

UnderStandingAmericaStudy

UAS 317: MOBILE FINANCIAL DIARY FOLLOW UP



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1 INTRODUCTION

This UAS panel survey, titled "UAS 317: Mobile Financial Diary Follow Up", asks questions about respondents' household financial situation, levels of stress and the impact of COVID-19. This survey is no longer in the field. Respondents were paid \$10 to complete the survey.

1.1 Topics

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

Custom selection of active respondents.

As such, this survey was made available to 134 UAS participants. Of those 134 participants, 82 completed the survey and are counted as respondents. Of those who are not counted as respondents, 2 started the survey without completing and 50 did not start the survey. The overall response rate was 61.19%.

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

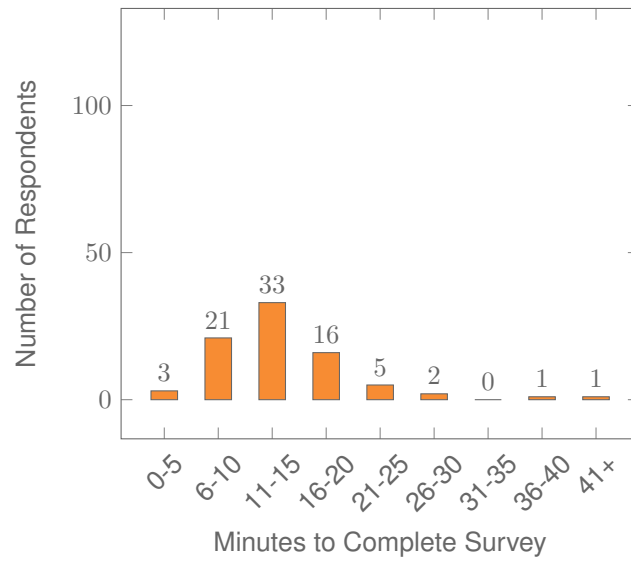
The detailed survey response rate is as follows:

| UAS317 - Response Overview | |
|---|--------|
| Size of selected sample | 134 |
| Completed the survey | 82 |
| Started but did not complete the survey | 2 |
| Did not start the survey | 50 |
| Response rate | 61.19% |

2.2 Timings

The survey took respondents an average of 15 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times



2.3 Weighting

Weights are not (yet) available for this survey. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

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

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

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

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

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

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

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

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

1. ASDE 2014/01
2. ASDE 2014/01
3. ASDE 2014/01
4. Public records 2015/05
5. MSG 2015/07
6. MSG 2016/01
7. MSG 2016/01
8. MSG 2016/01
9. MSG 2016/02

10. MSG 2016/03
11. MSG 2016/04
12. MSG 2016/05
13. MSG 2016/08
14. MSG 2017/03
15. MSG 2017/11
16. MSG 2018/02
17. MSG 2018/08
18. MSG 2019/04
19. MSG 2019/05
20. MSG 2019/11
21. MSG 2020/08
22. MSG 2020/10
23. MSG 2021/02
24. MSG 2021/08
25. MSG 2021/08
26. MSG 2022/02
27. MSG 2022/02
28. MSG 2022/08
29. MSG 2022/11
30. MSG 2022/11
31. MSG 2023/01
32. MSG 2023/06
33. MSG 2023/09
34. MSG 2023/10
35. MSG 2025/02

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

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

7. MSG 2016/01 Nat.Rep. Batch 3
8. MSG 2016/01 Nat.Rep. Batch 4
9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22
33. MSG 2023-09 Native Am. Batch 3
34. MSG 2023-10 Nat. Rep. Batch 23

- **primary_respondent:** indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).

- **hardware**: indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:
 1. None
 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
- **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
- **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
- **cs.001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

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

The following variables are available in each survey data set:

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

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

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

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

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

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

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

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

5 MISSING DATA CONVENTIONS

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

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

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1_1_ to Q1_6_. To illustrate, if a survey asked the names of all children, then child_1_ would contain the name of the first child the respondent named and so on.

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

intro1 (intro in section Base)

Instructions: Please check one answer in all cases, unless specified otherwise. Many of the questions in 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.

Participation in the study is completely voluntary and confidential. All the information collected will be used for research purposes only. Your answers will remain completely anonymous. We thank you for answering our questions.

Start of section **Finemployment**

fe001 (who does finances in section Finemployment)

Which of the following best describes your household finances? Do the adults in this household...

- 1 Share all finances
- 2 Share some finances
- 3 Share no finances at all

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fe002 (experienced financial hardships in section Finemployment)

In the **last 6 months**, have you experienced financial hardship due to the following events (select all that apply)?

- 1 I lost a job
- 2 I had my work hours and/or pay reduced
- 3 My spouse/partner lost a job
- 4 My spouse/partner had their work hours and/or pay reduced
- 5 Unexpected medical care
- 6 Other, please specify:
- 7 I did not experience financial hardship last month due to an event

fe002_other (other experienced financial hardships in section Finemployment)

STRING

END OF GROUP

fe003 (how much participate in financial decisions in section Finemployment)

How much do you participate in making financial decisions for your household?

- 1 A lot
- 2 Some
- 3 Not at all

fe004 (how often able to easily predict income in section Finemployment)

In the **last 6 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 I was never able to easily predict my next month's income over the last 6 months

fe005 (how household income varied in section Finemployment)

In the **last 6 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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fe006 (own or rent in section Finemployment)

Do you (and your spouse/and your partner) own your home, rent it, or what?

- 1 Own (or buying)
- 2 Rent
- 3 Live rent-free with relative/employer/friend
- 4 Other, please specify:

fe006_other (other own or rent in section Finemployment)

STRING

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fe007intro (Section Finemployment)

How well do each of these statements describe you or your situation?

SUBGROUP OF QUESTIONS

fe007a (how well describes R- -never have things I want because of money in section Finemployment)

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

fe007b (how well describes R- -just getting by financially in section Finemployment)

I am just getting by financially

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

fe007c (how well describes R- -concerned my money won't last in section Finemployment)

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

END OF SUBGROUP

fe007script (Section Finemployment)

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fe008intro (Section Finemployment)

How often do each of these statements apply to you?

SUBGROUP OF QUESTIONS

fe008a (how often statement applies- -money left over at end of month in section Finemployment)

I have money left over at the end of the month

- 1 Always
- 2 Often

- 3 Sometimes
- 4 Rarely
- 5 Never

fe008b (how often statement applies- -finances control my life in section Finemployment)

My finances control my life

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

END OF SUBGROUP

fe008script (Section Finemployment)

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fe009intro (Section Finemployment)

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 6 months**.

SUBGROUP OF QUESTIONS

fe009a (I worried whether our food would run out before I got money to buy more. in section Finemployment)

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

- 1 Often
- 2 Sometimes
- 3 Never

fe009b (We had trouble paying our rent or mortgage in section Finemployment)

We had trouble paying our rent or mortgage

- 1 Often
- 2 Sometimes
- 3 Never

fe009c (did not get healthcare needed because couldn't afford it in section Finemployment)

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

- 1 Often

- 2 Sometimes
- 3 Never

END OF SUBGROUP

fe009script (Section Finemployment)

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fe010_intro (Section Finemployment)

In the **past 6 months**, have you or someone in your household used:

SUBGROUP OF QUESTIONS

fe010a (money order in section Finemployment)

Money order

- 1 Yes
- 2 No

fe010b (check-cashing service in section Finemployment)

Check-cashing service

- 1 Yes
- 2 No

fe010c (tax refund anticipation loan in section Finemployment)

A tax refund anticipation loan

- 1 Yes
- 2 No

END OF SUBGROUP

END OF GROUP

fe011 (used mobile phone to check a bank account balance or recent transaction in section Finemployment)

In the past 6 months, have you or someone in your household used your mobile phone to check a bank account balance or recent transaction, either through the bank's mobile website or the bank's mobile app?

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

fe012 (use a budget or other type of plan to track and manage spending in section Finem-

ployment)

Does your household use a budget or other type of plan to track and manage your spending?

1 Yes

2 No

98 Don't know

fe013 (use automatic transfers to transfer money to savings or investments in section Finemployment)

Does your household use automatic transfers to transfer money to savings or investments?

1 Yes

2 No

98 Don't know

fe014 (have at least one credit card in section Finemployment)

Do you have at least one credit card?

1 Yes

2 No

98 Don't know

IF fe014 = 1 THEN

fe015 (carried an unpaid balance on one or more of credit cards in section Finemployment)

In the **past 6 months**, how frequently have you carried an unpaid balance on one or more of your credit cards?

1 Never carried an unpaid balance (always pay in full)

2 Once

3 Some of the time

4 Most or all of the time

fe016 (how frequently have you paid only the minimum payment in section Finemployment)

In the **past 6 months**, how frequently have you paid only the minimum payment on one or more of your credit cards?

1 Never

2 Once

3 Some of the time

4 Most or all of the time

END OF IF

fe017 (set aside emergency or rainy day funds in section Finemployment)

Have you set aside emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies?

1 Yes

2 No

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

fe018 (how pay emergency expense in section Finemployment)

Suppose 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 to cover this expense, 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:

fe018_other (other how pay emergency expense in section Finemployment)

STRING

END OF GROUP

End of section **Finemployment**

Start of section **Finhealth**

fi001 (total spending compared to income in section Finhealth)

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

- 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

fi002 (household financial ability in section Finhealth)

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

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

fi003 (howlong could afford to cover expenses in section Finhealth)

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

fi004 (how confident can meet longer term goals in section Finhealth)

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

fi005 (how manageable household debt in section Finhealth)

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 over from prior months.

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

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

fi006 (rate credit score in section Finhealth)

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

fi007 (how confident insurance policies provide enough support in section Finhealth)
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

fi008 (household plans ahead financially in section Finhealth)
To what extent do you agree or disagree with the following statement:

"My household plans ahead financially."

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

fi009 (describe current situation in section Finhealth)
Overall, how would you describe the household finances in the **last month, October of 2020**? Please write a couple of sentences describing your situation. Below we provide an example of how to answer this question. Please answer based on your own experience.

"I worked less hours this past month, and my income was lower. I also had to fix my car and spent \$200 to get it fixed. This was an unexpected expense. This past month we used our credit card to cover for the car expense, but we weren't able to other some bills."

STRING

End of section **Finhealth**

Start of section **Health**

he_intro (Section Health)
The next questions are about your health.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

he001_intro (Section Health)
Over the **last 2 weeks**, how often have you been bothered by any of the following

problems? Please respond to each item by marking one answer per question.

SUBGROUP OF QUESTIONS

he001a (Little interest or pleasure in doing things in section Health)

Little interest or pleasure in doing things

- 1 Not at all
- 2 Several days
- 3 More than half the days
- 4 Nearly every day

he001b (Feeling down, depressed, or hopeless in section Health)

Feeling down, depressed, or hopeless

- 1 Not at all
- 2 Several days
- 3 More than half the days
- 4 Nearly every day

he001c (Trouble falling asleep or staying asleep, or sleeping too much in section Health)

Trouble falling asleep or staying asleep, or sleeping too much

- 1 Not at all
- 2 Several days
- 3 More than half the days
- 4 Nearly every day

he001d (Feeling tired or having little energy in section Health)

Feeling tired or having little energy

- 1 Not at all
- 2 Several days
- 3 More than half the days
- 4 Nearly every day

he001e (Poor appetite or overeating in section Health)

Poor appetite or overeating

- 1 Not at all
- 2 Several days
- 3 More than half the days
- 4 Nearly every day

he001f (Feeling bad about yourself, or that you are a failure, or have let yourself or your family down in section Health)

Feeling bad about yourself, or that you are a failure, or have let yourself or your family down

- 1 Not at all

- 2 Several days
- 3 More than half the days
- 4 Nearly every day

he001g (Trouble concentrating on things, such as reading the newspaper or watching television in section Health)

Trouble concentrating on things, such as reading the newspaper or watching television

- 1 Not at all
- 2 Several days
- 3 More than half the days
- 4 Nearly every day

he001h (Moving or speaking so slowly that other people could have noticed in section Health)

Moving or speaking so slowly that other people could have noticed. Or the opposite - being so fidgety or restless that you have been moving around a lot more than usual.

- 1 Not at all
- 2 Several days
- 3 More than half the days
- 4 Nearly every day

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

he002.intro (Section Health)

Over the **last 2 weeks**, how often have you been bothered by any of the following problems? Please respond to each item by marking one answer per question.

SUBGROUP OF QUESTIONS

he002a (Feeling nervous, anxious or on edge in section Health)

Feeling nervous, anxious or on edge

- 1 Not at all
- 2 Several days
- 3 More than half the days
- 4 Nearly every day

he002b (Not being able to stop or control worrying in section Health)

Not being able to stop or control worrying

- 1 Not at all
- 2 Several days
- 3 More than half the days

4 Nearly every day

he002c (Worrying too much about different things in section Health)

Worrying too much about different things

1 Not at all

2 Several days

3 More than half the days

4 Nearly every day

he002d (Trouble relaxing in section Health)

Trouble relaxing

1 Not at all

2 Several days

3 More than half the days

4 Nearly every day

he002e (Being so restless that it is hard to sit still in section Health)

Being so restless that it is hard to sit still

1 Not at all

2 Several days

3 More than half the days

4 Nearly every day

he002f (Becoming easily annoyed or irritable in section Health)

Becoming easily annoyed or irritable

1 Not at all

2 Several days

3 More than half the days

4 Nearly every day

he002g (Feeling afraid as if something awful might happen in section Health)

Feeling afraid as if something awful might happen

1 Not at all

2 Several days

3 More than half the days

4 Nearly every day

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

he003.intro (Section Health)

For the next set of questions, please read each sentence and rate your level of confi-

dence in managing various situations, problems, and events.

SUBGROUP OF QUESTIONS

he003a (I can manage to solve difficult problems if I try hard enough in section Health)

I can manage to solve difficult problems if I try hard enough

- 1 I am not at all confident
- 2 I am a little confident
- 3 I am somewhat confident
- 4 I am quite confident
- 5 I am very confident

he003b (I am confident that I could deal efficiently with unexpected events in section Health)

I am confident that I could deal efficiently with unexpected events

- 1 I am not at all confident
- 2 I am a little confident
- 3 I am somewhat confident
- 4 I am quite confident
- 5 I am very confident

he003c (If I am in trouble, I can think of a solution in section Health)

If I am in trouble, I can think of a solution

- 1 I am not at all confident
- 2 I am a little confident
- 3 I am somewhat confident
- 4 I am quite confident
- 5 I am very confident

he003d (I can handle whatever comes my way in section Health)

I can handle whatever comes my way

- 1 I am not at all confident
- 2 I am a little confident
- 3 I am somewhat confident
- 4 I am quite confident
- 5 I am very confident

END OF SUBGROUP

he003script (Section Health)

END OF GROUP

he004 (how much stress finances in section Health)

Over the **last month**, how much stress, if any, did your finances cause you?

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

IF he004 IN (1,2,3) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

he004intro (Section Health)

To what extent, if any, has financial stress negatively impacted

SUBGROUP OF QUESTIONS

he004a (your physical health in section Health)

your physical health

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

he004b (your mental health in section Health)

your mental health

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

he004c (your family life in section Health)

your family life

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

he004d (your work or school performance? in section Health)

your work or school performance?

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

END OF SUBGROUP

he004d_na (not applicable work or school performance in section Health)

1 Not applicable (I don't work/go to school)

he004script (Section Health)

Please provide an answer.

END OF GROUP

END OF IF

he005 (currently have health insurance in section Health)

Do you currently have health insurance (including employer-paid, private, Medicare/Medicaid, Military, Veterans, Indian Health Service, or any other type of medical coverage)?

1 Yes

2 No

98 Don't know

IF he005 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

he006 (main source of health insurance coverage in section Health)

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

he006_other (other main source of health insurance coverage in section Health)

STRING

END OF GROUP

END OF IF

he007 (description of level of stress in section Health)

In the **last month, October of 2020**, was the level of stress you experienced, either low or high, linked to your household financial situation? Explain. Please write a couple of sentences describing your situation. Below we provide an example of how to answer this question. Please answer based on your own experience.

"Last month I was very stressed because I lost my job. I have started looking for jobs, and I am trying to keep a positive attitude. We rely on my income for paying for rent and other stuff in the house and we don't have savings we could use at the moment. I felt depressed and down a couple of days last month because of our household financial situation."

STRING

End of section **Health**

Start of section **Corona**

cr_intro (Section Corona)

This last section has questions are about employment and the impact of COVID.

IF cr001 = EMPTY THEN

| cr001 := laborstatus

END OF IF

cr001 (current labor status in section Corona)

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 cr001 THEN

| **IF cr002 = EMPTY THEN**

| | cr002 := employmenttype

| **END OF IF**

cr002 (employment type in section Corona)

Are you employed by government, by a private company, a nonprofit organization, or are you self-employed?

- 1 Government
- 2 Private-for-profit company
- 3 Non-profit organization including tax exempt and charitable organizations
- 4 Self-employed

| **IF cr003 = EMPTY THEN**

| cr003 := workfullpart

END OF IF

cr003 (work part time or full time in section Corona)

Do you work full-time or part-time?

1 Full-time

2 Part-time

IF cr004 = EMPTY THEN

| cr004 := hourswork

END OF IF

cr004 (hours work per week in section Corona)

How many hours per week do you work?

RANGE 0..168

END OF IF

cr005 (activities during covid in section Corona)

What are you doing/did you do during COVID-19 (coronavirus)? (check all that apply)

1 No changes to my life or behavior

2 Practicing/practiced social distancing (i.e., reducing your physical contact with other people in social, work, or school settings by avoiding large groups and staying 3-6 feet away from other people)

3 Isolating or quarantining yourself (i.e., while you are sick or if you have been exposed, separating yourself from other people to prevent others from getting it)

4 Caring for someone at home

5 Working from home

6 Not working

7 A change in use of healthcare services (e.g., calling your healthcare provider, going to urgent care, etc.)

8 Following media coverage related to COVID-19 (e.g., watching or reading the news, following social media coverage, etc.)

9 Changing travel plans

IF 2 IN cr005 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

| **cr005b1_intro** (how many days distancing in section Corona)

How long have you been practicing/practiced social distancing for?

| **cr005b1_months** (how many months distancing in section Corona)

RANGE 0..12

| **cr005b1_days** (how many days distancing in section Corona)

| RANGE 0..31

| END OF GROUP

END OF IF

IF 3 IN cr005 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

| **cr005c1_intro** (how many days isolating or quarantining yourself in section Corona)
How long have you been isolating or quarantining yourself?

| **cr005c1_months** (how many months isolating or quarantining yourself in section Corona)
RANGE 0..12

| **cr005c1_days** (how many days isolating or quarantining yourself in section Corona)
RANGE 0..31

| END OF GROUP

END OF IF

IF 4 IN cr005 THEN

| **cr005d1** (who care for in section Corona)
You mentioned caring for someone at home during COVID-19. Who did you care/are you caring for?
1 A child or children
2 An elderly person

END OF IF

IF 5 IN cr005 THEN

| **cr005e1** (have to balance work with taking care of others in section Corona)
Did you have to balance working from home with taking care of others (e.g., parents, kids, partners)?
1 Yes
2 No

END OF IF

IF 6 IN cr005 THEN

| **cr005f1** (lose source of income because of COVID-19/coronavirus in section Corona)
Did you lose your source of income because of COVID-19/coronavirus?
1 Yes
2 No

| IF cr005f1 = 1 THEN

cr005f2 (why lost source of income in section Corona)

Why? (check all that apply)

- 1 Because I am/was sick or under quarantine
- 2 Because someone in my household was sick/under quarantine
- 3 Because my place of work was closed and didn't offer a remote work option
- 4 Because I was laid off or lost my employment

END OF IF

END OF IF

IF 7 IN cr005 THEN

cr005g1 (change in using health care services in section Corona)

You mentioned a change in use of healthcare services during COVID-19. Was this an increase or decrease in use of health care services?

- 1 Increase
- 2 Decrease

END OF IF

IF 9 IN cr005 THEN

cr005i1 (travel more or less in section Corona)

You mentioned changing travel plans. Did you travel more or less?

- 1 More
- 2 Less

END OF IF

cr006 (impact covid on day to day life in section Corona)

How much is/did COVID-19 (coronavirus) impact your day-to-day life?

- 1 Not at all
- 2 A little
- 3 Much
- 4 Very Much
- 5 Extremely
- 6 Decline to answer

cr007 (experiences during covid in section Corona)

Which of the following are you experiencing (or did you experience) during COVID-19 (coronavirus)? (check all that apply)

- 1 Being diagnosed with COVID-19
- 2 Fear of getting COVID-19
- 3 Fear of giving COVID-19 to someone else
- 4 Worrying about friends, family, partners, etc.
- 5 Stigma or discrimination from other people (e.g., people treating you differently because of your identity, having symptoms, or other factors related to COVID-19)
- 6 Personal financial loss (e.g., lost wages, job loss, investment/retirement loss, travel-related cancellations)

- 7 Frustration or boredom
- 8 Not having enough basic supplies (e.g., food, water, medications, a place to stay)
- 9 More anxiety
- 10 More depression
- 11 More sleep, less sleep, or other changes to your normal sleep pattern
- 12 Increased alcohol or other substance use
- 13 A change in sexual activity
- 14 Loneliness
- 15 Confusion about what COVID-19 is, how to prevent it, or why social distancing/isolation/quarantines are needed
- 16 Feeling that I was contributing to the greater good by preventing myself or others from getting COVID-19
- 17 Getting emotional or social support from family, friends, partners, a counselor, or someone else
- 18 Getting financial support from family, friends, partners, an organization, or someone else
- 19 Other difficulties or challenges
- 20 None of the above

IF 4 IN cr007 THEN

cr007d (who worried about in section Corona)

Where are the people that you are worrying/worried about living?

- 1 Locally
- 2 In other parts of the US
- 3 Outside the US

END OF IF

IF 18 IN cr007 THEN

cr007_other (other covid related difficulties in section Corona)

We want to hear from you! Please tell us more about these other difficulties or challenges.

STRING

END OF IF

cr008 (covid impact on finances in section Corona)

Has COVID-19 impacted your household finances in the last 8 months (since March 2020)? Please write a couple of sentences describing your situation. Below we provide an example of how to answer this question. Please answer based on your own experience.

"Due to the pandemic and schools being closed, I am no longer able to work because I need to care for my children. Our household income has diminished a lot since I stopped working in July."

STRING

cr009 (covid impact on stress in section Corona)

In the last 8 months (since March 2020), was the level of stress you experienced linked to the impact of COVID-19 in your household financial situation? Explain. Please write a couple of sentences describing your situation. Below we provide an example of how to answer this question. Please answer based on your own experience.

"I have not been able to work in the last 3 months due to losing my job with the pandemic. I am stressed out because I do not know when I will be able to find work again. I cannot pay my bills and that worries me."

STRING

End of section **Corona**

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

CS_004 (like to get a report from study in the future in section Closing)

Would you like to get a report from this study in the future?

- 1 Yes
- 2 No

CS_005 (like to get a report from study in the future in section Closing)

Thank you for completing our survey.

For more information on how protect your finances during the coronavirus pandemic visit the Consumer Financial Protection Bureau website [here](#).

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. */*