

USC Center for Economic and Social Research Understanding America Study
UAS 233: 2020 Benchmarking Survey – U.S. Financial Health Pulse - April - June 2020

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

Q001. Are you currently attending school of any kind, either full time or part time?¹

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

Q105. Do you or your family own the place where you live, or do you pay rent, or do you live rent free?

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

Q003. Overall, how satisfied are you with your current financial situation?

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

Financial Stress

Q013. How much stress, if any, do your finances cause you?

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

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

¹ Question numbers are not necessarily in sequential order to preserve continuity with question numbering from prior surveys.

Life Events

The next few questions ask about events that may have happened to you in the last 12 months. For these questions please think back to events that have occurred since [month], [year].

In the past 12 months, have you or anyone in your household experienced any of the following life events?

- Q150. Marriage
- Q151. Divorce or separation
- Q152. Death of a family member
- Q153. Had a baby or became the primary caregiver of a child
- Q154. Became the primary caregiver of an older adult
- Q155. Began college or graduate school
- Q156. Graduated college or graduate school
- Q157. Started a new job or employment opportunity
- Q158. Received a significant promotion and/or raise at an existing job
- Q159. Lost a job, had hours cut, or worked less than expected
- QA1. Moved to a new home, apartment, or residence
- Q160. Bought a home
- QA2. Purchased a car
- Q161. Had a major medical expense
- QA3. Experienced a natural disaster (for example, a wildfire, hurricane, flood, or other natural event)
- Q162. Any other significant life events? If yes, please specify: [Please Specify]

Response Options:

- Yes
- No

[If QA3. Experienced a natural disaster == "yes"]

QA4. You said you experienced a natural disaster. What type of natural disaster did you experience? If you experienced more than one, please select all that apply.

- Wildfire
- Hurricane
- Earthquake
- Tornado
- Flood
- Drought
- Severe thunderstorm
- Winter storm
- Other (please specify):

Financial Hardships

For each of the next questions, please indicate whether the statements were often, sometimes, or never true for you or your household, in the past 12 months.

Q019. In the past 12 months, I worried whether our food would run out before I got money to buy more.

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

Q020. In the past 12 months, we had trouble paying our rent or mortgage.

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

Q021. In the past 12 months, I or someone in my household did not get healthcare we needed because we couldn't afford it.

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

Q022. In the past 12 months, I or someone in my household stopped taking a medication or took less than directed due to the costs.

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

Income and Benefits

The next questions ask about your total household income. For each of these questions, please think about your own income combined with the incomes of any other members of your household.

Q023. 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, bonuses
- income from self-employment
- income from investments or retirement savings
- payments from government benefits (including unemployment and Social Security benefits),
- and settlements such as alimony and child support.

[numerical input, allow only integers >= 0]

Q164. In the last 12 months, approximately what portion of your total household income was paid in cash (not via direct deposit or check)?

1. All
2. Most
3. About half
4. Some
5. None
6. Don't Know

Q133. Please think about all of the purchases you made in the last 12 months and the way you paid for them, including by cash, check, credit card, debit card, and other forms of electronic payment. What portion of the purchases you made in the last 12 months did you make in cash?

1. All with cash
2. Most with cash
3. Half with cash
4. Some with cash
5. None with cash

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

		Yes	No	Don't know
Q027	Medicaid			
Q027A	Medicare			
Q027B	Social Security			
Q028	Supplemental Security Income (SSI) Benefits			
Q029	Social Security Disability Insurance (SSDI)			
Q032	Supplemental Nutrition Assistance Program (SNAP or food stamps)			
Q035	Other government benefits not listed here (such as WIC, TANF, CHIP, or Section 8 (Please Specify)			

Q024. In the last 12 months, how often were you able to easily predict your household's income for the following month?

1. Every month

2. Most months
3. About half the time
4. A few months
5. I was never able to easily predict my next month's income over the last 12 months

Q025. In the last 12 months, which of the following statements best describes how your household's income varied from month to month, if at all?

My household's income:

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

Spending and Expenses

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

Q036. [Indicator 1] Which of the following statements best describes how your household's total spending compared to total income, over the last 12 months?

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

Q039. [Indicator 2] Which of the following statements best describes how your household has paid its bills over the last 12 months?

My household has been financially able to:

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

Q043. Suppose now that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense? If you would use more than one method, please select all that apply.

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

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

Savings and Assets

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

Q044. [Indicator 3] At your current level of spending, how long could you and your household afford to cover expenses, if you had to live only off the money you have readily available, without withdrawing money from retirement accounts or borrowing?

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

Q045. [Indicator 4] 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

Do you or anyone in your household have any of the following financial assets or accounts? You can select more than one "yes" response.

		Yes, I do	Yes, someone else in my household does	No	Don't know
Q046	Checking account				
Q047	Savings account				
Q173	Prepaid card [roll-over text: A prepaid card is a card that you use to access money that you load onto it in advance. A prepaid card is different from a debit card or gift card because it is not tied to a bank account and can be spent at many locations.]				
Q048	Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)				
Q050	Employer-provided traditional pension or cash balance plan				

Q049	Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)				
Q052	Savings in cash				
Q051	Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)				
Q052a	Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan				
Q053	Other financial assets or accounts (Please do <u>not</u> include real estate or housing) (Please Specify)				

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

	Show only endorsed accounts but do not include pension	Approximate Current Value
Q054	Checking account	
Q055	Savings account	
Q174	Prepaid card	
Q056	Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)	
Q057	Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)	
Q059	Savings in cash	
Q058	Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)	
Q059a	Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan	
Q060	Other financial assets or accounts (Please do <u>not</u> include real estate or housing) (Please Specify)	

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

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

		Saved regularly	Saved whenever possible	Did not save
Q061	Checking account			
Q062	Savings account			
Q063	Employer-provided retirement account (such as a 401k, 403(b) or Thrift Savings Plan (TSP), etc.)			
Q064	Individual retirement account not provided by an employer (such as an IRA, Keogh, SEP, or any other retirement fund)			

Q067	Savings in cash			
Q066	Cash management, money market, health savings account (HSA), and/or certificate of deposit (CD)			
Q067a	Brokerage account, annuity, profit sharing/stock plan, and/or 529 plan			
Q068	Other financial assets or accounts (Please do <u>not</u> include real estate or housing) (Please Specify)			

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

		Yes	No	Don't know
Q070	Purchased a money order (at a location that was not a bank or credit union)			
Q071	Cashed a check using a check-cashing service (at a location that was not a bank or credit union)			
Q072	Sent money to friends or family living outside the US (at a location that was not a bank or credit union)			
Q073	Took out a payday loan or received a payday advance loan			
Q074	Used a pawn shop loan			
Q075	Used rent-to-own services			
Q076	Took out a tax refund anticipation loan			

Borrowing and Debts

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

Q004. [Indicator 6] How would you rate your credit score? Your credit score is a number that tells lenders how risky or safe you are as a borrower.

1. Excellent
2. Very Good
3. Good
4. Fair
5. Poor
6. Don't know

Q176. Do you currently have one or more credit cards?

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

Q077. [Indicator 5] 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

[Ask if Q077 < 4 or missing]

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

		Yes, I do	Yes, someone else in my household does	No	Don't know
Q078	Auto loans				
Q079	Student loans				
Q080	Small business loans				
Q081	Mortgages				
Q175	Home equity line of credit				
Q082	Past-due medical bills				
Q083	Outstanding credit card balances carried over from previous months				
Q084	Other debts or loans not listed (such as payday loans, auto title loans, personal loans, other past due bills, and money borrowed from family or friends)				

[Ask if Q077 < 4 or missing]

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

		The approximate total amount you owe on this debt
Q086	Auto loans	
Q087	Student loans	
Q088	Small business loans	
Q089	Mortgages	
Q177	Home equity line of credit	
Q090	Past-due medical bills	
Q091	Outstanding credit card balances carried over from previous months	
Q093	Other debts or loans not listed	

[Ask If have debt other than mortgage (if any of Q078-Q080 or Q175, Q082-Q085 = Yes)]

Q104. For this question, please think about how long it might take to pay off your current level of household debt, excluding mortgages. Do not consider future debt, just the non-mortgage debt you have right now.

Excluding any mortgages, and assuming you do not take on any more debt, how long do you think it would take your household to pay off its current debts? If you aren't sure, your best guess will do.

1. Less than 1 year
2. 1 to 5 years
3. 6 to 10 years
4. 11 to 20 years
5. 21 to 30 years
6. More than 30 years
7. We will never pay off our debts
8. Don't know

Insurance

The next few questions ask about the different types of insurance that you and your household might have.

Q106. Do you or anyone in your household have car insurance on all your automobiles?

1. Yes
2. No
3. Don't Know
4. Not applicable (we don't own a car)

[ask if Q105 = "own"]

Q107. Is your household currently covered by homeowner's insurance?

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

[ask if Q105 = "rent"]

Q108. Is your household currently covered by renter's insurance?

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

Q109. Do you currently have life insurance?

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

Q110. Do you currently have short-term or long-term disability insurance?

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

QA6. Is your household currently covered by flood insurance?

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

QA7. Is your household currently covered by earthquake insurance?

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

Q111. 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
3. Don't Know

[ask if Q111 = 1]

Q134. 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

[ask if any of the insurance questions = yes]

Q112. [Indicator 7] 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

[ask if Q106 == yes]

QA22. You indicated that your household has car insurance on all your automobiles. How confident are you that your car insurance will provide enough support in case of a car accident?

1. Very confident

2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident
6. Don't know

[ask if Q107 == yes]

QA23. You indicated that your household has homeowner's insurance. How confident are you that your homeowner's insurance will provide enough support in case of major damage to your home?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident
6. Don't know

[ask if Q108 == yes]

QA24. You indicated that your household has renter's insurance. How confident are you that your renter's insurance will provide enough support in case of major damage to your rental unit or apartment?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident
6. Don't know

[ask if Q109 == yes]

QA25. You indicated that you have life insurance. How confident are you that your life insurance will provide enough support in case you die?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident
6. Don't know

[ask if Q110 == yes]

QA26. You indicated that you have disability insurance. How confident are you that your disability insurance will provide enough support in case you become disabled?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident
6. Don't know

[ask if QA6 == yes]

QA27. You indicated that your household has flood insurance. How confident are you that your flood insurance will provide enough support in case a flood causes major damage to your home?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident
6. Don't know

[ask if QA7 == yes]

QA28. You indicated that your household has earthquake insurance. How confident are you that your earthquake insurance will provide enough support in case an earthquake causes major damage to your home?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident
6. Don't know

[ask if Q111 == yes]

QA29. You indicated that you have health insurance. How confident are you that your health insurance will provide enough support in case you develop a serious medical condition or are injured?

1. Very confident
2. Moderately confident
3. Somewhat confident
4. Slightly confident
5. Not at all confident
6. Don't know

Planning and Financial Behaviors

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

Q113. [Indicator 8] 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

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

Q178. In the past 12 months, have you used internet banking? [Using the internet to access your bank or credit union account. This can be done by accessing your bank's web page through the browser on your phone, tablet, or computer.]

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

Q179. In the past 12 months, have you used mobile banking? [Using a mobile phone to access your bank or credit union account. This can be done either by accessing your bank's web page through the web browser on your mobile phone, via text messaging, or by using an application downloaded to your mobile phone.]

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

[ask if Q048 or Q049 = yes]

Q182. In the past 12 months, have you taken a loan from any of your retirement accounts?

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

QA12. In the past 12 months, have you engaged with or been contacted persistently by a debt collector?

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

In the past 12 months, have you done any of the following financial activities?

- QA9. Filed for bankruptcy
- QA10. Refinanced a mortgage
- QA11. Consulted a debt counselor

Response options:

1. Yes
2. No

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

[ask if Q176 = yes]

Q189. In the past 12 months, how often did you carry a balance on one or more of your credit cards and pay interest on that balance?

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

Q190. In the last 12 months, how often, if ever, did you overdraw your checking account?

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

For the next few questions, please indicate whether you are doing the following activities

Q194. Are you currently setting aside money for an emergency?

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

QA16. Are you using a personal financial management service that is not part of your bank, which provides overviews and summaries of your accounts? Please check all that apply.

- 1 No, I am not using such a service
- 2 Yes, I am using Mint.com (www.mint.com)
- 3 Yes, I am using Check.me (<https://check.me>)
- 4 Yes, I am using Penneminder (<http://penneminder.com>)
- 5 Yes, I am using You Need a Budget (<https://www.ynab.com>)
- 6 Yes, I am using Buxfer (www.buxfer.com)
- 7 Yes, I am using Yodlee Money Center (<https://moneycenter.yodlee.com>)
- 8 Yes, I am using SigFig (<http://www.sigfig.com>)
- 9 Yes, I am using HelloWallet (<http://www.hellowallet.com>)
- 10 Yes, I am using LearnVest (www.learnvest.com)
- 11 Yes, I am using Personal Capital (www.personalcapital.com)
- 12 Yes, I am using Power Wallet (<https://www.powerwallet.com>)
- 13 Yes, I am using Money Strands (<http://www.money.strands.com>)
- 14 Yes, I am using BillGuard (<https://www.billguard.com>)
- 15 Yes, I am using Everwealth (<https://www.everwealth.io>)
- 16 Yes, I am using a different financial management service

Employment and Gig Economy

laborstatus. 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

[ask IF 1 IN laborstatus OR 2 IN laborstatus THEN]

The next section of questions will ask you about your employment and the jobs you have.

QA17. How many different jobs do you currently have? Please think about all sources of income, including self-employment, independent, short-term, temporary, task- or gig-based, and even jobs where you may only work for an hour or two per week or on temporary furlough or leave.
[drop down, select a number]

[ask if QA17 > 1]

QA19. What is the MAIN reason that you have more than one job?

1. Meet expenses or pay off debt
2. Earn extra money
3. Build a business
4. Get experience in a different job
5. Enjoy the other job
6. Some other reason (please specify)

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

[ask If currently working or on sick or other leave]

QA17a. In what type of industry are you employed in your [if QA17 > 1, "main"] job?

- Agriculture, forestry, fishing, and hunting
- Mining or utilities
- Construction
- Manufacturing
- Retail
- Transportation
- Telecom, information technology, broadcasting, or data services
- Finance
- Professional and business services
- Education
- Healthcare and social assistance
- Hospitality, dining, and leisure
- Government
- Armed Forces
- Wholesale trade

- Other type of industry (please specify)

[ask if labor status = unemployed]

In what type of industry were you most recently employed?

- Agriculture, forestry, fishing, and hunting
- Mining or utilities
- Construction
- Manufacturing
- Retail
- Transportation
- Telecom, information technology, broadcasting, or data services
- Finance
- Professional and business services
- Education
- Healthcare and social assistance
- Hospitality, dining, and leisure
- Government
- Armed Forces
- Wholesale trade
- Other type of industry (please specify)

[ask if currently working or on sick or other leave]

QA18. In the last month, on average how many hours per week did you work at your main job?

[enter a number]

[ask if currently working or on sick or other leave]

Q120. In the [if QA17 > 1, "main"] job that you had in the past 30 days did you:

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

[ask if currently working or on sick or other leave]

Q123 Still thinking about your [if QA17 > 1, "main"] job, does your employer offer you any of the following benefits (even if you do not personally use the benefit)? Please select all that apply.

1. Paid sick leave
2. Paid vacation/personal leave
3. Paid parental leave
4. Student loan repayment
5. Health insurance
6. Disability insurance

7. Life insurance
8. Retirement plans (such as a 401k, 403(b), or Thrift Savings Plan (TSP))
9. Childcare
10. Ability to work from home
11. Pension or cash balance plan
12. Other (please specify)
13. Don't know
14. None of these

[ask if currently working or on sick or other leave]

QA020. Thinking of your [if QA17 > 1, "main"] job, on a five-point scale, where 5 means extremely satisfied and 1 means not at all satisfied, how satisfied are you with each of the following characteristics?

- a. Level of pay
- b. Stable and predictable pay
- c. Stable and predictable hours
- d. Control over hours and/or location (e.g., ability to work flexible hours, work remotely)
- e. Job security
- f. Employee benefits (e.g., healthcare, retirement)
- g. Career advancement opportunities (e.g., promotion path, learning new skills)
- h. Enjoying your day-to-day work (e.g., good co-workers/managers, pleasant work environment, manageable stress level)
- i. Having a sense of purpose and dignity in your work
- j. Having the power to change things about your job that you're not satisfied with

[ask if currently working or on sick or other leave]

Some people earn money from independent, short-term, task-based, or temporary work. Please indicate whether you have engaged in the following types of work in the last month.

Q200. In the last month, I worked as an independent contractor, an independent consultant, or freelance worker. [Roll-over text: these situations generally describe someone who has to find customers either online or in person to provide a product or service.]

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

Q201. In the last month, I completed one-off tasks online or in-person that I found through companies that advertise through an app or website. [Roll-over text: These tasks could include jobs done entirely online where the companies coordinate payment for the work. Or they could include tasks done in-person like using your own car to drive people from one place to another, delivering groceries or other goods, or doing someone's household tasks or errands.]

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

Q202. In the last month, I worked in a job where I was only called to work as needed, although I could be scheduled for several days or weeks in a row. [Roll-over text: This could include substitute teachers

and construction workers supplied by a union hiring hall. These people are sometimes called “on-call” workers. Note: Some people with on-call work as part of their regular job — for example, doctors — are not on-call workers]

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

Q203. In the last month, I worked for a company that provided my services to organizations or firms under short-term contracts. [Roll-over text: A few examples of services that can be contracted out are security, landscaping, or computer programming.]

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

Q204. In the last month, I worked a job that lasted for a limited time period or until the completion of a project. [Roll-over text: These types of jobs may be provided by a temp agency.]

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

Physical Health

The next question asks about your physical health.

Q002. Would you say that in general your physical health is:

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

COVID-19 / Coronavirus

The Coronavirus (also known as COVID-19) is a new disease with flu-like symptoms that is spreading across the world.

The first few questions in this section ask about the impact that the coronavirus outbreak has had on your financial life.

QA042. How much financial stress, if any, has the coronavirus outbreak caused you over the last 3 months?

1. High financial stress
2. Moderate financial stress

3. Some financial stress
4. No financial stress

QA031. Please indicate whether you or someone in your household has experienced any of the following financial events in the last 3 months due to the coronavirus. (yes/no/NA)

1. Income has decreased
2. Expenses have increased
3. 401(k) or retirement savings accounts lost value
4. Non-retirement investment accounts lost value
5. Other (please specify)

These next few questions ask about why your income has decreased and the steps you are taking to manage with less income.

[ask if QA31 = income has decreased]

QA032. Please indicate whether you or anyone in your household experienced any of these factors that caused your income to decrease. Select all that apply. (yes/no)

1. Laid off from a job
2. Furloughed or on temporary leave from a job
3. Employer reduced hours or pay
4. Worked less because of lower demand for services offered
5. Business that I or someone in my household owns earned less revenue
6. Was unable to get to work due to childcare responsibilities or other constraints
7. Other (please specify)

[ask if QA31 = income has decreased]

QA034. Have you or anyone in your household taken any of the following actions in the last 3 months to help you cope with reduced income? Please select all that apply. (yes/no)

1. Applied for a new job
2. Cut back on my expenses
3. Spent down savings
4. Carried a balance on a credit card
5. Borrowed money from my retirement account
6. Borrowed money from friends and family
7. Applied for a loan from a financial institution or online lender
8. Applied for unemployment benefits
9. Applied for other government benefits (SNAP, WIC, etc.)
10. Borrowed using a payday loan, deposit advance, or pawn shop loan
11. Sold something

12. Other (please specify)

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

QA038. Have you or anyone in your household received a stimulus payment (also known as a “economic impact payment,” “recovery rebate,” or “stimulus check”) in the last 3 months from the federal government due to the coronavirus outbreak?

1. Yes
2. No
3. I’m not sure

[ask if QA038 = yes]

QA44. How did you or anyone in your household receive this stimulus payment? Please select all that apply.

1. Direct deposit into bank account
2. Paper check sent in the mail
3. Other: (please specify)

[ask if QA44 = “paper check in the mail”]

Q45. You indicated you or someone in your household received your stimulus payment as a physical check in the mail. Where did you cash or deposit this check?

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

[ask if QA44 = “paper check in the mail” & Q45 != 6 & Q45 != missing]

Q46. Did you pay any fees to cash or deposit this stimulus check?

1. Yes
2. No
3. I don’t know

[ask if QA46 = “Yes”]

QA47. You indicated you paid fees to cash or deposit your stimulus payment check. How much did you pay?

(input a number)

[ask if QA038 = yes]

QA039. Have you done any of the following with your stimulus payment? Please select all that apply.
(yes/no)

1. Paid bills (rent, mortgage, utilities, etc.)
2. Paid for basic necessities (food, medicine, etc.)
3. Paid off debt or credit card balances
4. Put it into savings
5. Contributed to investments
6. Gave money to friends and family
7. Donated it to charity
8. Haven't used the payment yet
9. Other (please specify)

[ask if QA38 = yes]

QA041. How valuable would you say the stimulus payment is in helping your household make ends meet?

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

The next few questions ask about the impact of the coronavirus outbreak on your feelings about the future.

QA043. For each of the following potential problems that could result from the coronavirus outbreak, please indicate how worried or not worried you are that you or your household will experience that issue?

- I or someone in my household will lose our job or our hours will be cut
- My household will struggle to pay our rent, mortgage, or utility bills
- My household will struggle to afford basic necessities (like food and healthcare)
- Someone in my household will become sick with the coronavirus
- The business that we own will have to close permanently
- My health insurance won't provide enough financial support for healthcare if I or someone in my family were to become seriously ill with the coronavirus
- I will lose my health insurance
- I or someone in my household will struggle to pay student loans
- My automobile will be repossessed
- My household will be pursued by debt collectors

- My credit score will deteriorate

Response options:

- Very worried
- Somewhat worried
- A little worried
- Not at all worried
- Doesn't apply to my situation

Thank you. Our final question asks about your experience with the criminal justice system.

Q137. 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, no one in my household has