account**?

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

**fn001c** (have Savings in cash outside of a bank account in section Financial)

Do you have a **savings in cash outside of a bank account**?

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

**fn001d** (have ABLE account (a tax-advantaged savings account for people with disabilities and their families) in section Financial)

Do you have an **ABLE account**?

*An ABLE account is a a tax-advantaged savings account for people with disabilities and their families.*

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

**IF fn001d = 1 THEN**

**fn002** (current value of ABLE account in section Financial)

You mentioned you have an ABLE account. Please estimate the current value of that account. Just your best guess will do.

- 1 \$0 - \$1,000
- 2 \$1,001 - \$5,000
- 3 \$5,001 - \$10,000
- 4 \$10,001 - \$20,000
- 5 \$20,001 - \$40,000
- 6 \$40,001 - \$60,000
- 7 \$60,001 - \$100,000
- 8 \$100,001 - \$550,000

END OF IF

IF fn001a = 2 AND fn001b = 2 THEN

**fn003** (why not checking or savings account in section Financial)

There are different reasons people might not have a checking or savings account. Which of the following reasons apply to you? Do you not have an account because...(please select all that apply)

- 1 Bank locations are inconvenient
- 2 Banks are difficult to use for people with my condition(s)
- 3 Bank account fees are too high
- 4 Bank account fees are too unpredictable
- 5 Banks do not offer products and services you need
- 6 You don't trust banks
- 7 You don't have enough money to meet minimum balance requirements
- 8 Avoiding a bank gives you more privacy
- 9 You don't have the personal identification required to open an account
- 10 You cannot open an account due to problems with past banking or credit history
- 11 For some other reason

IF 11 IN fn003 THEN

**fn003.other** (other why not checking or savings account in section Financial)

Please describe the other reason(s) why you do not have a checking or savings account.

STRING

END OF IF

END OF IF

**fn004** (how much control over major financial decisions in life in section Financial)

How much control do you have over the major financial decisions in your life?

- 1 I make most of my financial decisions on my own
- 2 Someone helps me make financial decisions
- 3 I have a representative payee, guardian, or someone else who manages my finances

**af\_intro** (Section Financial)

*The following questions ask about financial services you may have used.*

**af001a** (Purchased a money order (at a location that was not a bank or credit union) in section Financial)

In the past twelve months, did you purchase a **money order** (at a location that was not a bank or credit union)?

- 1 Yes
- 2 No

3 I don't know

**af001b** (Cashed a check using a check-cashing service (at a location that was not a bank or credit union) in section Financial)

In the past twelve months, did you cash a check using a **check-cashing service** (at a location that was not a bank or credit union)?

1 Yes

2 No

3 I don't know

**af001c** (Sent money to friends or family living outside the US (at a location that was not a bank or credit union) in section Financial)

In the past twelve months, did you **send money to friends or family living outside the US** (at a location that was not a bank or credit union)?

1 Yes

2 No

3 I don't know

**af001d** (Took out a payday loan or received a payday advance loan in section Financial)

In the past twelve months, did you take out a **payday loan** or receive a payday advance loan?

1 Yes

2 No

3 I don't know

**af001e** (pawn an item at a pawn shop in section Financial)

In the past 12 months, did you **pawn an item at a pawn shop**? Do not include selling an unwanted item to a pawn shop.

1 Yes

2 No

3 I don't know

**af001f** (Used rent-to-own store in section Financial)

In the past 12 months, did you rent any items such as furniture or appliances from a **rent-to-own store** (for example, Aaron's or Rent-a-Center)? We do not mean stores that offer layaway plans.

1 Yes

2 No

3 I don't know

**af001g** (Took out a tax refund anticipation loan in section Financial)

In the past 12 months did you or anyone else in your household use a service to get your tax refund faster than the IRS would provide it? This can include **refund anticipation loans** and **refund advances**.

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

**IF af001b = 1 THEN**

**af002** (why not use bank to cash check in section Financial)

You said you cashed a check at a place that wasn't a bank. Why did you not use a bank? Please select all that apply.

- 1 I do not have a bank account that I can deposit checks to
- 2 Bank locations are not located nearby
- 3 Bank locations are physically inaccessible
- 4 Banks are not open at convenient times
- 5 Banks process checks too slowly
- 6 I have always done it this way
- 7 Depositing checks into a bank account would put my benefits at risk
- 8 Other reason(s)

**IF 8 IN af002 THEN**

**af002.other** (other why not use bank to cash check in section Financial)

Please describe the other reason(s) why you cashed a check at a place that wasn't a bank.

STRING

**END OF IF**

**END OF IF**

**IF af001d = 1 OR af001e = 1 OR af001g = 1 THEN**

**af003** (why not use bank for loan in section Financial)

You said you got a loan from a place that was not a bank. Why did you not take a loan from a bank? Please select all that apply.

- 1 I do not have a bank that offers this loan
- 2 My credit score was too low to get a loan at a bank
- 3 Banks are not located nearby
- 4 Bank locations are physically inaccessible
- 5 Banks are not open at convenient times
- 6 Banks are too slow
- 7 A loan from a bank would have been too expensive
- 8 I have always done it this way
- 9 Other reason(s)

**IF 9 IN af003 THEN**

**af003.other** (other why not use bank for loan in section Financial)

Please describe the other reason(s) why you got a loan from a place that was not a bank.

STRING

| END OF IF  
END OF IF

**ins001** (currently have short-term or long-term disability insurance in section Financial)

Do you currently have short-term or long-term disability insurance?

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

**ins002** (currently have life insurance in section Financial)

Do you currently have life insurance?

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

IF fn001d != 1 THEN

**ab001** (why not have an ABLE account in section Financial)

You said you do not have an ABLE account (a savings account for people with disabilities and their families). What is the main reason you do not have one?

- 1 I do not know what an ABLE account is
- 2 I am not eligible for an ABLE account
- 3 I do not need or want an ABLE account
- 4 I don't understand the application process
- 5 I have not gotten around to it yet
- 6 Other reason

IF ab001 = 6 THEN

**ab001\_other** (other why not have an ABLE account in section Financial)

Please describe the main reason you do not have an ABLE account.

STRING

END OF IF

IF ab001 IN (2,3,4,5,6) THEN

**ab002** (how familiar with ABLE accounts in section Financial)

How familiar are you with ABLE accounts?

- 1 Very familiar
- 2 Familiar
- 3 Somewhat familiar
- 4 Slightly familiar
- 5 Not at all familiar

END OF IF

END OF IF

IF fn001d = 1 OR (fn001d != 1 AND ab001 IN (2,3,4,5,6) AND ab002 IN (1,2,3,4))  
THEN

**ab003\_intro** (Section Financial)

*The following questions ask you what you know about ABLE accounts.*

**ab003a** (must be getting SSI or SSDI benefits to get an ABLE account in section Financial)

True or false: you must be getting Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits to get an ABLE account.

- 1 True
- 2 False
- 3 I don't know

**ab003b** (eligible for ABLE account this year, disability must have started before age 26 in section Financial)

True or false: to be eligible for an ABLE account this year, your disability must have started before age 26.

- 1 True
- 2 False
- 3 I don't know

**ab003c** (must apply for an ABLE account before age 26. in section Financial)

True or false: you must apply for an ABLE account before age 26.

- 1 True
- 2 False
- 3 I don't know

**ab003d** (ABLE account balance is greater than \$10,000, may impact SSI benefits in section Financial)

True or false: if your ABLE account balance is greater than \$10,000, it may impact your Supplemental Security Income (SSI) benefits.

- 1 True
- 2 False
- 3 I don't know

**ab\_answers** (Section Financial)

Here are some facts about ABLE account eligibility:

You **do not need** to be getting Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) benefits to get an ABLE account. People with some disabilities who receive a letter from their physician may also be eligible.

To be eligible for an ABLE account **this year**, your disability must have started before age 26. **Beginning in January 2026, the age of onset limit will be increased**

to 46.

You **do not need** to apply for an ABLÉ account before age 26. You can apply at an older age as long as the condition started before your 26th birthday.

The first \$100,000 saved in an ABLÉ account are exempt from SSI benefit asset limits.

END OF IF

End of section **Financial**

Start of section **Accessibility**

IF fn001a = 1 OR fn001b = 1 THEN

**ac.intro** (Section Accessibility)

*The next questions ask about how you have accessed a bank or credit union in the last 12 months.*

**ac001** (access bank account by visiting a bank or credit union in-person in section Accessibility)

In the past 12 months, did you access a bank account (for example, to check your balance or make a transaction) by **visiting a bank or credit union in-person**?

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

**ac002** (access bank account by using an ATM or bank kiosk in section Accessibility)

In the past 12 months, did you use **an ATM or bank kiosk**?

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

**ac003** (access bank account by calling the bank /credit union in section Accessibility)

In the past 12 months, did you access a bank account (for example, to check your balance or make a transaction) by **calling the bank /credit union**?

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

**ac004** (access bank account by using mobile phone in section Accessibility)

In the past 12 months, did you access a bank account (for example, to check your balance or make a transaction) by **using your mobile phone**?

- 1 Yes

- 2 No
- 3 I don't know

**ac005** (access bank account by using a computer or tablet in section Accessibility)

In the past 12 months, did you access a bank account (for example, to check your balance or make a transaction) by **using a computer or tablet**?

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

ask\_ac006 := '2'

**IF ac001 = 1 THEN**

ac006\_order(1) := 1  
ask\_ac006 := '1'

**ELSE**

ac006\_order(1) := empty

**END OF IF**

**IF ac002 = 1 THEN**

ac006\_order(2) := 2  
ask\_ac006 := '1'

**ELSE**

ac006\_order(2) := empty

**END OF IF**

**IF ac003 = 1 THEN**

ac006\_order(3) := 3  
ask\_ac006 := '1'

**ELSE**

ac006\_order(3) := empty

**END OF IF**

**IF ac004 = 1 THEN**

ac006\_order(4) := 4  
ask\_ac006 := '1'

**ELSE**

ac006\_order(4) := empty

**END OF IF**

**IF ac005 = 1 THEN**

```

ac006_order(5) := 5
ask_ac006 := '1'
ELSE
ac006_order(5) := empty
END OF IF

IF ask_ac006 = 1 THEN
ac006_order(6) := 6

ac006 (most common way accessed an account in section Accessibility)
What was the most common way you accessed an account?
1 Visiting a bank teller
2 Using an ATM or bank kiosk
3 Calling the bank
4 Using an app, text messaging, or Internet browser on a mobile phone
5 Using a computer or tablet
6 Another way

IF ac006 = 6 THEN
ac006_other (other most common way accessed an account in section Accessibility)
Please describe the other way you accessed an account.
STRING
END OF IF
END OF IF
END OF IF

ac_intro2 (Section Accessibility)
The next set of questions ask about your satisfaction with the accessibility of financial services. By "financial institution" we mean your bank, credit union, or any other company that delivers financial services like an investment management platform. By "accessibility," we mean accommodations provided to assist people with disabilities, such as screen readers or teletypewriter services, or American Sign Language interpreters.

ac007a (Navigating a financial institution's website in section Accessibility)
How satisfied are you with the accessibility of financial institutions' websites?
1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied
6 I have not tried this

ac007b (Using a financial institution's smartphone app in section Accessibility)
How satisfied are you with the accessibility of using financial institutions' smartphone

```

**apps?**

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied
- 6 I have not tried this

**ac007c** (Speaking to a financial institution on the phone in section Accessibility)

How satisfied are you with the accessibility of **speaking to a financial institution on the phone?**

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied
- 6 I have not tried this

**ac007d** (Using bank services in person in section Accessibility)

How satisfied are you with the accessibility of **using bank services in person?**

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied
- 6 I have not tried this

**ac007e** (Using security measures on your accounts in section Accessibility)

How satisfied are you with the accessibility of **using security measures on your accounts** (for example, using a card reader, remembering passwords or PINs, fingerprint ID, etc.)?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied
- 6 I have not tried this

**ac007f** (Paying bills online in section Accessibility)

How satisfied are you with the accessibility of **paying bills online?**

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied

6 I have not tried this

**ac007g** (Using an ATM in section Accessibility)

How satisfied are you with the accessibility of **using an ATM**?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied
- 6 I have not tried this

**ac007h** (Paying for everyday expenses with debit or credit cards in section Accessibility)

How satisfied are you with the accessibility of **paying for everyday expenses with debit or credit cards**?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied
- 6 I have not tried this

**ac007i** (Paying for everyday expenses with cash in section Accessibility)

How satisfied are you with the accessibility of **paying for everyday expenses with cash**?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied
- 6 I have not tried this

**ac007j** (Sending money to someone using an app or website (like Venmo or Cash App) in section Accessibility)

How satisfied are you with the accessibility of **sending money using an app or website (like Venmo or Cash App)**?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied
- 6 I have not tried this

**IF fn001a = 1 OR fn001b = 1 THEN**

**ac008** (how satisfied with accommodations bank makes for people who have respondent condition(s) in section Accessibility)  
Think about the main bank that you use.

Overall, how satisfied are you with the accommodations your bank makes for people who have your condition(s)?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied
- 4 Dissatisfied
- 5 Very dissatisfied

**ac009** (experienced negative interactions in section Accessibility)

In the past 12 months, have you experienced any of the following when talking to a bank representative, because of your condition(s)?

- 1 Being spoken to in a condescending manner or 'talked down to'
- 2 Offensive remarks or jokes
- 3 Being ignored or dismissed
- 4 Another negative experience
- 5 None of the above

**IF 4 IN ac009 THEN**

**ac009\_other** (other experienced negative interactions in section Accessibility)

Please describe this other negative interaction you have experienced.

STRING

**END OF IF**

**END OF IF**

**ac010** (impact, if any, closures of bank branches had on ability to access bank services in section Accessibility)

Over the last few years, many bank branches have been closed. What impact, if any, have the closures of bank branches had on your ability to access bank services?

- 1 No impact
- 2 Slight impact
- 3 Moderate impact
- 4 Major impact

End of section **Accessibility**

Start of section **Extrademographics**

**ex\_intro** (Section Extrademographics)

*The last few questions are about you.*

**ex001** ( race or ethnicity in section Extrademographics)

What is your race or ethnicity? Mark all boxes that apply. Note, you may report more than one group.

- 1 White
- 2 Hispanic, Latino, Spanish, or Latinx
- 3 Black or African American
- 4 Asian or Asian American
- 5 American Indian or Alaska Native
- 6 Middle Eastern or North African
- 7 Native Hawaiian or other Pacific Islander
- 8 Some other race or ethnicity

**IF 8 IN ex001 THEN**

**ex001.other** (other race or ethnicity in section Extrademographics)

Please describe this other race or ethnicity.

STRING

**END OF IF**

**ex002** (gender identity in section Extrademographics)

How would you define your gender identity?

- 1 Man
- 2 Woman
- 3 Non-binary, gender non-conforming, or genderqueer
- 4 Other

**IF ex002 = 4 THEN**

**ex002.other** (other gender identity in section Extrademographics)

Please describe your gender identity.

STRING

**END OF IF**

**ex003** (identify as transgender in section Extrademographics)

Do you identify as transgender?

- 1 Yes
- 2 No

**ex004** (sexual orientation in section Extrademographics)

How would you describe your sexual orientation?

- 1 Homosexual, gay or lesbian
- 2 Bisexual, pansexual or queer
- 3 Heterosexual or straight
- 4 Asexual
- 5 Some other description

IF ex004 = 5 THEN

**ex004.other** (other sexual orientation in section Extrademographics)

Please describe your sexual orientation.

STRING

END OF IF

**ex005** (serving or ever served Armed Services of the United States in section Extrademographics)

Are you now serving, or have you ever served, in the Armed Services of the United States?

1 Currently serving on active duty

2 Currently serving in the National Guard

3 Veteran

4 Never served

End of section **Extrademographics**

END OF IF

Start of section **Screener**

askScreener := '2'

IF didUAS540Screener != 1 AND (3 IN preload.q138 OR 4 IN preload.q138 OR 3 IN preload.q139 OR 4 IN preload.q139 OR 3 IN preload.q140 OR 4 IN preload.q140 OR 3 IN preload.q141 OR 4 IN preload.q141 OR 3 IN preload.q142 OR 4 IN preload.q142 OR 3 IN preload.q143 OR 4 IN preload.q143) THEN

askScreener := '1'

screener\_begin := date("Y-m-d H:i:s")

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF current\_difficulties = 1 THEN

**sc\_intro** (Section Screener)

Before we finish, we have a few more questions.

END OF IF

**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

END OF GROUP

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

| 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 > 1 THEN

| IF current\_difficulties = 1 THEN

| a004 (Section Screener)

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 take a survey just like this one. **It is important to us to hear from a broad range of people who have difficulties that affect their daily living.** Their perspectives will help us raise awareness among businesses and policymakers.

You are welcome to provide assistance to help them fill out this 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.

| ELSE

| a004.2 (Section Screener)

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 people 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.

| END OF IF

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
ELSEIF total_disabled_nonuas = 1 THEN
IF current_difficulties = 1 THEN
a004 (Section Screener)
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 take a survey just like this one. It is important to us to hear from a broad range of people who have difficulties that affect their daily living. Their perspectives will help us raise awareness among businesses and policymakers.

You are welcome to provide assistance to help them fill out this 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.

ELSE
a004.2 (Section Screener)
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 people 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.

END OF IF

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

**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 kind of assistance

IF a007(cnt1) = 6 THEN

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

What kind of other assistance would **(name non-uas person(cnt1))** require to be able to fill out the survey?

STRING

END OF IF

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

dummy := setEmail(a012\_email(cnt1), cnt1, 3)

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
| | | | 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
| | IF current_difficulties = 1 THEN
| | | thankyou_none (Section Screener)
| | | Thank you for the time you took in filling out these last few questions about your
| | | household member(s). We will be in touch when the next survey is available!
| | |
| | | ELSE
| | | | thankyou_none2 (Section Screener)
| | | | Thank you for the time you took in filling out these questions about your household
| | | | member(s). We will be in touch when the next survey is available!
| | | |
| | | | END OF IF
| | |
| | | END OF IF
| |
| | END OF IF
|
| screener_end := date("Y-m-d H:i:s")
| screener_time := strtotime(screener_end) - strtotime(screener_begin)

```

END OF IF

End of section **Screening**

Start of section **Closing**

```
IF current_difficulties = 1 THEN
  IF askScreening = 1 THEN
    reward := '9'
  ELSE
    reward := '8'
  END OF IF
ELSE
  IF askScreening = 1 THEN
    reward := '2'
  ELSE
    reward := '1'
  END OF IF
END OF IF
```

**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

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. \*/