

# UnderStandingAmericaStudy

UAS 304: 2020 U.S. FINANCIAL HEALTH PULSE WAVE 3 SURVEY FOLLOW UP



Survey author(s): Financial Health Network

Fielded July 27, 2020 - August 9, 2020

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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS 304: 2020 U.S. Financial Health Pulse Wave 3 Survey Follow up" follows up on the 2020 U.S. Financial Health Pulse Wave 3 Survey. It asks respondent about their personal and household financial health. It is related to the series of full surveys that includes UAS 133, UAS 152, UAS 183 and UAS 233. This survey is no longer in the field. Respondents were paid \$7 to complete the survey.

## 1.1 Topics

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This survey contains questions (among others) on the following topics: Income, Wealth, Covid-19. A complete survey topic categorization for the UAS can be found [here](#).

## 1.2 Experiments

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

## 1.3 Citation

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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:

All active respondents.

As such, this survey was made available to 9045 UAS participants. Of those 9045 participants, 6606 completed the survey and are counted as respondents. Of those who are not counted as respondents, 56 started the survey without completing and 2383 did not start the survey. The overall response rate was 73.03%.

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

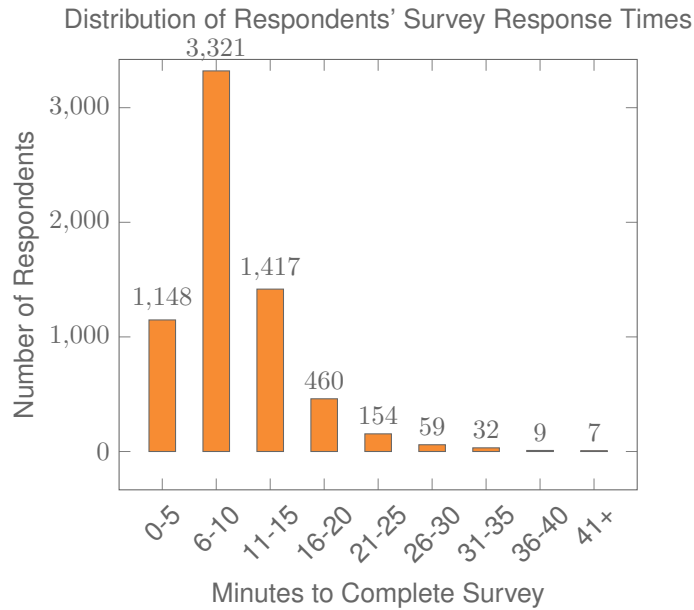
The detailed survey response rate is as follows:

UAS304 - Response Overview	
Size of selected sample	9045
Completed the survey	6606
Started but did not complete the survey	56
Did not start the survey	2383
Response rate	73.03%

### 2.2 Timings

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The survey took respondents an average of 10 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 '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. Prob Sample, ASDE 2014/01
2. Prob Sample, ASDE 2014/01
3. Prob Sample, ASDE 2014/01
4. Non-Prob Sample, 2015/05
5. Prob Sample, MSG 2015/07
6. Prob Sample, MSG 2016/01
7. Prob Sample, MSG 2016/01
8. Prob Sample, MSG 2016/01
9. Prob Sample, MSG 2016/02

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

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

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



8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
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.
- **hisplatin**: 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 hisplatin, 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.

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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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**intro** (Section Financial)

*This survey focuses on you and your household's financial situation. "Household" includes you and others living with you who contribute financially to your home. As you answer these questions, please think about all of your household members' finances, taken as a whole. If you live alone, or do not consider anyone else to be a member of your household, please answer these questions as an individual.*

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

*/\* Respondents are asked about their financial situation over the past 12 months using short-format and long-format questions. The two formats are administered in random order per variable section\_order with values:*

- o 1 Short format, then long format*
- o 2 Long format, then short format*

*\*/*

**IF section\_order = EMPTY THEN**

| section\_order := mt.rand(1,2)

**END OF IF**

**fi\_intro2** (Section Financial)

*These first few questions ask about your household's financial situation over the past 12 months. As you answer these questions, please think about your financial situation since July 2019.*

**IF section\_order = 2 THEN**

Start of section **Shortened**

**si001** (household spending compared to income in section Shortened)

In the last 12 months, my household **spent**...

- 1 Much less than our income
- 2 A little less than our income
- 3 About equal to our income
- 4 A little more than our income
- 5 Much more than our income

**si002** (household bill paying in section Shortened)

In the last 12 months, my household **paid**...

- 1 All bills on time
- 2 Nearly all bills on time
- 3 Most bills on time
- 4 Some bills on time
- 5 Very few bills on time

**si003** (how long no income cash would support in section Shortened)

If our household stopped earning money today, the cash we have now would support us for...

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

**si004** (how confident currently doing to meet longer term goals in section Shortened)

My household is doing what's needed to meet our long-term financial goals.

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

**si005** (how manageable household debt in section Shortened)

My household has...

- 1 No debt
- 2 A manageable amount of debt
- 3 A bit more debt than is manageable
- 4 Far more debt than is manageable

**si006** (rate credit score in section Shortened)

My credit score is...

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 6 I don't know

**si007** (how confident insurance policies provide enough support in section Shortened)

My household's insurance policies will provide enough support in an emergency.

- 1 Very confident
- 2 Moderately confident

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

**q194** (setting money aside for emergency in section Shortened)  
Are you currently setting aside money for an emergency?

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

**si008** (household plans ahead financially in section Shortened)  
My household plans ahead financially.

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

End of section **Shortened**

**END OF IF**

Start of section **Financial**

**q036** (total spending compared to income in section Financial)  
Which of the following statements best describes how your household's total spending compared to total income, over the last 12 months?

- 1 Spending was much less than income
- 2 Spending was a little less than income
- 3 Spending was about equal to income
- 4 Spending was a little more than income
- 5 Spending was much more than income

**q039** (household financial ability in section Financial)  
Which of the following statements best describes how your household has paid its bills over the last 12 months?

My household has been financially able to:

- 1 Pay all our bills on time
- 2 Pay nearly all our bills on time
- 3 Pay most of our bills on time
- 4 Pay some of our bills on time
- 5 Pay very few of our bills on time

**q044** (how long afford expenses without withdrawing from retirement or borrowing in sec-

tion Financial)

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

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

**q045** (how confident currently doing to meet longer term goals in section Financial)

Thinking about your household's longer-term financial goals, such as saving for a vacation, starting a business, buying or paying off a home, saving up for education, putting money away for retirement, or making retirement funds last...

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

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

**q077** (how manageable household debt in section Financial)

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

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

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

**q004** (rate credit score in section Financial)

How would you rate your credit score? Your credit score is a number that tells lenders how risky or safe you are as a borrower.

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 6 I don't know

**q112** (how confident insurance policies provide enough support in section Financial)

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

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

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

**q113** (household plans ahead financially in section Financial)

To what extent do you agree or disagree with the following statement:

"My household plans ahead financially."

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

End of section **Financial**

IF section\_order = 1 THEN

Start of section **Shortened**

**si001** (household spending compared to income in section Shortened)

In the last 12 months, my household **spent**...

- 1 Much less than our income
- 2 A little less than our income
- 3 About equal to our income
- 4 A little more than our income
- 5 Much more than our income

**si002** (household bill paying in section Shortened)

In the last 12 months, my household **paid**...

- 1 All bills on time
- 2 Nearly all bills on time
- 3 Most bills on time
- 4 Some bills on time
- 5 Very few bills on time

**si003** (how long no income cash would support in section Shortened)

If our household stopped earning money today, the cash we have now would support us for...

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

**si004** (how confident currently doing to meet longer term goals in section Shortened)

My household is doing what's needed to meet our long-term financial goals.

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

**si005** (how manageable household debt in section Shortened)

My household has...

- 1 No debt
- 2 A manageable amount of debt
- 3 A bit more debt than is manageable
- 4 Far more debt than is manageable

**si006** (rate credit score in section Shortened)

My credit score is...

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor
- 6 I don't know

**si007** (how confident insurance policies provide enough support in section Shortened)

My household's insurance policies will provide enough support in an emergency.

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

**q194** (setting money aside for emergency in section Shortened)

Are you currently setting aside money for an emergency?

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

**si008** (household plans ahead financially in section Shortened)

My household plans ahead financially.

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

End of section **Shortened**

**END OF IF**

Start of section **Covid**

**cv.intro** (Section Covid)

*These next few questions ask about your experience with the coronavirus (also known as COVID-19), a disease with flu-like symptoms that has spread across the world. As you answer these questions, please think about your financial situation since March of this year, when the outbreak began in the United States.*

**qa042** (how much financial stress coronavirus in section Covid)

How much financial stress, if any, has the coronavirus outbreak caused you?

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

**cv001** (anyone in household tested positive in section Covid)

Have you or anyone in your household tested positive for COVID-19?

- 1 Yes, I have
- 2 Yes, someone in my household has
- 3 No, no one in my household has

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

**qa032.intro** (Section Covid)

Have you or anyone in your household experienced any of the following issues since March **due to the coronavirus outbreak**? Please select all that apply.

**SUBGROUP OF QUESTIONS**

**qa032a** (Laid off from a job in section Covid)

Laid off from a job

1 Yes

2 No

**qa032b** (Furloughed, on temporary leave from a job, or employer temporarily closed in section Covid)

Furloughed, on temporary leave from a job, or employer temporarily closed

1 Yes

2 No

**qa032c** (Employer reduced hours or pay in section Covid)

Employer reduced hours or pay

1 Yes

2 No

**qa032h** (Employer closed or permanently went out of business in section Covid)

Employer closed or permanently went out of business

1 Yes

2 No

**qa032d** (Worked less because of lower demand for services offered in section Covid)

Worked less because of lower demand for services offered

1 Yes

2 No

**qa032i** (Worked less due to childcare responsibilities or other personal constraints in section Covid)

Worked less due to childcare responsibilities or other personal constraints

1 Yes

2 No

**qa032e** (A business that I or someone in my household owns earned less revenue in section Covid)

A business that I or someone in my household owns earned less revenue

1 Yes

2 No

**qa032g** (Was unable to get to work due to childcare responsibilities or other personal constraints in section Covid)

Was unable to get to work due to childcare responsibilities or other personal constraints

1 Yes

2 No



**qa032f** (other factor income decreased in section Covid)

Other (please specify): Please write a brief description of the other factor. Please select the Yes answer choice to the right if you specified another factor in the text box.

- 1 Yes
- 2 No

END OF SUBGROUP

**qa032f\_other** (specify other factor income decreased in section Covid)  
STRING

END OF GROUP

**cv002** (lost access to health insurance in section Covid)

Have you or anyone in your household lost access to health insurance as a result of being laid off, furloughed, or terminated from your job?

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv003a** (how household income changed in section Covid)

Please indicate if your household's total income and expenses have changed since March, as a result of the coronavirus outbreak. *As you're thinking about your household's total income, please consider wages from employment, as well as government payments or income from other sources.*

My household's **income** has...

- 1 Increased
- 2 Decreased
- 3 Stayed the same

**cv003b** (how household expenses changed in section Covid)

My household's **expenses** have...

- 1 Increased
- 2 Decreased
- 3 Stayed the same

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa034.intro** (Section Covid)

Have you or anyone in your household taken any of the following actions since March

to help you cope with the effects of the coronavirus outbreak? Please select all that apply.

#### SUBGROUP OF QUESTIONS

**qa034a** (Applied for a new job in section Covid)

Applied for a new job

1 Yes

2 No

**qa034h** (Applied for unemployment benefits in section Covid)

Applied for unemployment benefits

1 Yes

2 No

**qa034b** (Cut back on my expenses in section Covid)

Cut back on my expenses

1 Yes

2 No

**qa034c** (Spent down savings in section Covid)

Spent down savings

1 Yes

2 No

**qa034d** (Carried a balance on a credit card in section Covid)

Carried a balance on a credit card

1 Yes

2 No

**qa034m** (Overdrew my checking account in section Covid)

Overdrew my checking account

1 Yes

2 No

**qa034e** (Withdrew money from my retirement account in section Covid)

Withdrew money from my retirement account

1 Yes

2 No

**qa034f** (Borrowed money from friends and family in section Covid)

Borrowed money from friends and family

1 Yes

2 No

**qa034g** (Applied for a loan from a financial institution or online lender in section

Covid)

Applied for a loan from a financial institution or online lender

1 Yes

2 No

**qa034i** (Applied for other government benefits (SNAP, WIC, etc.) in section Covid)

Applied for other government benefits (SNAP, WIC, etc.)

1 Yes

2 No

**qa034j** (Borrowed using a payday loan, deposit advance, or pawn shop loan in section Covid)

Borrowed using a payday loan, deposit advance, or pawn shop loan

1 Yes

2 No

**qa034k** (Sold something in section Covid)

Sold something

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

**q019.intro** (Section Covid)

*These next few questions ask about financial hardships you may have experienced since the coronavirus outbreak began in March. For each of these questions, please indicate whether the statements were often, sometimes, or never true for you or your household since March.*

**q019** (worried whether food would run out in section Covid)

Since March, I worried whether our food would run out before I got money to buy more.

1 Often

2 Sometimes

3 Rarely

4 Never

**q020** (worried about being able to afford rental or mortgage payment in section Covid)

Since March, I worried about being able to afford my rental or mortgage payment.

1 Often

2 Sometimes

3 Rarely

4 Never

**q021** (did not get healthcare in section Covid)

Since March, I or someone in my household did not get healthcare we needed because we couldn't afford it.

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

**q022** (stopped taking medication in section Covid)

Since March, I or someone in my household stopped taking a medication or took less than directed due to the costs.

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

**qa038.intro** (Section Covid)

*These next questions ask about stimulus payments (also known as "economic impact payments," "recovery rebates," or "stimulus checks") that you may have received from the federal government to help you make ends meet during the coronavirus outbreak.*

**qa038** (received stimulus payment in section Covid)

Have you or anyone in your household received a stimulus payment from the federal government since the start of the coronavirus outbreak in March?

- 1 Yes
- 2 No
- 3 I'm not sure

**IF qa038 = 1 THEN**

**qa044** (how received stimulus in section Covid)

How did you or someone in your household receive this stimulus payment? Please select all that apply.

- 1 Direct deposit into a bank account
- 2 Paper check sent in the mail
- 3 Prepaid card from the government sent in the mail (also known as an EIPCard)
- 4 Direct deposit onto my Direct Express card or other prepaid card
- 5 I'm not sure

**IF 2 IN qa044 THEN**

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

**qa45** (where cashed or deposited check in section Covid)

You indicated you or someone in your household received your stimulus payment as a paper check in the mail. Where did you cash or deposit this check?

- 1 At a branch of a bank or credit union

- 2 At an ATM
- 3 At a check casher (Ace Check Express, Americash, Currency Exchange, Chester's Check Casher, Speedy Check Casher, etc.)
- 4 At a retail or convenience store (a grocery store, drug store, WalMart, etc.)
- 5 Using mobile deposit on my phone
- 6 I haven't cashed or deposited the check
- 7 Other, please specify:

**qa45\_other** (other where cashed or deposited check in section Covid)  
STRING

#### END OF GROUP

**IF qa45 != 6 AND qa45 = RESPONSE THEN**

**qa46** (fees to cash or deposit check in section Covid)  
Did you pay any fees to cash or deposit this stimulus check?  
1 Yes  
2 No  
3 I don't know

**IF qa46 = 1 THEN**

**qa47** (how many fees to cash or deposit check in section Covid)  
You indicated you paid fees to cash or deposit your stimulus payment check. How much did you pay? If you're not sure, your best guess will do.  
RANGE 0..9223372036854775807

**END OF IF**

**END OF IF**

**END OF IF**

**cv004** (when stimulus primary checking account overdrawn or negative balance in section Covid)

At the time you received your stimulus payment, was your primary checking account overdrawn or did the account have a negative balance?

- 1 Yes, my primary checking account was overdrawn
- 2 No, my primary checking account was not overdrawn
- 3 Does not apply (I don't have a checking account)

**END OF IF**

**cv005.intro** (Section Covid)

*These next few questions ask about other types of assistance you might have received in response to the coronavirus crisis. As you answer these questions, please think about your experience since March of this year.*

**IF qa034h = 1 THEN**

**cv005** (receive unemployment benefits in section Covid)

You indicated that you or someone in your household applied for unemployment benefits from the federal or state government. Did you receive these benefits?

- 1 Yes
- 2 No, our application was rejected
- 3 No, our application is still being processed
- 4 No, some other reason
- 5 I'm not sure

**IF cv005 = 1 THEN**

**cv006** (still receiving unemployment benefits in section Covid)

Are you or is anyone in your household still receiving unemployment benefits from the federal or state government?

- 1 Yes, we are currently receiving unemployment benefits
- 2 No, we are no longer receiving unemployment benefits
- 3 I'm not sure

**cv007** (how much unemployment benefits received in section Covid)

Approximately how much money did you receive, or are you currently receiving, in federal and state unemployment benefits each week?

RANGE 0..9223372036854775807

**END OF IF**

**END OF IF**

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

**cv008.intro** (Section Covid)

Have you or anyone in your household applied for **relief** (such as deferral, forbearance, or forgiveness) on any of the following payments since March?

#### SUBGROUP OF QUESTIONS

**cv008a** (debt relief student loans in section Covid)

Student loans

- 1 Yes
- 2 No
- 3 I'm not sure
- 4 Does not apply to my situation

**cv008b** (debt relief mortgage or rent in section Covid)

Mortgage or rent

- 1 Yes
- 2 No
- 3 I'm not sure

4 Does not apply to my situation

**cv008c** (debt relief credit cards in section Covid)

Credit cards

1 Yes

2 No

3 I'm not sure

4 Does not apply to my situation

**cv008d** (debt relief auto loans in section Covid)

Auto loans

1 Yes

2 No

3 I'm not sure

4 Does not apply to my situation

**cv008e** (debt relief other loans in section Covid)

Other loans, please specify: Please write a brief description of the other loan(s). Please select the Yes answer choice to the right if you specified other loan(s) in the text box.

1 Yes

2 No

3 I'm not sure

4 Does not apply to my situation

END OF SUBGROUP

**cv008e.other** (specify debt relief other loans in section Covid)

STRING

END OF GROUP

IF cv008a = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv009a** (received student loans debt relief in section Covid)

You indicated that you or someone in your household applied for relief on:

**Student loans**

Have you received this relief?

1 Yes

2 No, my application was rejected

3 No, my application is still being processed

4 I'm not sure

5 Other (please specify):

**cv009a.other** (other received student loan debt relief in section Covid)  
STRING

END OF GROUP

END OF IF

IF cv008b = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv009b** (received mortgage or rent debt relief in section Covid)  
You indicated that you or someone in your household applied for relief on:

**Mortgage or rent**

Have you received this relief?

- 1 Yes
- 2 No, my application was rejected
- 3 No, my application is still being processed
- 4 I'm not sure
- 5 Other (please specify):

**cv009b.other** (other received mortgage or rent debt relief in section Covid)  
STRING

END OF GROUP

END OF IF

IF cv008c = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv009c** (received credit cards debt relief in section Covid)  
You indicated that you or someone in your household applied for relief on:

**Credit cards**

Have you received this relief?

- 1 Yes
- 2 No, my application was rejected
- 3 No, my application is still being processed
- 4 I'm not sure
- 5 Other (please specify):

**cv009c.other** (other received credit card debt relief in section Covid)



| STRING

| END OF GROUP

END OF IF

IF cv008d = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv009d** (received auto loans debt relief in section Covid)

You indicated that you or someone in your household applied for relief on:

**Auto loans**

Have you received this relief?

- 1 Yes
- 2 No, my application was rejected
- 3 No, my application is still being processed
- 4 I'm not sure
- 5 Other (please specify):

**cv009d\_other** (other received auto loan debt relief in section Covid)

STRING

| END OF GROUP

END OF IF

IF cv008e = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv009e** (received other loans debt relief in section Covid)

You indicated that you or someone in your household applied for relief on:

**Other loans: (specify debt relief other loans ())**

Have you received this relief?

- 1 Yes
- 2 No, my application was rejected
- 3 No, my application is still being processed
- 4 I'm not sure
- 5 Other (please specify):

**cv009e\_other** (other received other loan debt relief in section Covid)

STRING

| END OF GROUP

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv010** (received financial support in section Covid)

Have you or anyone in your household received **financial support** (e.g. cash grants or direct payments) from any of the following non-government sources since March?

Please check all that apply.

- 1 Non-profit organizations
- 2 Banks or credit unions
- 3 Online or mobile app
- 4 Friends and family
- 5 Other, please specify:
- 6 None of these sources

**cv010.other** (other received financial support in section Covid)

STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv011** (received financial advice in section Covid)

Have you or anyone in your household received **financial advice** to help you cope with the coronavirus outbreak from any of the following sources since March? Please check all that apply.

- 1 Government
- 2 Non-profit organizations
- 3 Bank or credit union
- 4 Online or mobile app
- 5 Friends and family
- 6 Articles or online resources
- 7 Other, please specify:
- 8 None of these sources

**cv011.other** (other received financial advice in section Covid)

STRING

END OF GROUP

IF cv011 = RESPONSE AND cv011 != 8 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv012.intro** (Section Covid)

On a scale from 1 - 5 with 1 being the highest and 5 being the lowest, please rank how helpful you found the financial advice you received from each of the following sources:

**SUBGROUP OF QUESTIONS**

**IF 1 IN cv011 THEN**

**cv012a** (government how useful advice in section Covid)

Government

1 1 Very helpful

2 2

3 3

4 4

5 5 Very unhelpful

**END OF IF**

**IF 2 IN cv011 THEN**

**cv012b** (non-profit organizationshow useful advice in section Covid)

Non-profit organizations

1 1 Very helpful

2 2

3 3

4 4

5 5 Very unhelpful

**END OF IF**

**IF 3 IN cv011 THEN**

**cv012c** (bank or credit union how useful advice in section Covid)

Bank or credit union

1 1 Very helpful

2 2

3 3

4 4

5 5 Very unhelpful

**END OF IF**

**IF 4 IN cv011 THEN**

**cv012d** (online or mobile app how useful advice in section Covid)

Online or mobile app

1 1 Very helpful

2 2

3 3

4 4

5 5 Very unhelpful

END OF IF

IF 5 IN cv011 THEN

**cv012e** (friends and family how useful advice in section Covid)

Friends and family

1 1 Very helpful

2 2

3 3

4 4

5 5 Very unhelpful

END OF IF

IF 6 IN cv011 THEN

**cv012f** (articles or online resources how useful advice in section Covid)

Articles or online resources

1 1 Very helpful

2 2

3 3

4 4

5 5 Very unhelpful

END OF IF

IF 7 IN cv011 THEN

**cv012g** (other how useful advice in section Covid)

Other: (other received financial advice())

1 1 Very helpful

2 2

3 3

4 4

5 5 Very unhelpful

| | END OF IF  
| END OF SUBGROUP  
| END OF GROUP  
END OF IF

**qa043.intro** (Section Covid)

*These last questions ask about events related to the coronavirus outbreak that may happen in the future.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa043.intro2** (Section Covid)

For each of the following potential problems that could result from the coronavirus outbreak, please indicate how worried or not worried you are that you or your household will experience that issue in the future.

SUBGROUP OF QUESTIONS

**qa043a** (I or someone in my household will lose our job or our hours will be cut in section Covid)

I or someone in my household will lose our job or our hours will be cut

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043b** (My household will struggle to pay our rent, mortgage, or utility bills in section Covid)

My household will struggle to pay our rent, mortgage, or utility bills

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043c** (My household will struggle to afford basic necessities (like food and healthcare) in section Covid)

My household will struggle to afford basic necessities (like food and healthcare)

- 1 Very worried
- 2 Somewhat worried

- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043d** (Someone in my household will become sick with the coronavirus in section Covid)

Someone in my household will become sick with the coronavirus

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043f** (health insurance won't provide enough financial support for healthcare in section Covid)

My health insurance won't provide enough financial support for healthcare if I or someone in my family were to become seriously ill with the coronavirus

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043g** (I will lose my health insurance in section Covid)

I will lose my health insurance

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043h** (I or someone in my household will struggle to pay student loans in section Covid)

I or someone in my household will struggle to pay student loans

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043l** (My household will use up all of our savings in section Covid)

My household will use up all of our savings

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043i** (My automobile will be repossessed in section Covid)

My automobile will be repossessed

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

**qa043m** (My household will be evicted from our home in section Covid)

My household will be evicted from our home

- 1 Very worried
- 2 Somewhat worried
- 3 Not too worried
- 4 Not at all worried
- 6 Already happened to me or someone in my household
- 5 Doesn't apply to my situation

END OF SUBGROUP

END OF GROUP

**cv013** (how expect US economy to do over next year in section Covid)

Over the next year, do you expect the US economy as a whole to perform better, worse, or about the same as it is performing currently?

- 1 Better
- 2 About the same
- 3 Worse

End of section **Covid**

Start of section **Closing**

**CS\_001** (HOW PLEASANT INTERVIEW in section Closing)

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting

- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

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

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

STRING

End of section **Closing**

/\* Please note that although question CS\_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. \*/