

# UnderStandingAmericaStudy

UAS 385: 2021 U.S. FINANCIAL HEALTH PULSE SURVEY (WAVE 4)



Survey author(s): Financial Health Network

Fielded April 22, 2021 - May 25, 2021

---

## 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>
	financial . . . . .	17
	stress . . . . .	18
	income . . . . .	23
	spending . . . . .	25
	save . . . . .	26
	borrow . . . . .	34
	insurance . . . . .	39
	planning . . . . .	41
	employment . . . . .	44
	paidleave . . . . .	47
	physicalHealth . . . . .	53
	covid19 . . . . .	53
	extra_demographics . . . . .	65
	Closing . . . . .	72

---

# 1 INTRODUCTION

---

This UAS panel survey, titled "UAS 385: 2021 U.S. Financial Health Pulse Survey" focuses on the personal and household financial health of Americans. It is the fourth full survey in a series that includes UAS 133, UAS 152, UAS 183 and UAS233. This survey is no longer in the field. Respondents were paid \$13 to complete the survey.

## 1.1 Topics

---

This survey contains questions (among others) on the following topics: Financial Literacy, Income. 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:

All active respondents except for certain LA County respondents.

As such, this survey was made available to 8912 UAS participants. Of those 8912 participants, 6274 completed the survey and are counted as respondents. Of those who are not counted as respondents, 128 started the survey without completing and 2510 did not start the survey. The overall response rate was 70.4%.

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.%.

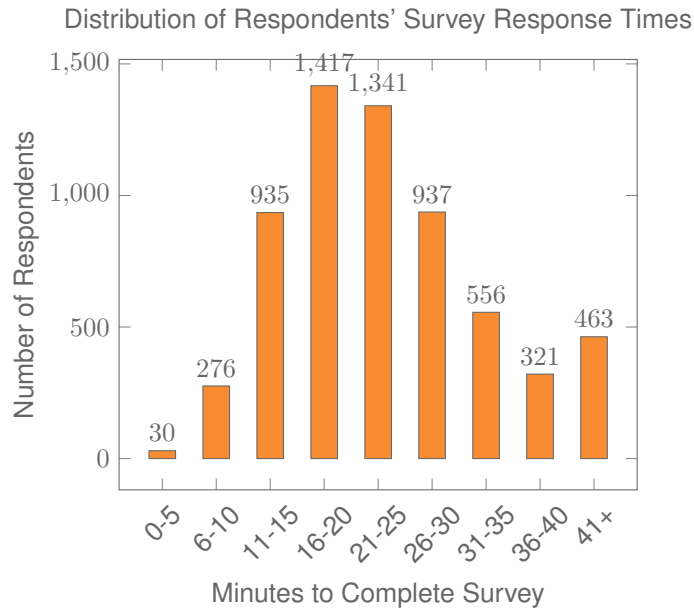
The detailed survey response rate is as follows:

UAS385 - Response Overview	
Size of selected sample	8912
Completed the survey	6274
Started but did not complete the survey	128
Did not start the survey	2510
Response rate	70.4%

### 2.2 Timings

---

The survey took respondents an average of 25 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 is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

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

- **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):
  1. U.S. National Territory: recruited through ABS within the entire U.S.
  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

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

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

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

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

---

## 5 MISSING DATA CONVENTIONS

---

Data files provide so-called clean data, that is, answers given to questions that are not applicable anymore at survey completion (for example because a respondent went back in the survey and skipped over a previously answered question) are treated as if the questions were never asked. In the data files all questions that were asked, but not answered by the respondent are marked with (.e). All questions never seen by the respondent (or any dirty data) are marked with (.a). The latter may mean that a respondent did not view the question because s/he skipped over it; or alternatively that s/he never reached that question due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m)).

UAS provides data in STATA and CSV format. Stata data sets come with include variable labels that are not available in the CSV files. Value labels are provided for single-response answer option. In STATA these labels will include the labels 'Not asked' and 'Not answered' for (.a) and (.e), and will show in tabulations such as 'tab q1, missing'. For multiple-response questions a binary variable is created for each answer option indicating whether the option was selected or not. A summary variable is also provided in string format reflecting which options were selected and in which order. For example, if a question asked about favorite animals with options cat, dog, and horse, then if a respondent selected horse and then cat, the binary variables for horse and cat will be set to yes, while the overall variable would have a string value of '3-1'. If no answer was given, all binary variables and the summary variable will be marked with '.e'.

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1\_1\_ to Q1\_6\_. To illustrate, if a survey asked the names of all children, then child\_1\_ would contain the name of the first child the respondent named and so on.

More information about the UAS data in general can be found on the UAS Data Pages web site.

---

## 6 ROUTING SYNTAX

---

The survey with routing presented in the next section includes all of the questions that make up this survey, the question answers when choices were provided, and the question routing. The routing includes descriptions of when questions are grouped, conditional logic that determines when questions are presented to the respondent, randomization of questions and answers, and fills of answers from one question to another.

If you are unfamiliar with conditional logic statements, they are typically formatted so that **if** the respondent fulfills some condition (e.g. they have a cellphone or a checking account), **then** they are presented with some other question or the value of some variable is changed. If the respondent does not fulfill the condition (e.g. they are not a cellphone adopter or they do not have a checking account), something **else** happens such as skipping the next question or changing the variable to some other value. Some of the logic involved in the randomization of questions or answers being presented to the respondent is quite complex, and in these instances there is documentation to clarify the process being represented by the routing.

Because logic syntax standards vary, here is a brief introduction to our syntax standards. The syntax used in the conditional statements is as follows: '=' is equal to, '<' is less than, '>' is greater than, and '!= ' is used for does not equal. When a variable is set to some number N, the statement looks like 'variable := N'.

The formatting of the questions and routing are designed to make it easier to interpret what is occurring at any given point in the survey. Question ID is the bold text at the top of a question block, followed by the question text and the answer selections. When a question or variable has associated data, the name links to the appropriate data page, so you can easily get directly to the data. Text color is used to indicate the routing: **red** is conditional logic, **gold** is question grouping, **green** is looping, and **orange** is used to document randomization and other complex conditional logic processes. The routing is written for a computer to parse rather than a human to read, so when the routing diverges significantly from what is displayed to the respondent, a screenshot of what the respondent saw is included.

The name of the randomization variables are defined in proximity to where they are put into play, and like the question ID the names of the randomization variables can be used to link directly to the associated data page.



---

## 7 SURVEY WITH ROUTING

---

*/\* Several questions in this survey reference the month/year as of 1 year ago. This fill text is set in the year\_ago variable. \*/*

`year_ago := getDateNow()`

**intro2** (Section Stress)

*This survey focuses on you and on your household's financial situation. For all questions, please answer to the best of your ability, and if you are not sure about the answer to a question, just your best guess will do.*

Start of section **Financial**

**q001** (currently in school in section Financial)

Are you currently attending school of any kind, either full time or part time?

- 1 No, I am not attending school
- 2 Yes, I am a full time student
- 3 Yes, I am a part time student

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q105** (living situation in section Insurance)

Do you or your family own the place where you live, or do you pay rent, or do you live rent free?

- 1 Own
- 2 Rent
- 3 Live rent free
- 4 Other (Please Specify):

**q105.other** (other living situation- -specify in section Insurance)

STRING

### END OF GROUP

**q003** (satisfaction current financial situation in section Financial)

Overall, how satisfied are you with your current financial situation?

- 1 Extremely satisfied
- 2 Very satisfied
- 3 Somewhat satisfied
- 4 Not very satisfied
- 5 Not at all satisfied

**qb01** (how well managing financially in section Financial)

Overall, which one of the following best describes how well you are managing financially these days?

- 1 Finding it difficult to get by
- 2 Just getting by
- 3 Doing okay
- 4 Living comfortably

End of section **Financial**

Start of section **Stress**

FLDate := getDateNow()

**q013** (stress because of finances in section Stress)

How much stress, if any, do your finances cause you?

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

**q007.intro** (Section Financial)

*The next questions ask you to read a statement and tell us how well that statement describes you or your situation.*

**q007** (because of money situation, I feel like I will never have the things I want in life in section Financial)

How well does this statement describe you or your situation? "Because of my money situation, I feel like I will never have the things I want in life."

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

**q008** (I am just getting by financially in section Financial)

How well does this statement describe you or your situation? "I am just getting by financially."

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

**q009** (I am concerned that the money I have or will save won't last in section Financial)

How well does this statement describe you or your situation? "I am concerned that the

money I have or will save won't last."

- 1 Completely
- 2 Very well
- 3 Somewhat
- 4 Very little
- 5 Not at all

**q010** (I have money left over at the end of the month in section Financial)

How often does this statement apply to you? "I have money left over at the end of the month."

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

**q011** (my finances control my life in section Financial)

How often does this statement apply to you? "My finances control my life."

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

**q018\_intro** (Section Stress)

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

**q150\_intro** (Section Stress)

*The next few questions ask about events that may have happened to you in the last 12 months. For these questions please think back to events that have occurred since (MONTH/YEAR ONE YEAR AGO FROM PRESENT()).*

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

**events\_intro** (Section Stress)

In the past 12 months (that is, since ()), have you or anyone in your household experienced any of the following significant life events?

#### SUBGROUP OF QUESTIONS

**q150** (LIFE EVENT- -MARRIAGE in section Stress)

Marriage

1 Yes

2 No

**q151** (LIFE EVENT- -DIVORCE OR SEPARATION in section Stress)

Divorce or separation

1 Yes

2 No

**q152** (LIFE EVENT- -DEATH OF A FAMILY MEMBER in section Stress)

Death of a family member

1 Yes

2 No

**qb153** (LIFE EVENT- -BECAME PRIMARY CAREGIVER in section Stress)

Became the primary caregiver of a child (because I had a baby or for other reasons)

1 Yes

2 No

**q154** (LIFE EVENT- -BECAME CAREGIVER OF OLDER ADULT in section Stress)

Became the primary caregiver of an older adult

1 Yes

2 No

**q155** (LIFE EVENT- -BEGAN COLLEGE OR GRAD SCHOOL in section Stress)

Began college or graduate school

1 Yes

2 No

**q156** (LIFE EVENT- -GRADUATED COLLEGE OR GRAD SCHOOL in section Stress)

Graduated from college or graduate school

1 Yes

2 No

**q157** (LIFE EVENT- -STARTED NEW JOB in section Stress)

Started a new job or employment opportunity

1 Yes

2 No

**q158** (LIFE EVENT- -RECEIVED SIGNIFICANT PROMOTION AND/OR RAISE in section Stress)

Received a significant promotion and/or raise at an existing job

1 Yes

2 No

**q159** (LIFE EVENT- -LOST A JOB OR WORKED LESS THAN EXPECTED in section Stress)

Lost a job, had hours cut, or worked less than expected

1 Yes

2 No

**qa1** (LIFE EVENT- -MOVED TO NEW HOME, APARTMENT, RESIDENCE in section Stress)

Moved to a new home, apartment, or residence

1 Yes

2 No

**q160** (LIFE EVENT- -BOUGHT A HOME in section Stress)

Bought a home

1 Yes

2 No

**qa2** (LIFE EVENT- -PURCHASED CAR in section Stress)

Purchased a car

1 Yes

2 No

**q161** (LIFE EVENT- -HAD MAJOR MEDICAL EXPENSE in section Stress)

Had a major medical expense

1 Yes

2 No

**qa3** (LIFE EVENT- -EXPERIENCED NATURAL DISASTER in section Stress)

Experienced a natural disaster (for example, a wildfire, hurricane, flood, or other natural event)

1 Yes

2 No

**qb161** (LIFE EVENT- -MAJOR HEALTH CHANGE OR PHYSICAL ABILITY in section Stress)

Had a major change in health or physical ability that limits my daily activities

1 Yes

2 No

**qb162** (LIFE EVENT- -FILED FOR BANKRUPTCY in section Stress)

Filed for bankruptcy

1 Yes

2 No

**q162** (LIFE EVENT- -OTHER SIGNIFICANT LIFE EVENT in section Stress)

Any other significant life events? If yes, please specify:

1 Yes

2 No

**q162\_other** (LIFE EVENT- -OTHER SPECIFY in section Stress)

STRING

#### END OF SUBGROUP

**ev\_error** (Section Stress)

Please specify the other life event(s). You specified other life event(s), but did not select the 'Yes' answer.

#### END OF GROUP

**q019\_intro** (Section Stress)

*For each of the next questions, please indicate whether the statements were often, sometimes, or never true for you or your household, in the past 12 months.* **q019** (I worried whether our food would run out before I got money to buy more. in section Stress)

In the past 12 months, I worried whether our food would run out before I got money to buy more.

1 Often

2 Sometimes

3 Rarely

4 Never

**q020** (we had trouble paying our rent or mortgage in section Stress)

In the past 12 months, we had trouble paying our rent or mortgage.

1 Often

2 Sometimes

3 Rarely

4 Never

**q021** (did not get healthcare we needed because we couldn't afford it in section Stress)

In the past 12 months, I or someone in my household did not get healthcare we needed because we couldn't afford it.

1 Often

2 Sometimes

3 Rarely

4 Never

**q022** (stopped taking a medication or took less than directed due to the costs in section

Stress)

In the past 12 months, I or someone in my household stopped taking a medication or took less than directed due to the costs.

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

End of section **Stress**

Start of section **Income**

**q023.intro** (Section Income)

*The next questions ask about your household benefits and income.*

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

**q027.intro** (Section Income)

*In the last 12 months, did you or anyone in your household receive any of the following government benefits?*

#### SUBGROUP OF QUESTIONS

**q027** (Medicaid in section Income)

Medicaid

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

**q027A** (Medicare in section Income)

Medicare

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

**q027B** (social security in section Income)

Social Security

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

**q028** (Supplemental Security Income (SSI) Benefits in section Income)

Supplemental Security Income (SSI) Benefits

- 1 Yes
- 2 No

3 I don't know

**q029** (Social Security Disability Insurance (SSDI) in section Income)

Social Security Disability Insurance (SSDI)

1 Yes

2 No

3 I don't know

**q032** (Supplemental Nutrition Assistance Program (SNAP or food stamps) in section Income)

Supplemental Nutrition Assistance Program (SNAP or food stamps)

1 Yes

2 No

3 I don't know

**q035** (Other public benefit in section Income)

Other government benefits not listed here (such as WIC, TANF, CHIP, or Section 8), please specify: Please write a brief description of the other benefit. Please select the Yes answer choice to the right if you specified another government benefit in the text box.

1 Yes

2 No

3 I don't know

**q035\_other** (other public benefit in section Income)

STRING

END OF SUBGROUP

END OF GROUP

**q024** (how easy to predict household income for following month in section Income)

In the last 12 months, how often were you able to easily predict your household's income for the following month?

1 Every month

2 Most months

3 About half the time

4 A few months

5 Never

**q025** (income varied month per month in section Income)

In the last 12 months, which of the following statements best describes how your household's income varied from month to month, if at all?

My household's income:



- 1 Was roughly the same each month
- 2 Occasionally varied from month to month
- 3 Varied quite often from month to month

End of section **Income**

Start of section **Spending**

**spending\_intro** (Section Spending)

*The next questions ask about your total household spending over the last 12 months. For each of these questions, please think about your personal spending, as well as how much other members of your household may have spent.*

**q036** (how compares total income to total spending in section Spending)

Which of the following statements best describes how your household's total spending compared to total income over the last 12 months?

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

**q039** (how paid bills over last 12 months in section Spending)

Which of the following statements best describes how your household has paid its bills over the last 12 months?

My household has been financially able to:

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

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

**q043** (how pay emergency expense in section Spending)

Suppose now that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method, please select all that apply.

- 1 Put it on my credit card and pay it off in full at the next statement
- 2 Put it on my credit card and pay it off over time
- 3 With the money currently in my checking/savings account or with cash
- 4 Using money from a bank loan or line of credit
- 5 By borrowing from a friend or family member
- 6 Using a payday loan, deposit advance, or overdraft

- 7 By selling something
- 8 I wouldn't be able to pay for the expense right now
- 9 Other, please specify:

**q043.other** (other how pay emergency expense in section Spending)  
STRING

#### END OF GROUP

End of section **Spending**

Start of section **Save**

**sav\_intro** (Section Save)

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

**q044** (how long could cover expenses in section Save)

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

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

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

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

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

Fill code of question FLQ173 executed

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

**q046.intro** (Section Save)

*Do you or anyone in your household have any of the following financial assets or accounts? You can select more than one "yes" response. If you and someone in your household both own an account or have a "joint" account, please mark "Yes, I do" AND*

*"Yes, someone else in my household does".*

#### SUBGROUP OF QUESTIONS

**q046** (Checking account in section Save)

Checking account

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q047** (Savings account in section Save)

Savings account

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q173** (PREPAID CARD YES/NO/DK in section Save)

(Prepaid card/A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.)

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

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

Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q050** (An employer-provided traditional pension or cash balance plan in section Save)

Employer-provided traditional pension or cash balance plan

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q049** (Individual retirement account not provided by an employer (IRA, Keogh,

SEP, or any other retirement fund) in section Save)  
Individual retirement account not provided by an employer (such as an IRA, Keogh,  
SEP, or any other retirement fund)

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q052** (Savings in cash in section Save)

Savings in cash

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q051** (Cash management, money market, health savings account (HSA), and/or  
certificate of deposit (CD) in section Save)

Cash management, money market, health savings account (HSA), and/or certificate of  
deposit (CD)

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q052a** (Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan in  
section Save)

Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q053** (Other assets in section Save)

Other financial assets or accounts (Please do not include real estate or housing)  
(Please Specify): Please write a brief description of the other asset or account. Please  
select one of the Yes answer choices to the right if you specified another financial asset  
or account in the text box.

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q053.other** (Other assets in section Save)

STRING

| END OF SUBGROUP

END OF GROUP

IF 1 IN q046 OR 2 IN q046 OR 1 IN q047 OR 2 IN q047 OR 1 IN q173 OR 2 IN q173  
OR 1 IN q048 OR 2 IN q048 OR 1 IN q049 OR 2 IN q049 OR 1 IN q051 OR 2 IN q051 OR  
1 IN q052 OR 2 IN q052 OR 1 IN q052a OR 2 IN q052a OR 1 IN q053 OR 2 IN q053 THEN

Fill code of question FLQ053 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q054.intro** (Section Save)

*For each of the following financial assets or accounts, please estimate the current value of that account. Just your best guess will do.*

SUBGROUP OF QUESTIONS

IF 1 IN q046 OR 2 IN q046 THEN

**q054** (Checking account current value in section Save)

Checking account

RANGE -1000..9223372036854775807

END OF IF

IF 1 IN q047 OR 2 IN q047 THEN

**q055** (Savings account current value in section Save)

Savings account

RANGE -1000..9223372036854775807

END OF IF

IF 1 IN 173 OR 2 IN q173 THEN

**q174** (prepaid card value in section Save)

(Prepaid card/A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.)

RANGE 0..9223372036854775807

END OF IF

IF 1 IN q048 OR 2 IN q048 THEN

**q056** (Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP) current value in section Save)  
Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q049 OR 2 IN q049 THEN

**q057** (Individual retirement account not provided by an employer (IRA, Keogh, SEP, or any other retirement fund)current value in section Save)  
Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q052 OR 2 IN q052 THEN

**q059** (Savings in cash current value in section Save)  
Savings in cash  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q051 OR 2 IN q051 THEN

**q058** (Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD) in section Save)  
Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q052a OR 2 IN q052a THEN

**q059a** (Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan in section Save)  
Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan  
RANGE 0..9223372036854775807

END OF IF

IF 1 IN q053 OR 2 IN q053 THEN

**q060** (Other current value in section Save)  
(^q053\_other/Other)  
RANGE 0..9223372036854775807

END OF IF

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q062.intro** (Section Save)

*Please indicate if you or anyone in your household has saved in any of your financial assets or accounts in the past 12 months. If so, did you save regularly (for example, monthly or from each paycheck) or save whenever you could, or not at all?*

*Please remember to include automatic savings, contributions that were taken out of your paycheck by your employer, and automatic transfers to investment accounts.*

SUBGROUP OF QUESTIONS

IF 1 IN q046 OR 2 IN q046 THEN

**q061** (Checking save frequency in section Save)  
Checking account  
1 Saved regularly  
2 Saved whenever possible  
3 Did not save

END OF IF

IF 1 IN q047 OR 2 IN q047 THEN

**q062** (Savings account save frequency in section Save)  
Savings account  
1 Saved regularly  
2 Saved whenever possible  
3 Did not save

END OF IF

IF 1 IN q048 OR 2 IN q048 THEN

**q063** (Employer-provided retirement account (e.g. 401k, 403(b) or Thrift Savings Plan (TSP) frequency in section Save)

Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q049 OR 2 IN q049 THEN

**q064** (Retirement account (IRA, Keogh, SEP, or any other retirement fund) frequency in section Save)

Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q052 OR 2 IN q052 THEN

**q067** (Savings in cash frequency in section Save)

Savings in cash

- 1 Saved regularly
- 2 Saved whenever possible
- 3 Did not save

END OF IF

IF 1 IN q051 OR 2 IN q051 THEN

**q066** (Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD) in section Save)

Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)

- 1 Saved regularly
- 2 Saved whenever possible



```

| 3 Did not save
|
| END OF IF
|
| IF 1 IN q052a OR 2 IN q052a THEN
|
|   q067a (Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan fre-
|   quency in section Save)
|   Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan
|   1 Saved regularly
|   2 Saved whenever possible
|   3 Did not save
|
| END OF IF
|
| IF 1 IN q053 OR 2 IN q053 THEN
|
|   q068 (Other save frequency in section Save)
|   (^q053_other/Other)
|   1 Saved regularly
|   2 Saved whenever possible
|   3 Did not save
|
| END OF IF
|
| END OF SUBGROUP
|
| END OF GROUP
|
END OF IF

```

**q194** (CURRENTLY SETTING ASIDE MONEY FOR EMERGENCY in section Planning)  
 Are you currently setting aside money for an emergency?  
 1 Yes  
 2 No  
 3 Don't know

```

q070_questions := array(1 →"q070",2 →"q071",3 →"q072",4 →"q073",5 →"q074",6 →"q075",7
→"q076")

```

/\* The question series q070 to q076 are asked in random order per q070\_order variables with values:

- o 1 Purchased a money order (at a location that was not a bank or credit union)
- o 2 Cashed a check using a check-cashing service (at a location that was not a bank or credit union)

- 3 Sent money to friends or family living outside the US (at a location that was not a bank or credit union)
- 4 Took out a payday loan or received a payday advance loan
- 5 Used a pawn shop loan
- 6 Used rent-to-own services
- 7 Took out a tax refund anticipation loan

\*/

IF sizeof(q070\_order) = 0 THEN

  q070\_order := shufflearray(array(1 →1,2 →2,3 →3,4 →4,5 →5,6 →6,7 →7))

END OF IF

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

**q070.intro** (Section Save)

In the past 12 months, did you or anyone in your household do any of the following activities at some place other than a bank or credit union?

#### SUBGROUP OF QUESTIONS

  LOOP FROM 1 TO 7

    /\* Questions q070 to q076 are asked in random order per variables q070\_order. \*/

  END OF LOOP

END OF SUBGROUP

END OF GROUP

End of section **Save**

Start of section **Borrow**

**q077.intro** (Section Borrow)

*The next questions ask about you and your household's credit and debts.*

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

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

1 Excellent

2 Very good

- 3 Good
- 4 Fair
- 5 Poor
- 6 Don't know

**q176** (HAVE ONE OR MORE CREDIT CARDS in section Borrow)

Do you currently have one or more credit cards?

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

**q077** (debt payments manageable in section Borrow)

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

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

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

q083.q091\_change\_flg := 1

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

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

**q078\_intro** (Section Borrow)

Do you or anyone in your household currently have any of the following types of debt? You can select more than one "yes" option.

**SUBGROUP OF QUESTIONS**

**q078** (have debt- -auto loans in section Borrow)

Auto loans

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q079** (have debt- -student loans in section Borrow)

Student loans

- 1 Yes, I do
- 2 Yes, someone else in my household does

- 3 No
- 4 Don't know

**q080** (have debt- -small business loans in section Borrow)  
Small business loans

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q081** (have debt- -mortgages in section Borrow)  
Mortgages

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q175** (have debt- -home equity line of credit in section Borrow)  
Home equity line of credit

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q082** (have debt- -medical in section Borrow)  
Past-due medical bills

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q083** (have debt- -credit cards in section Borrow)  
Outstanding credit card balances carried over from previous months

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**qb83** (have debt- -loan from a retirement plan in section Borrow)  
Loan from a retirement plan

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q084** (have debt- -other loans in section Borrow)

Other debts or loans not listed (such as payday loans, auto title loans, personal loans, other past due bills, and money borrowed from family or friends) (Please Specify):Please write a brief description of the other debt or loan.Please select one of the Yes answer choices to the right if you specified another debt or loan in the text box.

- 1 Yes, I do
- 2 Yes, someone else in my household does
- 3 No
- 4 Don't know

**q084\_other** (other debts or loans- -specify in section Borrow)

STRING

END OF SUBGROUP

END OF GROUP

IF 1 IN q078 OR 2 IN q078 OR 1 IN q079 OR 2 IN q079 OR 1 IN q080 OR 2 IN q080 OR 1 IN q081 OR 2 IN q081 OR 1 IN q082 OR 2 IN q082 OR 1 IN q083 OR 2 IN q083 OR 1 IN qb83 OR 2 IN qb83 OR 1 IN q084 OR 2 IN q084 OR 1 IN q175 OR 2 IN q175 THEN

Fill code of question FLQ093 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q086\_intro** (Section Borrow)

*For each of the following types of debt, please estimate the amount your household currently owes. If you aren't sure, your best guess will do.*

SUBGROUP OF QUESTIONS

IF 1 IN q078 OR 2 IN q078 THEN

**q086** (amount of debt- -auto loans in section Borrow)

Auto loans

RANGE 1..9999999

END OF IF

IF 1 IN q079 OR 2 IN q079 THEN

**q087** (amount of debt- -student loans in section Borrow)  
Student loans  
RANGE 1..9999999

END OF IF

IF 1 IN q080 OR 2 IN q080 THEN

**q088** (amount of debt- -small business loans in section Borrow)  
Small business loans  
RANGE 1..9999999

END OF IF

IF 1 IN q081 OR 2 IN q081 THEN

**q089** (amount of debt- -mortgages in section Borrow)  
Mortgages  
RANGE 1..9999999

END OF IF

IF 1 IN q175 OR 2 IN q175 THEN

**q177** (amount of debt- -home equity line of credit in section Borrow)  
Home equity line of credit  
RANGE 1..9999999

END OF IF

IF 1 IN q082 OR 2 IN q082 THEN

**q090** (amount of debt- -medical in section Borrow)  
Past-due medical bills  
RANGE 1..9999999

END OF IF

IF 1 IN q083 OR 2 IN q083 THEN

**q091** (amount of debt- -credit cards in section Borrow)  
Outstanding credit card balances carried over from previous months  
RANGE 1..9999999

```

END OF IF
IF 1 IN qb83 OR 2 IN qb83 THEN
  qb93 (amount of debt- -loan from a retirement plan in section Borrow)
  Loan from a retirement plan
  RANGE 1..9999999
END OF IF
IF 1 IN q084 OR 2 IN q084 THEN
  q093 (amount of other debt or loans in section Borrow)
  (^q084_other/Other debts or loans not listed)
  RANGE 1..9999999
END OF IF
END OF SUBGROUP
END OF GROUP
END OF IF
END OF IF

```

**qa12** (ENGAGED BY DEBT COLLECTOR in section Planning)  
 In the past 12 months, have you engaged with or been contacted persistently by a debt collector?  
 1 Yes  
 2 No  
 3 Don't know

End of section **Borrow**

Start of section **Insurance**

**q106.intro** (Section Insurance)  
*The next few questions ask about the different types of insurance that you and your household might have.*

**q106** (car insurance on all vehicles in section Insurance)  
 Do you or anyone in your household have car insurance on all your automobiles?  
 1 Yes  
 2 No  
 3 I don't know  
 4 Not applicable (we don't own a car)

**IF q105 = 1 THEN**

- q107** (covered by homeowner's insurance in section Insurance)  
Is your household currently covered by homeowner's insurance?
- 1 Yes
  - 2 No
  - 3 I don't know

**ELSEIF q105 = 2 THEN**

- q108** (covered by renter's insurance in section Insurance)  
Is your household currently covered by renter's insurance?
- 1 Yes
  - 2 No
  - 3 I don't know

**END OF IF**

- q109** (have life insurance in section Insurance)  
Do you currently have life insurance?
- 1 Yes
  - 2 No
  - 3 I don't know

- q110** (have short or long term disability insurance in section Insurance)  
Do you currently have short-term or long-term disability insurance?
- 1 Yes
  - 2 No
  - 3 I don't know

- q111** (have health insurance in section Insurance)  
Do you currently have health insurance (including employer-paid, private, Medicare/Medicaid, Military, Veterans, Indian Health Service, insurance purchased through federal or state marketplaces, or any other type of medical coverage)?
- 1 Yes
  - 2 No
  - 3 I don't know

**IF q111 = 1 THEN**

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

- q134** (main source of health insurance in section Insurance)  
Which of the following is your main source of health insurance coverage?
- 1 Your employer
  - 2 Your spouse's employer
  - 3 Your parent or guardian
  - 4 Medicare or Medicaid



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

**q134\_other** (main source of health insurance- -other in section Insurance)  
STRING

END OF GROUP

END OF IF

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

**q112** (confidence in insurance coverage in section Insurance)

Thinking about all of the types of personal and household insurance you and others in your household have, how confident are you that those insurance policies will provide enough support in case of an emergency?

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

END OF IF

End of section **Insurance**

Start of section **Planning**

**q113\_intro** (Section Planning)

*The next question asks about the extent to which your household plans ahead financially, that is, to cover upcoming expenses, or to save up for long term goals or to cover emergencies.*

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

To what extent do you agree or disagree with the following statement: "My household plans ahead financially."

- 1 Agree strongly
- 2 Agree somewhat
- 3 Neither agree or disagree
- 4 Disagree somewhat
- 5 Disagree strongly

**q178.intro** (Section Planning)

*The next questions ask about various financial activities that you may or may not have done in the last 12 months (that is, since ()). For each of the following questions, please indicate whether you have done the activity in the past 12 months.*

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

Fill code of question FLQ178 executed

**q178** (USED INTERNET BANKING in section Planning)

In the past 12 months, have you used (internet banking/Using the internet to access your bank or credit union account. This can be done by accessing your bank's web page through the browser on your phone, tablet, or computer./Internet banking)?

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

Fill code of question FLQ179 executed

**q179** (USED MOBILE BANKING in section Planning)

In the past 12 months, have you used (mobile banking/Using a mobile phone to access your bank or credit union account. This can be done either by accessing your bank's web page through the web browser on your mobile phone, via text messaging, or by using an application downloaded to your mobile phone./Mobile banking)?

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

**END OF GROUP**

**q189.intro** (Section Planning)

*For the next few questions, please indicate how often, if ever, you have done each activity in the last 12 months.*

**IF q176 = 1 THEN**

**q189** (HOW OFTEN CARRY A CREDIT CARD BALANCE in section Planning)

In the past 12 months, how many months, if any, did you carry a balance from one month to another on one or more of your credit cards and paid interest on that balance?

- 1 Never - I pay off the balance(s) every month
- 2 1 - 2 months
- 3 3 - 4 months
- 4 More than 5 months
- 5 Don't know

**END OF IF**

**q190** (HOW OFTEN OVERDRAW CHECKING ACCT in section Planning)

In the last 12 months, how often, if ever, did you overdraw your checking account?

- 1 Never
- 2 1 - 2 times
- 3 3 - 4 times
- 4 More than 5 times
- 5 Don't know

**q149.2** (GAVE FINANCIAL ASSISTANCE FROM FAMILY/FRIENDS in section Stress)

In the past 12 months, how often has your household **provided** financial assistance to family members or friends who do not live in your household?

- 1 Never
- 2 1 - 2 times
- 3 3 - 4 times
- 4 More than 5 times
- 5 Don't know

Fill code of question FLSpouse executed

**physical\_intro** (Section PhysicalHealth)

*The next few questions ask about your medical bills.*

**qb05** (you or anyone in household had trouble paying medical bills in section PhysicalHealth)

In the past 12 months, have you or has anyone in your household had trouble paying medical bills?

- 1 Yes
- 2 No
- 3 I don't know
- 4 Not applicable (I haven't received any medical bills)

**IF qb05 = 1 THEN**

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

**qb06** (activity done to pay medical bills in section PhysicalHealth)

In the past 12 months, I or someone in my household has done the following in order to pay medical bills. Please select all that apply.

- 1 Reduced spending on basic needs (food, clothing, household needs, etc.)
- 2 Used up all or most of my savings
- 3 Withdrawn money from a retirement, college, or other long-term savings account
- 4 Increased my credit card debt
- 5 Borrowed money from friends or family
- 6 Borrowed money from a payday lender

- 7 Sought assistance from a charity or non-profit organization
- 8 Other (please specify):
- 9 None of the above

**qb06\_other** (other activity done to pay medical bills in section PhysicalHealth)  
STRING

END OF GROUP

END OF IF

End of section **Planning**

Start of section **Employment**

**em\_intro** (Section Employment)

*The next section asks about your employment.*

**laborstatus** (R LABOR FORCE STATUS in section Demographics)

What is your labor force status? Please choose all that apply.

- 1 Currently working
- 2 On sick or other leave
- 3 Unemployed - on layoff
- 4 Unemployed - looking
- 5 Retired
- 6 Disabled
- 7 Other

IF 1 IN laborstatus OR 2 IN laborstatus OR 3 IN laborstatus OR 4 IN laborstatus THEN

**q120\_intro** (Section Employment)

*The following questions ask about your job. If you have more than one job, please think about the one that you think of as your main job in the last 30 days. If you don't think of any of your jobs as your "main job" please just pick one of them, and answer all questions about that job.*

END OF IF

IF 1 IN laborstatus OR 2 IN laborstatus THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q120** (main job in section Employment)

In the main job that you had in the past 30 days did you:

- 1 Work full-time for someone else
- 2 Work part-time for someone else
- 3 Work for yourself (self-employed) or as a sole-proprietor
- 4 Work as a partner in a partnership (e.g. partner in a law firm, medical practice)

- 5 Work as a consultant or contractor
- 6 Other (Please Specify):

**q120\_other** (main job- -other specify in section Employment)  
STRING

END OF GROUP

END OF IF

IF 1 IN laborstatus OR 2 IN laborstatus OR 3 IN laborstatus OR 4 IN laborstatus THEN

Fill code of question FLqa17a executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qb17a** (type of industry in section Employment)  
(In what type of industry are you employed in your main job?/In what type of industry were you most recently employed?)

- 1 Agriculture, forestry, fishing, and hunting
- 2 Mining, quarrying, and oil and gas extraction
- 3 Construction
- 4 Manufacturing
- 15 Wholesale trade
- 5 Retail
- 6 Transportation and warehousing
- 17 Utilities
- 7 Telecom, information technology, broadcasting, or data services
- 8 Finance and insurance
- 18 Real estate and rental and leasing
- 9 Professional and business services
- 10 Educational services
- 11 Healthcare and social assistance
- 19 Arts, entertainment, and recreation
- 20 Accommodation and food services
- 13 Government
- 14 Armed Forces
- 16 Other type of industry (please specify):

**qb17a\_other** (other type of industry in section Employment)  
STRING

END OF GROUP

END OF IF

IF 1 IN laborstatus OR 2 IN laborstatus THEN

**qb04a** (paid at an hourly rate at main job in section Employment)

Are you paid at an hourly rate at your main job?

1 Yes

2 No

**IF qb04a = 1 THEN**

**qb02** (amount paid at an hourly rate at main job in section Employment)

Excluding overtime pay, tips and commissions, what is your hourly rate of pay at your main job?

RANGE 0.0..10000.0

**ELSE**

**qb02a** (annual earnings at main job in section Employment)

Including overtime pay, tips, and commissions, what are your usual annual earnings at your main job, before taxes or other deductions?

RANGE 0.0..10000000.0

**END OF IF**

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

**q123** (benefits employer offers in section Employment)

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

1 Paid sick leave

2 Paid vacation/personal leave

3 Paid parental leave

4 Student loan repayment

5 Health insurance

6 Disability insurance

7 Life insurance

8 Retirement plans (such as a 401k, 403(b), or Thrift Savings Plan (TSP))

9 Childcare

10 Ability to work from home

11 Pension or cash balance plan

12 Other, please specify:

14 None of these

**q123.other** (benefits employer offers- -other specify in section Employment)

STRING

**END OF GROUP**

**qb17** (how likely recommend company as place to work in section Employment)

Still thinking about your main job, on a scale of zero to ten, how likely is it that you would recommend this company as a place to work?

0 0 Least likely  
1 1  
2 2  
3 3  
4 4  
5 5  
6 6  
7 7  
8 8  
9 9  
10 10 Most likely

### Start of section **Paidleave**

#### **pl\_intro** (Section Paidleave)

*These next few questions ask you to imagine a scenario where you or a family member became seriously ill or injured, and to indicate whether you would be able to take time off from work to provide care. If you are not sure about the answers to these questions, your best guess will do.*

Fill code of question FLSerious executed

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

#### **qb20\_intro** (Section Paidleave)

Still thinking about your main job, if you or a family member were to become (seriously ill/For the purposes of this survey, seriously ill means a condition that lasts more than 3 days and would require treatment by a health care provider, an overnight hospital stay, or a long-lasting condition for which one must see a health care provider at least twice a year for treatment. It could also include a condition that makes one permanently unable to work or perform other daily functions, or that requires treatments to keep from becoming incapacitated.) or injured, do you think you would be able to temporarily take time off from work to care for yourself or your family member and still receive some pay?

I think I would be able to...

### SUBGROUP OF QUESTIONS

#### **qb20a** (take time off work to care for myself and still receive some pay in section Paidleave)

Take time off work to care for myself and still receive some pay

1 Yes

2 No

3 I don't know

**qb20b** (take time off work to care for a family member and still receive some pay in section Paidleave)

Take time off work to care for a family member and still receive some pay

1 Yes

2 No

3 I don't know

END OF SUBGROUP

END OF GROUP

IF qb20a = 1 OR qb20b = 1 THEN

**qb21** (how much time able to take off in section Paidleave)

Approximately how much time do you think you would be able to take off from work to care for yourself or a family member who was seriously ill or injured and still receive some pay?

1 Less than 1 week

2 At least 1 week, but less than 4 weeks

3 At least 4 weeks, but less than 12 weeks

4 At least 12 weeks

5 I don't know

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qb22** (how receive any pay if take time off in section Paidleave)

Please select the response that best describes how you would be paid during the time you took off from work to care for yourself or a family member who was seriously ill or injured.

1 I would receive **full pay** from my employer **the entire time**

2 I would receive **partial pay** from my employer **the entire time**

3 I would receive **full pay** for part of the time, and **partial pay** for part of the time

4 I would receive **partial pay** part of the time, and **no pay** for part of the time

5 Other (please specify):

6 I don't know

**qb22\_other** (other how receive any pay if take time off in section Paidleave)

STRING

END OF GROUP

END OF IF

**qb23\_intro** (Section Paidleave)

*These next questions ask you to reflect on your experiences since the coronavirus*



*pandemic began in March 2020, and to indicate whether you needed to take time off from work to care for yourself or a family member who became seriously ill or injured.*

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

##### **qb23\_intro2** (Section Paidleave)

Since the coronavirus pandemic began in March 2020, have you or a family member become (seriously ill/For the purposes of this survey, seriously ill means a condition that lasts more than 3 days and would require treatment by a health care provider, an overnight hospital stay, or a long-lasting condition for which one must see a health care provider at least twice a year for treatment. It could also include a condition that makes one permanently unable to work or perform other daily functions, or that requires treatments to keep from becoming incapacitated.) or injured, regardless of whether that illness or injury was related to the pandemic?

Since March 2020...

#### SUBGROUP OF QUESTIONS

##### **qb23a** (I became seriously ill or injured in section Paidleave)

I became seriously ill or injured

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

##### **qb23b** (A family member became seriously ill or injured in section Paidleave)

A family member became seriously ill or injured

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

#### END OF SUBGROUP

#### END OF GROUP

**IF qb23a = 1 OR qb23b = 1 THEN**

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

##### **qb24\_intro** (Section Paidleave)

As a result of this illness or injury, did you take any of the following actions in order to care for yourself or a family member?

#### SUBGROUP OF QUESTIONS

**qb24a** (I temporarily took time off from work in section Paidleave)

I temporarily took time off from work

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

**qb24b** (I reduced the hours that I worked in section Paidleave)

I reduced the hours that I worked

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

**qb24c** (I permanently quit my job or stopped working in section Paidleave)

I permanently quit my job or stopped working

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

END OF SUBGROUP

END OF GROUP

IF qb24a = 1 THEN

**qb25** (how receive any pay when took time off in section Paidleave)

Please select the statement that best describes whether you received any pay from your employer during the time you temporarily took off from work due to your or someone else's illness or injury.

If you took time off work more than once since March 2020, **please answer these questions thinking about the most recent time you took time off from work.**

- 1 I received **full pay** the entire time I was not working
- 2 I received **partial pay** the entire time I was not working
- 3 I received **full pay** part of the time, and **partial pay** part of the time I was not working
- 4 I received **partial pay** part of the time, and **no pay** part of the time I was not working
- 5 I did **not receive any pay** while I was not working

IF qb25 IN (2,3,4) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qb26** (actions taken to mitigate pay reduction in section Paidleave)

Which of the following actions did you or others in your household take to cope with having less pay when you were not working due to your or someone else's illness or injury? Please select all that apply.

- 1 Reduced spending on non-essential items and/or services
- 2 Reduced spending by going without essentials such as food and medicine
- 3 Delayed paying bills or skipped rent or mortgage payments
- 4 Increased my credit card debt
- 5 Used savings set aside for an emergency
- 6 Used savings set aside for something else
- 7 Withdrew funds from a retirement savings account
- 8 Borrowed money from friends or family
- 9 Received a loan from a financial institution (such as a bank or credit union)
- 10 Received a loan from a payday lender or other non-bank lender
- 11 Applied for unemployment insurance
- 12 Applied for other types of public assistance (such as food stamps)
- 13 Started a new job or did other tasks to earn money
- 14 Other (please specify):
- 15 None of the above

**qb26\_other** (other actions taken to mitigate pay reduction in section Paidleave)  
 STRING

END OF GROUP

END OF IF

END OF IF

END OF IF

End of section **Paidleave**

END OF IF

**q200\_intro** (Section Employment)

*Some people earn money from independent, short-term, task-based, or temporary work. Please indicate whether you have engaged in the following types of work in the last 30 days, even if this was not your main job.*

Fill code of question FLQ200 executed

**q200** (WORKED AS AN INDEPENDENT CONTRACTOR/CONSULTANT/FREELANCE in section Employment)

In the last 30 days, I worked as an (independent contractor, an independent consultant, or freelance worker/These situations generally describe someone who has to find customers either online or in-person to provide a product or service./Independent contractor, consultant, freelance worker).

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

Fill code of question FLQ201 executed

**q201** (COMPLETED ONE-OFF TASKS ONLINE OR IN-PERSON in section Employment)  
In the last 30 days, I completed (one-off tasks/These tasks could include jobs done entirely online where the companies coordinate payment for the work. Or they could include tasks done in-person like using your own car to drive people from one place to another, delivering groceries or other goods, or doing someone's household tasks or errands./One-off tasks) that I found through companies that advertise through an app or website.

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

Fill code of question FLQ202 executed

**q202** (WORKED IN A JOB WHERE ONLY CALLED TO WORK AS NEEDED in section Employment)

In the last 30 days, I worked in a job where I was (called to work as needed/This could include substitute teachers and construction workers supplied by a union hiring hall. These people are sometimes called "on-call" workers. Note: Some people with on-call work as part of their regular job - - for example, doctors - - are not on-call workers./Called to work as needed), although I could be scheduled for several days or weeks in a row.

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

Fill code of question FLQ203 executed

**q203** (WORKED UNDER SHORT-TERM CONTRACTS in section Employment)

In the last 30 days, I worked for a company that provided my services to organizations or firms under (short-term contracts/A few examples of services that can be contracted out are security, landscaping, or computer programming./Short-term contracts).

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

Fill code of question FLQ204 executed

**q204** (WORKED A JOB THAT LASTED A LIMITED TIME in section Employment)

In the last 30 days, I worked a job that lasted for a (limited time period/These types of jobs may be provided by a temp agency./Limited time period) or until the completion of a project.

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

End of section **Employment**

Start of section **PhysicalHealth**

Start of section **Covid19**

**cv\_intro** (Section Covid19)

*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 last year, when the outbreak began in the United States.*

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

**cv003a** (how household income changed in section Covid19)

Please indicate if your household's total income and expenses have changed since March 2020, 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 Covid19)

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

- 1 Increased
- 2 Decreased
- 3 Stayed the same

#### END OF GROUP

**qb13** (covid effect on savings in section Covid19)

Since the coronavirus outbreak began in March 2020, have you...

- 1 Been able to put **more** money into savings than usual
- 2 Been able to put **less** money into savings than usual
- 3 Been able to put the **same amount** of money into savings as usual
- 4 Usually not able to put any money into savings

**qb14** (covid effect on spending in section Covid19)

Since the coronavirus outbreak began in March 2020, have you...

- 1 Been spending **more** money than usual
- 2 Been spending **less** money than usual
- 3 Been spending about the **same amount** of money as usual

**qb050** (financial situation today compared to March 2020 in section Covid19)  
Which of the following statements best describes your financial situation today compared to your financial situation in March 2020 before the coronavirus outbreak began?

My financial situation today is:

- 1 Much better
- 2 A little better
- 3 About the same
- 4 A little worse
- 5 Much worse

**qb15** (expectation personal financial situation in section Covid19)  
In the next three months, do you expect your personal financial situation to...

- 1 Improve a lot
- 2 Improve a little
- 3 Stay the same
- 4 Get a little worse
- 5 Get a lot worse

**qa042** (how much financial stress coronavirus in section Covid19)  
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

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

**qa032\_intro** (Section PhysicalHealth)  
Have you or anyone in your household experienced any of the following issues since March 2020 due to the coronavirus outbreak? Please select all that apply.

#### SUBGROUP OF QUESTIONS

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

Laid off from a job

- 1 Yes
- 2 No

**qa032b** (Furloughed or on temporary leave from a job in section PhysicalHealth)

Furloughed or on temporary leave from a job

- 1 Yes
- 2 No

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

Employer reduced hours or pay

1 Yes

2 No

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

Employer closed or permanently went out of business

1 Yes

2 No

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

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 PhysicalHealth)

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 PhysicalHealth)

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 constraints income decreased in section PhysicalHealth)

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

1 Yes

2 No

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

Other employment issues because of the coronavirus outbreak (please specify):

Please write a brief description of the other issues. Please select the Yes answer choice to the right if you specified other issues in the text box.

1 Yes

2 No

**END OF SUBGROUP**

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

| STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa054\_intro** (Section Covid19)

Have you or anyone in your household taken any of the following actions since March 2020 to help you cope with the effects of the coronavirus outbreak? Please select all that apply.

SUBGROUP OF QUESTIONS

**qa054a** (Applied for a new job in section Covid19)

Applied for a new job

1 Yes

2 No

**qa054b** (Cut back on expenses in section Covid19)

Cut back on expenses

1 Yes

2 No

**qa054c** (Spent down savings in section Covid19)

Spent down savings

1 Yes

2 No

**qa054d** (Carried a balance on a credit card in section Covid19)

Carried a balance on a credit card

1 Yes

2 No

**qa054e** (Borrowed money from a retirement account in section Covid19)

Borrowed money from a retirement account

1 Yes

2 No

**qa054f** (Borrowed money from friends and family in section Covid19)

Borrowed money from friends and family

1 Yes

2 No

**qa054g** (Borrowed money from a financial institution or online lender in section Covid19)



Borrowed money from a financial institution or online lender

1 Yes

2 No

**qa054h** (Signed up for unemployment benefits in section Covid19)

Signed up for unemployment benefits

1 Yes

2 No

**qa054i** (Signed up for other government benefits (SNAP, WIC, etc.) in section Covid19)

Signed up for other government benefits (SNAP, WIC, etc.)

1 Yes

2 No

**qa054j** (Borrowed using a payday loan, deposit advance, or pawn shop loan in section Covid19)

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

1 Yes

2 No

**qa054k** (Sold something in section Covid19)

Sold something

1 Yes

2 No

**qa054l** (Other action help cope reduced income in section Covid19)

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

1 Yes

2 No

END OF SUBGROUP

**qa054l\_other** (specify other action help cope reduced income in section Covid19)

STRING

END OF GROUP

IF qa054h = 1 THEN

**cv005\_intro** (Section Covid19)

*These next few questions ask about unemployment benefits you received during the coronavirus pandemic. As you answer these questions, please think about your experience since March 2020.*

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

**cv005** (receive unemployment benefits in section Covid19)

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
- 6 Other (please specify):

**cv005\_other** (other receive unemployment benefits in section Covid19)

STRING

#### END OF GROUP

**IF cv005 = 1 THEN**

**cv006** (currently receiving unemployment benefits in section Covid19)

Are you or is anyone in your household currently 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

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

**qb16\_intro** (Section Covid19)

How, if at all, have you used the unemployment benefits? Please select all that apply.

#### SUBGROUP OF QUESTIONS

**qb16a** (Paid bills (rent, mortgage, utilities, etc.) in section Covid19)

Paid bills (rent, mortgage, utilities, etc.)

- 1 Yes
- 2 No

**qb16b** (Paid for basic necessities (food, medicine, etc.) in section Covid19)

Paid for basic necessities (food, medicine, etc.)

- 1 Yes
- 2 No

**qb16c** (Paid off debt or credit card balances in section Covid19)

Paid off debt or credit card balances

- 1 Yes

2 No

**qb16d** (Put it into savings in section Covid19)

Put it into savings

1 Yes

2 No

**qb16e** (Contributed to investments in section Covid19)

Contributed to investments

1 Yes

2 No

**qb16f** (Gave money to friends and family in section Covid19)

Gave money to friends and family

1 Yes

2 No

**qb16g** (Donated it to charity in section Covid19)

Donated it to charity

1 Yes

2 No

**qb16h** (Haven't used the payment yet in section Covid19)

Haven't used the payment yet

1 Yes

2 No

**qb16i** (other used unemployment benefits in section Covid19)

Other (please specify): Please write a brief description of the other way in which you used the unemployment benefits. Please select the Yes answer choice to the right if you specified another way in which you used the unemployment benefits in the text box. Please select No for all answer choices if you say Yes to "Haven't used the payment yet" or change your answer for "Haven't used the payment yet" to No.

1 Yes

2 No

END OF SUBGROUP

**qb16i\_other** (Section Covid19)

STRING

END OF GROUP

**qb18** (how valuable unemployment benefits in section Covid19)

How valuable would you say the unemployment benefits have been in helping your

household make ends meet?

- 1 Very valuable
- 2 Somewhat valuable
- 3 Slightly valuable
- 4 Not very valuable

END OF IF

END OF IF

End of section **Covid19**

**qa038\_intro** (Section PhysicalHealth)

*These next few questions ask you about stimulus payments you may have received from the federal government to help you make ends meet during the coronavirus outbreak.*

**qb19** (received stimulus check in section PhysicalHealth)

The federal government issued the latest round of stimulus payments beginning in March 2021, providing \$1,400 to individuals making up to \$75,000 (with married people and those with children receiving more). Have you or anyone in your household received this stimulus payment (also known as an "economic impact payment" or "stimulus check")?

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

IF qb19 = 1 THEN

**qb44** (how received stimulus in section PhysicalHealth)

How did you or anyone 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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qa039\_intro** (Section PhysicalHealth)

How, if at all, have you used the stimulus payment? Please select all that apply.

SUBGROUP OF QUESTIONS

**qa039a** (Paid bills (rent, mortgage, utilities, etc.) in section PhysicalHealth)

Paid bills (rent, mortgage, utilities, etc.)

- 1 Yes
- 2 No

**qa039b** (Paid for basic necessities (food, medicine, etc.) in section Physical-Health)

Paid for basic necessities (food, medicine, etc.)

1 Yes

2 No

**qa039c** (Paid off debt or credit card balances in section PhysicalHealth)

Paid off debt or credit card balances

1 Yes

2 No

**qa039d** (Put it into savings in section PhysicalHealth)

Put it into savings

1 Yes

2 No

**qa039e** (Contributed to investments in section PhysicalHealth)

Contributed to investments

1 Yes

2 No

**qa039f** (Gave money to friends and family in section PhysicalHealth)

Gave money to friends and family

1 Yes

2 No

**qa039g** (Donated it to charity in section PhysicalHealth)

Donated it to charity

1 Yes

2 No

**qa039i** (Haven't used the payment yet in section PhysicalHealth)

Haven't used the payment yet

1 Yes

2 No

**qa039h** (other used stimulus check in section PhysicalHealth)

Other (please specify): Please write a brief description of the other way in which you used the stimulus check. Please select the Yes answer choice to the right if you specified another way in which you used the stimulus check in the text box. Please select No for all answer choices if you say Yes to "Haven't used the payment yet" or change your answer for "Haven't used the payment yet" to No.

1 Yes

| 2 No

END OF SUBGROUP

**qa039h\_other** (specify other used stimulus check in section PhysicalHealth)  
STRING

END OF GROUP

**qa041** (how valuable stimulus check in section PhysicalHealth)  
How valuable would you say this most recent stimulus payment is in helping your household make ends meet?

- 1 Very valuable
- 2 Somewhat valuable
- 3 Slightly valuable
- 4 Not very valuable

END OF IF

**cv\_intro\_relief** (Section Covid19)

*These next few questions ask about other types of financial relief you might have received in response to the coronavirus outbreak. As you answer these questions, please think about your experience since March of 2020.*

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv008\_intro** (Section Covid19)

Have you or anyone in your household applied for **relief** (such as deferral, forbearance, or forgiveness) on any of the following payments since March 2020?

SUBGROUP OF QUESTIONS

**cv008a** (debt relief student loans in section Covid19)

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 Covid19)

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 Covid19)

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 Covid19)

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 Covid19)

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** (other debt relief other loans in section Covid19)

STRING

END OF GROUP

IF **cv008a** = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**cv009a** (received student loans debt relief in section Covid19)

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 Covid19)

| 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 Covid19)

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 Covid19)

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 Covid19)

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 Covid19)

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 Covid19)

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 Covid19)

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 Covid19)

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

**Other loans: (other 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 Covid19)

STRING

END OF GROUP

END OF IF

Start of section **Extra\_demographics**

**ed\_intro** (Section Extra\_demographics)  
*The next few questions are about you.*

*/\* The answer options in qb12 are presented in random order per variables qb12\_order with values:*

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

*\*/*

**IF** sizeof(qb12\_order) = 0 **THEN**

```
qb12_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7))
qb12_order(8) := 8
```

**END OF IF**

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

**qb12** (race in section Extra\_demographics)

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 (please specify):

**qb12\_other** (other race in section Extra\_demographics)

STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qb10** (gender identity in section Extra\_demographics)

How would you define your gender identity?

- 1 Man
- 2 Woman
- 3 Non-binary, gender non-conforming, or genderqueer
- 4 Other (please specify):

**qb10\_other** (other gender identity in section Extra\_demographics)

STRING

END OF GROUP

**qb11** (identify as transgender in section Extra\_demographics)

Do you identify as transgender?

- 1 Yes
- 2 No

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**qb09** (sexual orientation in section Extra\_demographics)

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 (please specify):

**qb09\_other** (other sexual orientation in section Extra\_demographics)

STRING

END OF GROUP

End of section **Extra\_demographics**

**q002** (general health in section Financial)

Would you say that in general your physical health is:

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

**qb08\_intro** (Section PhysicalHealth)

*These next few questions have to do with physical, mental, or emotional conditions that can cause serious difficulty with daily activities.*

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

**qb08\_intro2** (Section PhysicalHealth)

Do you or someone in your household have severe difficulty with any of the following?  
Please select all that apply.

**SUBGROUP OF QUESTIONS**

**qb08a** (Serious difficulty hearing or is deaf in section PhysicalHealth)

Serious difficulty hearing or is deaf

1 Yes

2 No

**qb08b** (Serious difficulty seeing or is blind in section PhysicalHealth)

Serious difficulty seeing or is blind

1 Yes

2 No

**qb08c** (Concentrating, remembering, or making decisions because of a physical, mental, or emotional condition in section PhysicalHealth)

Concentrating, remembering, or making decisions because of a physical, mental, or emotional condition

1 Yes

2 No

**qb08d** (Walking or climbing stairs in section PhysicalHealth)

Walking or climbing stairs

1 Yes

2 No

**qb08e** (Dressing or bathing in section PhysicalHealth)

Dressing or bathing

1 Yes

2 No

**qb08f** (Doing errands alone such as visiting a doctor's office or shopping because of a physical, mental, or emotional condition in section PhysicalHealth)

Doing errands alone such as visiting a doctor's office or shopping because of a physical, mental, or emotional condition

1 Yes

| 2 No

END OF SUBGROUP

END OF GROUP

**q138.intro2** (Section PhysicalHealth)

*The next six questions ask more specifically about physical, mental, or emotional conditions that can cause serious difficulty with daily activities. GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN*

**q138** (anyone in HH deaf in section HouseholdConditions)

Is anyone in your household deaf or does anyone have serious difficulty hearing? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q138.other** (anyone in HH deaf- -other in section HouseholdConditions)

STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**q139** (anyone in HH blind in section HouseholdConditions)

Is anyone in your household blind or does anyone have serious difficulty seeing even when wearing glasses? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q139.other** (anyone in HH blind- -other in section HouseholdConditions)

STRING

END OF GROUP

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

**q140** (anyone in HH have memory/concentration difficulty because of a health condition in section HouseholdConditions)

Because of a physical, mental, or emotional condition, does anyone in your household have serious difficulty concentrating, remembering, or making decisions? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q140.other** (anyone in HH have difficulty concentrating- -other in section HouseholdConditions)

STRING

#### END OF GROUP

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

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

Does anyone in your household have serious difficulty walking or climbing stairs? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q141.other** (anyone in HH have serious difficulty walking- -other in section HouseholdConditions)

STRING

#### END OF GROUP

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

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

Does anyone in your household have difficulty dressing or bathing? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q142.other** (anyone in HH have difficulty dressing/bathing- -other in section HouseholdConditions)  
STRING

#### END OF GROUP

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

**q143** (anyone in HH have difficulty doing errands because of a health condition in section HouseholdConditions)  
Because of a physical, mental, or emotional condition, does anyone in your household have difficulty doing errands alone such as visiting a doctor's office or shopping? Select all that apply.

- 1 No
- 2 Yes, Myself
- 3 Yes, Other adult (age 18-65) in your household
- 4 Yes, Other adult (age 65 and over)
- 5 Yes, Child (age 5 - 17)
- 6 Yes, Other (Please Specify):
- 7 I don't know

**q143.other** (anyone in HH have difficulty doing errands- -other in section HouseholdConditions)  
STRING

#### END OF GROUP

**q137.intro** (Section PhysicalHealth)

*The next question asks about your experience with the criminal justice system.*

**q137** (spent time in jail/prison in section HouseholdConditions)

Have you or has anyone in your household spent time under criminal supervision in jail or prison?

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

End of section **PhysicalHealth**

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. \*/*