UnderStandingAmericaStudy

UAS 314: MARKET SIZING SURVEY WAVE 1 2020

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Contents

1 INTRODUCTION

This UAS panel survey, titled "UAS 314: Market Sizing Survey Wave 1 2020" asks respondents about any financial accounts, cards, types of loans and other financial products that they or others in their household may use. This survey is no longer in the field. Respondents were paid $7 to complete the survey.

Note: follow up questions that were missed due to a logic error were asked of a subset of respondents in UAS339. Combine the surveys for a complete data set.

1.1 Topics

This survey contains questions (among others) on the following topics: Consumer Behavior, Health Insurance, Income, Savings. 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:

Nationally representative respondents selected using the UAS algorithm, English and Spanish speakers.

As such, this survey was made available to 6660 UAS participants. Of those 6660 participants, 5040 completed the survey and are counted as respondents. Of those who are not counted as respondents, 40 started the survey without completing and 1580 did not start the survey. The overall response rate was 75.68%.

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:

UAS314 - Response Overview	
Size of selected sample	6660
Completed the survey	5040
Started but did not complete the survey	40
Did not start the survey	1580
Response rate	75.68%

2.2 Timings

The survey took respondents an average of 10 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times
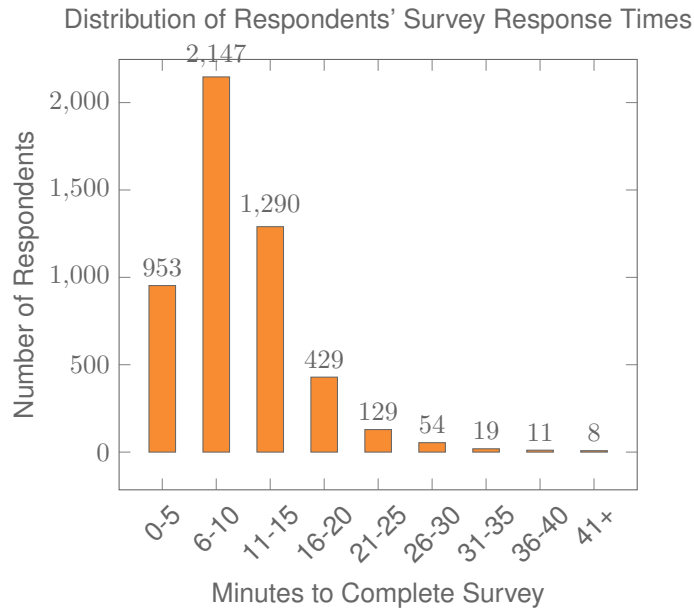
2.3 Sample & Weighting

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
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.

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- **education**: the highest level of education attained by the respondent.

- **hisplatino**: 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 hisplatino, 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.

- **lf_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, lf_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 Micropolitian 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

mainintro (Section Screener)
This survey focuses on you and your household's use of financial products and services such as checking accounts, credit cards, and loans. "Household" includes you and others living with you who contribute financially to your home. If you live alone, or do not consider anyone else to be a member of your household, please answer these questions as an individual. For all questions, please answer to the best of your ability. If you are not sure about the answer to a question, your best guess will do.

sc001 (how involved in financial decisions in section Screener)
Which of the following statements best describes how involved you are in making financial decisions for your household?
1 I am the primary decision maker
2 I share equally in the decision making
3 Someone else is more involved in the decision making than I am

IF sc001 = 3 THEN
  earlyexit (Section Screener)
  Thank you for you interest in this survey! Unfortunately you are currently not eligible to participate. If you think you reached this screen in error, please contact the UAS help desk at uashelp@usc.edu.

  Click "Next" to return to your panel member pages.

  Exit the survey
END OF IF

ba_intro (Section Banking)
The next questions ask about banking products for your household.

ba001 (have checking account in section Banking)
Do you or anyone else in your household have a **checking account** now?
1 Yes
2 No
3 I don't know

IF ba001 = 1 THEN

ba002 (charged monthly fee checking account in section Banking)
Within the past 12 months, have you or anyone else in your household been charged a monthly fee (sometimes called an **account usage fee** or **maintenance fee**) for having the **checking account**?
1 Yes
2 No
3 I don't know

ba003 (charged overdraft fee checking account in section Banking)
In the last 12 months, have you or anyone else in your household been charged any fee for not having enough money in your checking account to pay for a purchase or charge that came in? This could be called an **overdraft fee, a non-sufficient funds fee, or a bounced check fee**.
1 Yes
2 No
3 I don't know

IF ba003 = 1 THEN

ba004 (number of times paid fee checking account in section Banking)
Taking your best guess, how many times have you or anyone else in your household paid one of these **overdraft fees, non-sufficient funds fee, or bounced check fees** in the past 12 months?
RANGE 0..100

ELSE
ba004 := '0'
END OF IF
END OF IF

ba005 (have savings account in section Banking)
Do you or anyone else in your household have a **savings account** now?
1 Yes
2 No
3 I don't know

IF ba005 = 1 THEN

ba006 (charged monthly fee savings account in section Banking)
Within the past 12 months, have you or anyone in your household been charged a *monthly* fee (sometimes referred to as an **account usage fee** or **maintenance fee**) for the **savings account**?
1 Yes
2 No
3 I don't know

End of section **Banking**

Start of section **Alternative**

al_intro (Section Alternative)
The next questions ask about other financial services you may have used in the past 12 months.

al002 (rent items in section Alternative)
In the past 12 months, did you or anyone else in your household rent any items such as furniture or appliances from a **rent-to-own store**?
1 Yes
2 No
3 I don't know

al003 (take out tax refund anticipation check in section Alternative)
In the past 12 months, did you or anyone else in your household take out a **refund anticipation check (RAC)** when filing taxes? A RAC is an arrangement in which you agree to pay a fee to delay paying the price charged for tax preparation services. The tax preparation charges and the fee for the RAC itself are then deducted from your tax refund before you receive the money.
1 Yes
2 No
3 I don't know

al004 (used auto title loans in section Alternative)
In the past 12 months, did you or anyone in your household take out a loan that requires the borrower to provide the title to their car in exchange for borrowing money for a short period of time? These are often called **auto title loans**. This is different from a loan used to purchase a car.
1 Yes
2 No
3 I don't know

al008 (have secured credit card in section Alternative)
A credit card that is secured by cash held in a bank account is often called a **secured credit card**. For example, someone deposits $500 and then can charge up to a limit of $500 on the card.

In the past 12 months, did you or anyone else in your household have a **secured credit card**?
1 Yes
2 No

3 I don't know

al005 (how often take out payday loan or payday advance in section Alternative)
In the past 12 months, how frequently did you or anyone else in your household **take out a payday loan or payday advance**?
1 Often
2 Sometimes
3 Rarely
4 Never
5 Don't know

al001 (how often pawn item in section Alternative)
In the past 12 months, how frequently did you or anyone else in your household **pawn an item at a pawn shop**? Do not include selling an unwanted item to a pawn shop.
1 Often
2 Sometimes
3 Rarely
4 Never
5 Don't know

al_intro2 (Section Alternative)
The next questions also ask about other financial services you may have used in the past 12 months. Please select all options that apply.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

al006 (cash check in section Alternative)
In the past 12 months, did you or anyone else in your household **cash a check**? (check all that apply)
1 Yes, at a bank or credit union
2 Yes, at a check cashing service location other than a bank or credit union
3 No
4 Don't know

al_script (Section Alternative)

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

al007 (purchase a money order in section Alternative)
In the past 12 months, did you or anyone else in your household **purchase a money order**? (check all that apply)
1 Yes, at a bank or credit union
2 Yes, at a place other than a bank or credit union

3 No
4 Don't know

al_script (Section Alternative)

al009 (send remittance in section Alternative)
In the past 12 months, did you or anyone else in your household **send money to friends or family living outside the US**? (check all that apply)
1 Yes, through a bank or credit union
2 Yes, through a place other than a bank or credit union (for example, Western Union, TransferWise, Walmart, Moneygram, Xoom, or Rio)
3 No
4 Don't know

al_script (Section Alternative)

End of section **Alternative**

Start of section **Prepaid**

pr_intro (Section Prepaid)
The following questions ask about prepaid cards. Prepaid cards allow you or others, like relatives or a government agency, to load funds that can later be spent. Some prepaid cards also allow you to withdraw cash from ATMs. Prepaid cards are different from debit cards linked to a checking account or gift cards because they are not tied to a bank and can be spent at many locations. For this screen, please do not include the gift card you received for being a study participant in the Understanding America Study when answering questions about prepaid cards you may own.

pr001 (use any prepaid cards in section Prepaid)
In the past 12 months, did you or anyone else in your household use any prepaid cards, other than the "Clincard" you received from the UAS for survey payments?
1 Yes
2 No
3 I don't know

END OF GROUP

IF pr001 = 1 THEN
  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  pr002 (where prepaid cards come from in section Prepaid)
  Where did the prepaid cards that you or anyone else in your household used in the past 12 months come from? Select ALL that apply.
  1 A store or website that is not a bank
  2 A bank or credit union, including a bank or credit union website
  3 A government agency to access government benefits such as TANF, SNAP (food stamps), unemployment, social security, disability
  4 An employer to pay salary or wages
  5 Family or friends
  6 Other, please specify:
  7 None of the above
  8 Don't Know

  pr002_other (other where prepaid cards come from in section Prepaid)
  STRING

  pr_script (Section Prepaid)

  END OF GROUP
END OF IF

End of section **Prepaid**

Start of section **Credit**

cr_intro (Section Credit)
*The next questions ask about two types of credit cards that your household may or may not use today. Pictures of each type are included below, so please familiarize yourself with each.*A credit card with a Visa, MasterCard, American Express, or Discover logo that can be used at multiple merchants, not just a single store. Some of these cards may include a store (for example, Macy's) but also have a credit card company logo.Store cards without a Visa, MasterCard, American Express or Discover logo that can only be used at the store that issues them (for example, JCPenney or Target) or a related set of stores.

cr001 (used Visa, MasterCard, American Express, or Discover credit card in section Credit)
In the past 12 months, have you or anyone else in your household used **a Visa, Master-Card, American Express, or Discover credit card**? Please do not include debit cards.
1 Yes
2 No

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3 I don't know

  cr002 (how often carry balance on credit card in section Credit)
In the past 12 months, how often did you or anyone else in your household carry an unpaid balance on a credit card from **Visa, MasterCard, American Express, or Discover**? Please do not include debit cards.
1 Never - I pay off the balance every month
2 Once
3 Some of the time
4 Most or all of the time

    cr003 (amount owed from outstanding balances credit card in section Credit)
Please estimate the amount your household currently owes from outstanding credit card balances carried over from previous months on all **Visa, MasterCard, American Express, or Discover** credit cards. If you aren't sure, your best guess will do. Please do not include debit cards.

For example, if you currently carry a $500 balance on one card, $1500 on another card and $2000 on a third card, your total balance would be $4000.
RANGE 0..30000

    cr003 := '0'

cr004 (used store card in section Credit)
In the past 12 months, have you or anyone else in your household used a **store credit card** that can only be used at the store that issues it (for example, JCPenney or Target) or related to a set to stores? Please do not include store gift cards.
1 Yes
2 No
3 I don't know

  cr005 (how often carry balance on store card in section Credit)
In the past 12 months, how often did your household carry an unpaid balance on one or more of your **store credit cards**? A store credit card which is a credit card that is only good at the store that issues it (for example, JCPenney or Target). Please do not include store gift cards.
1 Never - I pay off the balance every month
2 Once
3 Some of the time

4 Most or all of the time

IF cr005 = RESPONSE AND cr005 != 1 THEN

cr006 (amount owed from outstanding balances store card in section Credit)
Please estimate the amount your household currently owes from outstanding credit
card balances carried over from previous months on all **store credit cards**. A store
credit card which is a credit card that is only good at the store that issues it (for
example, JCPenney or Target). If you aren't sure, your best guess will do. Please do
not include store gift cards.

For example, if you currently carry a $500 balance on one card, $1500 on an-
other card and $2000 on a third card, your total balance would be $4000.
RANGE 0..10000

ELSE
cr006 := '0'
END OF IF
END OF IF

End of section **Credit**

Start of section **Auto**

au_intro (Section Auto)
The next questions ask about your household's auto financing.

au001 (have any auto leases in section Auto)
Does your household currently have any **auto leases**?
1 Yes
2 No
3 I don't know

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

au002 (have any of following auto loans in section Auto)
Do you or anyone else in your household currently have any of the following **auto loans**?
If so, are the **auto loans** your household have for new or used cars? (check all that
apply)
1 Auto loan for a new car
2 Auto loan for a used car
3 None of the above
4 Don't know

au_script (Section Auto)

IF 1 IN au002 THEN

au003 (amount owed from new auto loans in section Auto)
Please estimate the amount your household currently owes on **new auto loans**. If you aren't sure, your best guess will do. For example, if you currently have a $7000 balance on one type of **new auto loan** and $2000 on another **new auto loan**, your total **new auto loan** balance would be $9000.
RANGE 0..99999

END OF IF

IF 2 IN au002 THEN

au004 (amount owed from used auto loans in section Auto)
Please estimate the amount your household currently owes on **used auto loans**. If you aren't sure, your best guess will do. For example, if you currently have a $5000 balance on one type of **used auto loan** and $2000 on another **used auto loan**, your total **used auto loan** balance would be $7000.
RANGE 0..99999

au005 (get auto loan from dealership without credit check in section Auto)
In the past 12 months, did you or anyone else in your household get an auto loan from a car dealership that provides auto loans which do not require a credit check? These are sometimes called **Buy-Here-Pay-Here** dealerships.
1 Yes
2 No
3 I don't know

END OF IF

End of section **Auto**

Start of section **Student**

st_intro (Section Student)
The next questions ask about your household's student loans.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

st001 (have student loans in section Student)
Do you or anyone else in your household currently have any of the following student loans? (check all that apply). Please include loans that your household has to pay for the education of someone who may not be part of your household now, such as a grandchild or a child who no longer lives with you.
1 Federal student loans
2 Private student loans from banks, credit unions, or other financial institutions
3 Loans from family or friends

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4 None of the above
5 I don't know

st_script (Section Student)

END OF GROUP

IF 1 IN st001 THEN
st002 (amount owed from federal student loans in section Student)
Please estimate the amount your household currently owes from **federal student loans**. If you aren't sure, your best guess will do. For example, if you currently have a $5000 balance on a federal student loan and $1000 on another federal loan, your total federal student loan balance would be $6000.
RANGE 0..999999
END OF IF

IF 2 IN st001 THEN
st003 (amount owed from private student loans in section Student)
Please estimate the amount your household currently owes from **private student loans**. If you aren't sure, your best guess will do. For example, if you currently have a $2000 balance on a private student loan and $1000 on another private loan, your total federal student loan balance would be $3000.
RANGE 0..999999
END OF IF

End of section **Student**

Start of section **Otherloans**

ot_intro (Section Otherloans)
The next question asks about other loans for your household.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ot001 (have any unsecured installment loans in section Otherloans)
Separate from student loans or loans secured by items (such as vehicles and property), in the past 12 months, did you or anyone in your household have a loan that is repaid over time through a set number of scheduled payments? This is often called an **unsecured installment loan** or an **unsecured personal loan**. (check all that apply)
1 Yes - from a bank or credit union
2 Yes - from a lender that is not a bank or credit union
3 No
4 Don't know

ot_script (Section Otherloans)

IF 2 IN ot001 THEN
ot002 (amount owed from installment loans in section Otherloans)
Please estimate the amount your household currently owes for all **unsecured install-ment loans** or **unsecured personal loans** from lenders that are **not** banks or credit unions. If you aren't sure, your best guess will do.
RANGE 0..25000
END OF IF

End of section **Otherloans**

Start of section **Planning**

pl_intro (Section Planning)
The next few questions ask about your retirement funds and investments.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

pl001_intro (Section Planning)
Do you or anyone else in your household have any of the following retirement or other savings or investment accounts?

SUBGROUP OF QUESTIONS

pl001a (have employer-provided retirement account in section Planning)
Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)
1 Yes
2 No
3 I don't know

pl001b (have individual retirement account not provided by an employer in sec-tion Planning)
Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)
1 Yes
2 No
3 I don't know

END OF SUBGROUP

IF pl001a = 1 THEN

pl002 (have removed money from employer provided retirement account in section Planning)
In the past 12 months, have you or anyone else in your household removed money from your **employer-provided retirement account** (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.) in any of the following ways. Do not include rollovers from one retirement account to another one. Please select all that apply.
1 Loan before the age of 59 1/2
2 Withdrawal upon leaving an employer before the age of 59 1/2
3 Withdrawal before the age of 59 1/2 (coronavirus-related distribution)
4 Withdrawal before the age of 59 1/2 (not a coronavirus-related distribution)
5 Withdrawal after the age of 59 1/2
6 None of the above

END OF IF

IF pl001b = 1 THEN

pl003 (have removed money from individual retirement account in section Planning)
In the past 12 months, have you or anyone else in your household removed money from your **individual retirement account** not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund). Do not include rollovers from one retirement account to another one. Please select all that apply.
1 Withdrawal before the age of 59 1/2 (coronavirus-related distribution)
2 Withdrawal before the age of 59 1/2 (not a coronavirus-related distribution)
3 Withdrawal after the age of 59 1/2
4 None of the above

END OF IF

End of section **Planning**

Start of section **Insurance**

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

ins001 (how many personal vehicles household own or lease in section Insurance)
How many personal vehicles does your household own or lease? This includes cars, any kind of trucks, vans, or sport utility vehicles (SUV).
0 0
1 1
2 2
3 3

4 4
5 5
6 6
7 7
8 8
9 9
10 10

IF ins001 > 0 THEN
Fill code of question FL_ins002 executed

ins002 (how many personal vehicles household have insurance in section Insurance)
For how many of the personal vehicles that your household owns or leases, does your household have insurance?
0 0
1 (1)
2 (2)
3 (3)
4 (4)
5 (5)
6 (6)
7 (7)
8 (8)
9 (9)
10 (10)

IF ins002 > 0 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ins003 (how often pay car insurance premium in section Insurance)
How often does your household pay its auto insurance premium?
1 Weekly
2 Monthly
3 Once every six months
4 Once a year
5 Other, please specify:

ins003_other (other how often pay car insurance premium in section Insurance)
STRING

END OF GROUP

IF ins003 = RESPONSE THEN
IF ins003 = 1 THEN

```
    |  ins004_max := 999
    ELSEIF ins003 = 2 THEN
    |  ins004_max := 9999
    ELSEIF ins003 = 3 THEN
    |  ins004_max := 9999
    ELSEIF ins003 = 4 THEN
    |  ins004_max := 99999
    ELSE
    |  ins004_max := 99999
    END OF IF

    ins004_max_dummy := number_format(ins004_max, 0)
```

ins004 (amount of car insurance premium in section Insurance)
How much is your household's car insurance premium each time you pay it? If you aren't sure, your best guess will do.
RANGE 0..(ins004 maximum())
  END OF IF
 END OF IF
END OF IF

ins005 (household currently own or rent primary residence in section Insurance)
Does your household own or rent your primary residence?
1 Own
2 Rent
3 Other

IF ins005 = 1 THEN
  ins006 (household currently have homeowners insurance in section Insurance)
  Does your household currently have homeowners insurance for the property you own?
  1 Yes
  2 No

  IF ins006 = 1 THEN
   GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

    ins007 (how often pay homeinsurance insurance premium in section Insurance)
    How often does your household pay its home insurance premium?
    1 Monthly
    2 Once every six months
    3 Once a year
    4 Other, please specify:

ins007_other (other how often pay home insurance premium in section Insurance)
STRING

IF ins007 = RESPONSE THEN
IF ins007 = 1 THEN
ins008_max := 999
ELSEIF ins007 = 2 THEN
ins008_max := 9999
ELSEIF ins007 = 3 THEN
ins008_max := 9999
ELSE
ins008_max := 9999
END OF IF

ins008_max_dummy := number_format(ins008_max, 0)

ins008 (amount of home insurance premium in section Insurance)
How much is the home insurance premium for your household each time you pay it?
If you aren't sure, your best guess will do.
RANGE 0..(ins008 maximum())
END OF IF
END OF IF
ELSEIF ins005 = 2 THEN
ins010 (household currently have renters insurance in section Insurance)
Does your household currently have renters insurance for the residence you rent?
1 Yes
2 No

IF ins010 = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ins011 (how often pay renters insurance premium in section Insurance)
How often does your household pay its renter insurance premium?
1 Monthly
2 Once every six months
3 Once a year
4 Other, please specify:

ins011_other (other how often pay renters insurance premium in section Insurance)

```
| STRING

END OF GROUP

IF ins011 = RESPONSE THEN
  IF ins011 = 1 THEN
  | ins012_max := 99
  ELSEIF ins011 = 2 THEN
  | ins012_max := 999
  ELSEIF ins011 = 3 THEN
  | ins012_max := 9999
  ELSE
  | ins012_max := 9999
  END OF IF

  ins012_max_dummy := number_format(ins012_max, 0)
```

ins012 (amount of renters insurance premium in section Insurance)
How much is your household's renters insurance premium each time you pay it? If you aren't sure, your best guess will do.
RANGE 0..(ins012 maximum())

```
  END OF IF
 END OF IF
END OF IF
```

ins013 (currently have life insurance in section Insurance)
Do you currently have life insurance? Check all that apply.
1 Yes, I have an individual life insurance policy
2 Yes, I have a group life insurance policy through my employer
3 Yes, I have a group life insurance policy through an organization to which I belong
4 No

```
IF 1 IN ins013 THEN
  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN
```

ins014 (how often pay individual life insurance premium in section Insurance)
How often do you pay your **individual life insurance premium**?
1 Monthly
2 Once every six months
3 Once a year
4 Other, please specify:

ins014_other (other how often pay individual life insurance premium in section

Insurance)
STRING

END OF GROUP

IF ins014 = RESPONSE THEN
  IF ins014 = 1 THEN
    ins015_max := 999
  ELSEIF ins014 = 2 THEN
    ins015_max := 999
  ELSEIF ins014 = 3 THEN
    ins015_max := 9999
  ELSE
    ins015_max := 9999
  END OF IF

  ins015_max_dummy := number_format(ins015_max, 0)

  ins015 (amount of individual life insurance premium in section Insurance)
  How much is your **individual life insurance premium** each time you pay it? If you aren't sure, your best guess will do.
  RANGE 0..(ins015 maximum())
  END OF IF
END OF IF

End of section **Insurance**

Start of section **Finhealth**

fin_intro (Section Finhealth)
The remaining questions ask you about your household's financial situation.

fin001 (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 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

fin002 (how paid bills in section Finhealth)
Which of the following statements best describes how your household has paid its bills over the last 12 months?

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

fin003 (how long can 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

fin004 (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 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

fin005 (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

fin006 (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 I don't have a credit score
7 Don't know

fin007 (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

fin008 (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

End of section **Finhealth**

Start of section **Final**

fi_intro (Section Final)
The final few questions ask about you and your household.

q023 (hh income in section Final)
Taking into account all sources of income for everyone in your household, what was your total household income over the last 12 months?

Please consider all sources of income, including:
wages, tips, bonusesincome from self-employmentincome from investments or retirement savings payments from government benefits (including unemployment and Social Security benefits) and settlements such as alimony and child support
RANGE 0..9223372036854775807

fi001 (spend any time assisting a family member or close friend in section Final)

In the past 12 months, did you spend any time assisting a family member or close friend (for example, a parent, grandparent, wife, husband, adult child, other family member, neighbor or close friend) with their basic personal activities? By that we mean daily activities such as dressing, eating, bathing, paying bills, managing medication, food preparation, grocery shopping, doctor visits, emotional support, driving, and other types of personal assistance.
1 Yes
2 No
3 I don't know

fi002 (anyone in household spent time in jail in section Final)
Have you or has anyone in your household spent time 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

fi003 (ever served on active duty in section Final)
Have you ever served on active duty in the U.S. Armed Forces, Reserves, or National Guard?
1 Never served in the military
2 Only on active duty for training in the Reserves or National Guard
3 Now on active duty
4 On active duty in the past, but not now

End of section **Final**

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

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responses are available by request. */