

Well Being 174

Intro Introduction

For the purposes of this survey, the term "household emergency" refers to an unexpected expense or an unexpected drop in income faced by your household. Examples of unexpected expenses include unexpected medical expenses, car repair, house or apartment repair, an unexpected expense for one's kids, a funeral or other expenses your household did not anticipate. An unexpected drop in income might occur due to an unexpected cut in work hours or reduced number of work shifts, or temporary or permanent job loss by a member of your household.

bk1 deal with emergencies

Do you worry about being able to deal with emergencies?

1 I never worry

2 I worry occasionally

3 I worry often

4 I worry a lot

5 I worry all the time

IF deal with emergencies > I never worry THEN

|
| [The following questions are displayed as a table]

| **bk1_worry** worry specify

| Which type of emergency do you worry about the most?

| 1 A medical expense

| 2 Car maintenance or repair

| 3 Repair or maintenance of a major appliance

| 4 An unexpected expense related to my children or grandchildren
(please specify):

| 5 Repair or maintenance of my home

| 6 Funeral expenses

| 7 Temporary job loss

| 8 Permanent job loss

| 9 A reduction in work hours

| 10 Other (please specify):

| **bk1_worry_other** other type emergency worry

| String

| **bk1_worry_other_children** other type emergency child

| String

| [End of table display]

| IF worry specify = An unexpected expense related to my children or grandchildren (please specify):

| AND other type emergency worry = EMPTY THEN

|| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

| ELSEIF worry specify = Other (please specify): AND other type emergency child =

|| EMPTY THEN

||
|| **error_other** error for an other specify question
|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.
||
| ENDIF
|
ENDIF

bk2 emergencies past 12 months

How many household emergencies have you experienced in the last twelve months?

- 1 1
- 2 2-3
- 3 4-5
- 4 More than 5
- 5 I don't know
- 6 None

IF emergencies past 12 months = None THEN

|
| **bk7_last** last household emergency
| When is the last time your household faced an emergency?
| 1 1 to 2 years ago
| 2 2 to 3 years ago
| 3 3 to 5 years ago
| 4 5+ years ago
| 5 Do not know

| [Questions bk7 to bk7_other are displayed as a table]

| **bk7** how fast need money in emergency
| When your household has an emergency, how fast do you typically need money?
| 1 Immediately
| 2 Within 24 hours
| 3 In 1-2 days
| 4 In 3-5 days
| 5 Before the end of the month
| 6 Other (please specify):

| **bk7_other** how fast need money in emergency
| Please specify other time frame.
| String

| [Questions bk8 to bk8_other are displayed as a table]

bk8 protect family next 12 months

| If an emergency occurs in the next 12 months, from what event would you most like to protect you and
| your family? Select one only.

- | 1 Missing paying the rent or making a mortgage payment
- | 2 Scaling back on food (smaller meals, cheaper groceries)
- | 3 Not paying my electricity, gas, or other utility bills
- | 4 Member of my household missing or skipping a visit to the hospital

- | 5 Not filling a medical prescription
- | 6 Not buying necessary clothes for members of my household
- | 7 Not being able to pay for childcare or school fees for children in my household
- | 8 Having to quit a job I can't commute to
- | 9 Something else (please specify):

| **bk8_other** other protect family next 12 months
| Please specify other answer
| String

| IF protect family next 12 months = Something else (please specify): AND other
| protect family next 12 months = EMPTY THEN

|| **error_other** error for an other specify question
|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

||
| ENDIF

ENDIF

IF emergencies past 12 months = 1 THEN

| [Questions bk3 to bk3_other_2000_amt are displayed as a table]

| **bk3** largest emergency past 12 months
| What was the dollar amount of the largest emergency your household experienced in the last twelve months?
| 1 \$500 or less (please specify amount): \$
| 2 \$501-\$750
| 3 \$751-\$1000
| 4 \$1001-\$2000
| 5 Larger than \$2000 (please specify amount): \$

| **bk3_other_500_amt** specify other amount 500 or less
| Specify other amount \$500 or less.
| Range: 0..501

| **bk3_other_2000_amt** specify other amount 2000 or more
| Please specify other amount larger than \$2000.
| Range: 2000..10000000000000000000000000000000

| IF largest emergency past 12 months = 0 or less (please specify amount): \$ AND
| specify other amount 500 or less = EMPTY THEN

|| **error_other** error for an other specify question
|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

||
| ELSEIF largest emergency past 12 months = Larger than 00 (please specify amount): \$ <
|| label> AND specify other amount 2000 or more = EMPTY THEN

||
| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

||
|ENDIF

|[Questions bk3_nature to bk3_other_nature are displayed as a table]

| **bk3_nature** nature of largest emergency

| What was the nature of the largest emergency your household experienced in the last twelve months?

| 1 A medical expense

| 2 Car maintenance or repair

| 3 Repair or maintenance of a major appliance

| 4 An unexpected expense related to my children or grandchildren (please specify):

| 5 Repair or maintenance of my home

| 6 Funeral expenses

| 7 Temporary job loss

| 8 Permanent job loss

| 9 A reduction in work hours

| 10 Other (please specify):

| **bk3_other_nature_child** specify nature of largest of emergency

| Please specify the nature of the largest emergency your household experienced.

| String

| **bk3_other_nature** specify nature of largest of emergency

| Please specify the nature of the largest emergency your household experienced.

| String

| IF nature of largest emergency = An unexpected expense related to my children or grandchildren (please specify): AND specify nature of largest of emergency = EMPTY THEN

|| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

|| ELSEIF nature of largest emergency = Other (please specify): AND specify nature of largest of emergency = EMPTY THEN

|| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

||
|ENDIF

|[The following questions are displayed as a table]

| **bk5** handle largest emergency

| How did your household manage the largest financial emergency you listed earlier? Please select all that apply.

| 1 Used savings set aside for emergencies

| 2 Used other savings

| 3 Borrowed from family and friends

- | 4 Charged it on a credit card
- | 5 Took a cash advance on a credit card
- | 6 Took out a pay day loan
- | 7 Took out a loan from a jewelry or pawn shop
- | 8 Took out a loan from a bank or credit union
- | 9 Took out another loan (please specify):
- | 10 Sold property or other assets (please specify property or asset sold):
- | 11 Worked more hours
- | 12 Spent less on things I didn't absolutely need
- | 13 Cashed in savings bonds
- | 14 Other (please specify):

| **bk5_other_loan** specify other loan
| Please specify other loan.
| String

| **bk5_sold_assets** specify property or asset
| Please specify property or asset sold.
| String

| **bk5_other** specify other
| Please specify other way your household managed the emergency.
| String

| [End of table display]

| IF Took out another loan (please specify): IN handle largest emergency AND specify
| other loan = EMPTY THEN

| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.

| ELSEIF Sold property or other assets (please specify property or asset sold): IN
| | handle largest emergency and specify property or asset = empty THEN

| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.

| ELSEIF Other (please specify): IN handle largest emergency and specify other =EMPTY THEN

| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.

| ENDIF

| [Questions bk7 to bk7_other are displayed as a table]

| **bk7** how fast need money in emergency
| When your household has an emergency, how fast do you typically need money?
| 1 Immediately

| 2 Within 24 hours

| 3 In 1-2 days

| 4 In 3-5 days

| 5 Before the end of the month

| 6 Other (please specify):

| **bk7_other** how fast need money in emergency

| Please specify other time frame.

| String

| [Questions bk8 to bk8_other are displayed as a table]

| **bk8** protect family next 12 months

| If an emergency occurs in the next 12 months, from what event would you most like to protect you and your family? Select one only.

| 1 Missing paying the rent or making a mortgage payment

| 2 Scaling back on food (smaller meals, cheaper groceries)

| 3 Not paying my electricity, gas, or other utility bills

| 4 Member of my household missing or skipping a visit to the hospital

| 5 Not filling a medical prescription

| 6 Not buying necessary clothes for members of my household

| 7 Not being able to pay for childcare or school fees for children in my household

| 8 Having to quit a job I can't commute to

| 9 Something else (please specify):

| **bk8_other** other protect family next 12 months

| Please specify other answer

| String

| IF protect family next 12 months = Something else (please specify): AND other
| protect family next 12 months = EMPTY THEN

|| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

| ENDIF

ENDIF

IF emergencies past 12 months = 2- More than I don't know -5 or emergencies past 12 months = 3 or
emergencies past 12 months = 4 or emergencies past 12 months = 5 THEN

| [The following questions are displayed as a table]

| **bk3** largest emergency past 12 months

| What was the dollar amount of the largest emergency your household experienced in the last twelve
| months?

| 1 \$500 or less (please specify amount): \$

| 2 \$501-\$750

| 3 \$751-\$1000

| 4 \$1001-\$2000

| 5 Larger than \$2000 (please specify amount): \$

| **bk3_other_500_amt** specify other amount 500 or less

| Specify other amount \$500 or less.

| Range: 0..501

| **bk3_other_2000_amt** specify other amount 2000 or more

| Please specify other amount larger than \$2000.

| Range: 2000..10000000000000000000000000000000

| [End of table display]

| IF largest emergency past 12 months = 0 or less (please specify amount): \$ AND

| specify other amount 500 or less = EMPTY THEN

|| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

| ELSEIF largest emergency past 12 months = Larger than 00 (please specify amount): \$ <

|| label> AND specify other amount 2000 or more = EMPTY THEN

|| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

| ENDIF

| [Questions bk3_nature to bk3_other_nature are displayed as a table]

| **bk3_nature** nature of largest emergency

| What was the nature of the largest emergency your household experienced in the last twelve months?

| 1 A medical expense

| 2 Car maintenance or repair

| 3 Repair or maintenance of a major appliance

| 4 An unexpected expense related to my children or grandchildren (please specify):

| 5 Repair or maintenance of my home

| 6 Funeral expenses

| 7 Temporary job loss

| 8 Permanent job loss

| 9 A reduction in work hours

| 10 Other (please specify):

| **bk3_other_nature** specify nature of largest of emergency

| Please specify the nature of the largest emergency your household experienced.

| String

| IF nature of largest emergency = An unexpected expense related to my children or grandchildren

(please specify): AND specify nature of largest of emergency = EMPTY THEN

|| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are

| | important to us, please go back and complete your answer.

| |
| ENDIF

| [The following questions are displayed as a table]

| **bk5** handle largest emergency

| How did your household manage the largest financial emergency you listed earlier? Please select all that apply.

| 1 Used savings set aside for emergencies

| 2 Used other savings

| 3 Borrowed from family and friends

| 4 Charged it on a credit card

| 5 Took a cash advance on a credit card

| 6 Took out a pay day loan

| 7 Took out a loan from a jewelry or pawn shop

| 8 Took out a loan from a bank or credit union

| 9 Took out another loan (please specify):

| 10 Sold property or other assets (please specify property or asset sold):

| 11 Worked more hours

| 12 Spent less on things I didn't absolutely need

| 13 Cashed in savings bonds

| 14 Other (please specify):

| **bk5_other_loan** specify other loan

| Please specify other loan.

| String

| **bk5_sold_assets** specify property or asset

| Please specify property or asset sold.

| String

| **bk5_other** specify other

| Please specify other way your household managed the emergency.

| String

| [End of table display]

| IF handle largest emergency = Took out another loan (please specify): AND specify

| other loan = EMPTY THEN

| | **error_other** error for an other specify question

| | You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

| | ELSEIF handle largest emergency = Sold property or other assets (please specify property or asset sold): and specify property or asset = empty THEN

| | **error_other** error for an other specify question

| | You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

| | ELSEIF handle largest emergency = Other (please specify): and specify other =

|| EMPTY THEN
||
|| **error_other** error for an other specify question
|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.
||
|| ENDIF

| [The following questions are displayed as a table]

| **bk4** smallest emergency past 12 months
| What was the dollar amount of the smallest emergency your household experienced in the last twelve
| months?

- | 1 \$500 or less (please specify amount): \$
- | 2 \$501-\$750
- | 3 \$751-\$1000
- | 4 \$1001-\$2000
- | 5 Larger than \$2000 (please specify amount): \$

| **bk4_other_500_amt** specify other amount 500 or less
| Specify other amount \$500 or less.
| Range: 0..500

| **bk4_other_2000_amt** specify other amount 2000 or more
| Please specify other amount larger than \$2000.
| Range: 2000..10000000000000000000000000

| [End of table display]
| IF smallest emergency past 12 months = 0 or less (please specify amount): \$ AND
| specify other amount 500 or less = EMPTY THEN

||
|| **error_other** error for an other specify question
|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

|| ELSEIF smallest emergency past 12 months = Larger than 00 (please specify amount): \$<
|| label> and specify other amount 2000 or more = empty THEN

|| **error_other** error for an other specify question
|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

|| ENDIF

| [Questions bk3_nature_small to bk3_other_nature_small are displayed as a table]

| **bk3_nature_small** nature of smallest emergency
| What was nature of the smallest emergency your household experienced in the last twelve months?

- | 1 A medical expense
- | 2 Car maintenance or repair
- | 3 Repair or maintenance of a major appliance
- | 4 An unexpected expense related to my children or grandchildren (please specify):

- | 5 Repair or maintenance of my home
- | 6 Funeral expenses
- | 7 Temporary job loss
- | 8 Permanent job loss
- | 9 A reduction in work hours
- | 10 Other (please specify):

| **bk3_other_nature_small** specify nature of smallest emergency
| Please specify the nature of the smallest emergency your household experienced.
| String

| IF nature of smallest emergency = An unexpected expense related to my children or grandchildren

(please specify): AND specify nature of smallest emergency = EMPTY THEN

|| **error_other** error for an other specify question
|| You answered the previous question, but did not specify the requested information. Your answers are
|| important to us, please go back and complete your answer.

| ENDIF

| [The following questions are displayed as a table]

| **bk6** handle smallest emergency
| How did your household manage the smallest financial emergency you listed earlier? Please select all
| that apply.

- | 1 Used savings set aside for emergencies
- | 2 Used other savings
- | 3 Borrowed from family and friends
- | 4 Charged it on a credit card
- | 5 Took a cash advance on a credit card
- | 6 Took out a pay day loan
- | 7 Took out a loan from a jewelry or pawn shop
- | 8 Took out a loan from a bank or credit union
- | 9 Took out another loan (please specify):
- | 10 Sold property or other assets (please specify property or asset sold):
- | 11 Worked more hours
- | 12 Spent less on things I didn't absolutely need
- | 13 Cashed in savings bonds
- | 14 Other (please specify):

| **bk6_other_loan** specify other loan
| Please specify other loan.
| String

| **bk6_sold_assets** specify property or asset
| Please specify property or asset sold.
| String

| **bk6_other** specify other
| Please specify other way your household managed the emergency.
| String

| [End of table display]
| IF handle smallest emergency = Took out another loan (please specify): AND specify other loan = EMPTY
| THEN
|
| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.
| |
| ELSEIF handle smallest emergency = Sold property or other assets (please specify property or asset
| | sold): and specify property or asset = empty THEN
| |
| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.
| |
| ELSEIF handle smallest emergency = Other (please specify): and specify other =
| | EMPTY THEN
| |
| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.
| |
| ENDIF

| [Questions bk7 to bk7_other are displayed as a table]

| **bk7** how fast need money in emergency
| When your household has an emergency, how fast do you typically need money?
| 1 Immediately
| 2 Within 24 hours
| 3 In 1-2 days
| 4 In 3-5 days
| 5 Before the end of the month
| 6 Other (please specify):

| **bk7_other** how fast need money in emergency
| Please specify other time frame.
| String

| IF how fast need money in emergency = Other (please specify): AND how fast need
| money in emergency = EMPTY THEN

| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.
| |
| ENDIF

| [Questions bk8 to bk8_other are displayed as a table]

| **bk8** protect family next 12 months

| If an emergency occurs in the next 12 months, from what event would you most like to protect you and your family? Select one only.

- | 1 Missing paying the rent or making a mortgage payment
- | 2 Scaling back on food (smaller meals, cheaper groceries)
- | 3 Not paying my electricity, gas, or other utility bills
- | 4 Member of my household missing or skipping a visit to the hospital
- | 5 Not filling a medical prescription
- | 6 Not buying necessary clothes for members of my household
- | 7 Not being able to pay for childcare or school fees for children in my household
- | 8 Having to quit a job I can't commute to
- | 9 Something else (please specify):

| **bk8_other** other protect family next 12 months

| Please specify other answer

| String

| IF protect family next 12 months = Something else (please specify): AND other

| protect family next 12 months = EMPTY THEN

||

|| **error_other** error for an other specify question

|| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

||

| ENDIF

|

ENDIF

[Questions pn10 to pn10_other are displayed as a table]

pn10 conduct financial business

Where do you conduct most of your financial business?

- 1 At a bank
- 2 At a credit union
- 3 At a check casher
- 4 Using a pre-paid card (like the Wal-Mart Money Card or Greendot Card)
- 5 Other (please specify):
- 6 None of the above

pn10_other other answer to financial business

Other, please specify.

String

IF conduct financial business = Other (please specify): AND other answer to financial business = EMPTY THEN

|

| **error_other** error for an other specify question

| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

|

ENDIF

[Questions pn_bk9 to pn_bk9_other are displayed as a table]

pn_bk9 cash or purchase transactions

Do you or your household use any of the following for cash or purchase transactions? Select all that apply.

- 1 ATM Card
- 2 A Debit Card issued by a bank or credit union
- 3 Prepaid Card
- 4 Credit Card
- 5 Other (please specify):
- 6 None of the above

pn_bk9_other use for transactions

Please specify use

String

IF Other (please specify): IN cash or purchase transactions AND use for transactions= EMPTY THEN

|

| **error_other** error for an other specify question

| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

|

ENDIF

[Questions pn11 to pn11_other are displayed as a table]

pn11 savings products

What savings product(s) do you currently have? Select all that apply:

- 1 A general savings account
- 2 A special emergency savings account
- 3 A Certificate of Deposit or CD
- 4 A Money Market Account
- 5 An Individual Retirement Account or IRA
- 6 Other (please specify):
- 7 None of the above

pn11_other other for cash or purchase

Please specify other amount.

Integer

IF Other (please specify): IN savings products AND other for cash or purchase =EMPTY THEN

|

| **error_other** error for an other specify question

| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

|

ENDIF

IF savings products < Other (please specify): THEN

|

| [The following questions are displayed as a table]

|

| **pn12** amount in savings products

| Please estimate how much you have in total savings in those products?

- | 1 \$500 or less (please specify amount): \$
- | 2 \$501-\$750
- | 3 \$751-\$1000
- | 4 \$1001-\$2000
- | 5 More than \$2000 (please specify amount): \$

| **pn12_other** other amount in savings products
| Please specify other amount.
| Integer

| **pn12_other_2000** other amount in savings products more than 2000
| Please specify other amount.
| Range: 2000..10000000000000000000000000000000000000000000000000000

| [End of table display]

| IF amount in savings products = 0 or less (please specify amount): \$ AND other
| amount in savings products = EMPTY THEN

| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.

| ELSEIF amount in savings products = More than 00 (please specify amount): \$ AND
| | other amount in savings products more than 2000 = EMPTY THEN

| | **error_other** error for an other specify question
| | You answered the previous question, but did not specify the requested information. Your answers are
| | important to us, please go back and complete your answer.

| ENDIF

ENDIF

pn13 savings set aside

Do you have any savings set aside for emergencies?

- 1 Yes
- 2 No
- 3 Used to, but not any more
- 4 I don't know

IF savings set aside = Yes THEN

| [Questions pn14 to pn14_other are displayed as a table]

- | **pn14** where keep emergency funds
| Where do you keep your emergency savings funds? Select all that apply.
- | 1 In a safe place at home
 - | 2 In a safe deposit box
 - | 3 In a checking account
 - | 4 In a savings account
 - | 5 In a certificate of deposit
 - | 6 In a Money Market account

- | 7 On a prepaid card
- | 8 With family or friends
- | 9 Other (please specify):

| **pn14_other** other place keep emergency funds
 | Please specify other place you keep your emergency savings funds?
 | String

| IF Other (please specify): IN where keep emergency funds AND other place keep
 | emergency funds = EMPTY THEN

| | **error_other** error for an other specify question
 | | You answered the previous question, but did not specify the requested information. Your answers are
 | | important to us, please go back and complete your answer.

| ENDF

| [The following questions are displayed as a table]

| **pn15** fund amount set aside
 | How much do you have set aside for emergencies?
 | 1 \$500 or less (please specify amount): \$
 | 2 \$501-\$750
 | 3 \$751-\$1000
 | 4 \$1001-\$2000
 | 5 More than \$2000 (please specify amount): \$

| **pn15_other_500** other amount set aside 500 or less
 | Please specify other amount set aside.
 | Range: 0..501

| **pn15_other_2000** other amount set aside more than 2000
 | Please specify other amount set aside.
 | Range: 1999..100000000000000000000000000000000

| [End of table display]

| IF fund amount set aside = 0 or less (please specify amount): \$ AND other amount set
 | aside 500 or less = EMPTY THEN

| | **error_other** error for an other specify question
 | | You answered the previous question, but did not specify the requested information. Your answers are
 | | important to us, please go back and complete your answer.

| ELSEIF fund amount set aside = More than 00 (please specify amount): \$ AND other
 | amount set aside more than 2000 = EMPTY THEN

| | **error_other** error for an other specify question
 | | You answered the previous question, but did not specify the requested information. Your answers are
 | | important to us, please go back and complete your answer.

| ENDF

- 3 It's already tough for my household to cover the monthly expenses
- 4 Everything we save seems to get spent
- 5 Other (please specify):

pr17_other other challenge in setting aside funds

Please specify other biggest challenge if you tried to save this amount each month?

String

IF challenge in setting aside funds = Other (please specify): and other challenge in setting aside funds = EMPTY THEN

|

| **error_other** error for an other specify question

| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

|

ENDIF

[Questions pr18 to pr18_other are displayed as a table]

pr18 cut back on spending

If you decided to save for emergencies, what would you be willing to cut back on to make saving possible?

Select all that apply.

- 1 Eating out
- 2 Gifts (e.g. holidays, birthdays, anniversaries)
- 3 Spending on kids (e.g., activities, clothes for kids)
- 4 Parties (e.g. birthday or holiday parties)
- 5 Family vacation
- 6 Non essential shoes or clothing
- 7 Other things (please specify):

pr18_other other item to cut back on spending

Please specify other category.

String

IF Other things (please specify): IN cut back on spending and other item to cut back on spending = EMPTY THEN

|

| **error_other** error for an other specify question

| You answered the previous question, but did not specify the requested information. Your answers are important to us, please go back and complete your answer.

|

ENDIF

[Questions pr19 to pr19_other are displayed as a table]

pr19 what would help set aside money

Would any of the following help you set aside money each month to save for emergencies? Select all that apply.

- 1 Automatic transfer from my paycheck into an emergency fund account
- 2 Automatic transfer from my bank account into a specific emergency fund account
- 3 Ability to immediately set a portion of my paycheck into an emergency fund account when I go to deposit or cash it
- 4 Automatic transfers into emergency funds from a refund check at tax time

- 5 Other (please specify):
- 6 None of the above

pr19_other other way to save money
Please specify other way to save for emergencies.
String

IF Other (please specify): IN what would help set aside money and other way to save money = EMPTY THEN
|
| **error_other** error for an other specify question
| You answered the previous question, but did not specify the requested information. Your answers are
| important to us, please go back and complete your answer.
|
ENDIF

[Questions pr20 to pr20_other are displayed as a table]

pr20 how save for emergency
If you decided to save for emergencies, would you choose a specific emergency or just save for all emergencies?
1 Specific (please specify):
2 General
3 No preference
4 Do not know

pr20_other specify emergency
Please specify which emergency.
String

IF how save for emergency = Specific (please specify): and specify emergency =empty THEN
|
| **error_other** error for an other specify question
| You answered the previous question, but did not specify the requested information. Your answers are
| important to us, please go back and complete your answer.
|
ENDIF

[Questions pr21 to pr21_other are displayed as a table]

pr21 emergency account type
What type of account would you like to use to build emergency savings?
1 A general Savings account
2 Checking account
3 A certificate of deposit
4 Prepaid card
5 A special account designated as a GENERAL emergency savings account
6 A special account designated by you as a SPECIFICALLY NAMED emergency account
7 Other (please specify):
8 No preference

pr21_other specify other account
Please specify what other sort of account.

String

IF emergency account type = Other (please specify): and specify other account =EMPTY THEN

|
| **error_other** error for an other specify question
| You answered the previous question, but did not specify the requested information. Your answers are
| important to us, please go back and complete your answer.

|
ENDIF

[Questions pr22 to pr22_other are displayed as a table]

pr22 what would motivate savings

What would help to motivate you to continue to save in your emergency savings? Select all that apply.

- 1 Reminders on a regular basis
- 2 Making saving into a game, with rewards for reaching goals or milestones (for example, earning a discount coupon from a local merchant)
- 3 Peer support - support from members of a particular community you belong to, like your co-workers
- 4 Friendly competition from friends and family (for example, suppose you could post your progress on FaceBook so only your friends and family could see your progress)
- 5 None of the above
- 6 Other (please specify)

pr22_other specify other savings motivation

Please specify what other motivation

String

IF what would motivate savings = 7 and specify other savings motivation = EMPTY THEN

|
| **error_other** error for an other specify question
| You answered the previous question, but did not specify the requested information. Your answers are
| important to us, please go back and complete your answer.

|
ENDIF

IF what would motivate savings = 7 THEN

| [The following questions are displayed as a table]

| **pr23** preferred reminder type

| What type of reminders would you be interested in? Select all that apply.

- | 1 Phone calls
- | 2 Emails
- | 3 Text messages to cell phone
- | 4 Reminders on a social networking site (please specify site):
- | 5 Other (please specify):

| **pr23_other_socialnet** social networking site

| Please specify the social networking site.

| String

| **pr23_other** other reminder type

| Please specify what other type of reminder.

| String

|

| [End of table display]

ENDIF

IF Reminders on a social networking site (please specify site): IN preferred
reminder type and social networking site = EMPTY THEN

|

| **error_other** error for an other specify question

| You answered the previous question, but did not specify the requested information. Your answers are
| important to us, please go back and complete your answer.

|

ELSEIF Other (please specify): IN preferred reminder type and other reminder type
| = empty THEN

|

| **error_other** error for an other specify question

| You answered the previous question, but did not specify the requested information. Your answers are
| important to us, please go back and complete your answer.

|

ENDIF

pr24 purpose reminder

When you go to access your funds, would a reminder to you of the purpose of the funds help you limit use
of it for non-emergency purposes?

1 Yes

2 No

3 Do not know

[The following questions are displayed as a table]

pr25_intro intro features

Which of the following would help you to use the funds ONLY for emergencies? Please rate each of them
based on how much you would like or dislike this feature.

pr26 use for emergencies only

You can only access funds if you demonstrate that you need them for reason(s) you picked when you opened
the account.

1 Don't like it at all

2 Don't like it, but I'll consider it

3 I don't really care either way (I'm indifferent)

4 I might like it a little

5 I would definitely like it

pr27 family or friend approval

You can only access funds if 1 or 2 family members or friends you've picked approve your withdrawal.

1 Don't like it at all

2 Don't like it, but I'll consider it

3 I don't really care either way (I'm indifferent)

4 I might like it a little

5 I would definitely like it

pr28 show up at branch

You can only access funds by showing up in a bank or credit union branch.

- 1 Don't like it at all
- 2 Don't like it, but I'll consider it
- 3 I don't really care either way (I'm indifferent)
- 4 I might like it a little
- 5 I would definitely like it

pr29 800 number required

Access to funds requires you to call an 800 number to activate release of the funds.

- 1 Don't like it at all
- 2 Don't like it, but I'll consider it
- 3 I don't really care either way (I'm indifferent)
- 4 I might like it a little
- 5 I would definitely like it

pr30 waiting period

There is a waiting period of a day or two before funds are accessible.

- 1 Don't like it at all
- 2 Don't like it, but I'll consider it
- 3 I don't really care either way (I'm indifferent)
- 4 I might like it a little
- 5 I would definitely like it

[End of table display]

[Questions pr30_other to pr30_other_specify are displayed as a table]

pr30_other any other feature

Is there any other feature that would help you use the funds ONLY for emergencies?

- 1 Yes (please specify):
- 2 No
- 3 Do not know

pr30_other_specify any other feature specify

Is there any other feature that would help you use the fund ONLY for emergencies?

String

IF any other feature = Yes (please specify): and any other feature specify = EMPTY

THEN

|

| **error_other** error for an other specify question

| You answered the previous question, but did not specify the requested information. Your answers are
| important to us, please go back and complete your answer.

|

ENDIF

[The following questions are displayed as a table]

pr31_intro Intro to rewards

Imagine an account that rewards you for saving for emergencies with some other benefit. Which of the following benefits or rewards would interest you? Rank each item from 1 to 5, with 1 being not at all interested, and 5 being extremely interested.

pr31 burial insurance reward
Burial insurance to cover a funeral expense
1 Not at all interested
2 Somewhat uninterested
3 Neither interested or uninterested
4 Somewhat Interested
5 Extremely interested

pr32 pet insurance reward
Health insurance for a pet
1 Not at all interested
2 Somewhat uninterested
3 Neither interested or uninterested
4 Somewhat Interested
5 Extremely interested

pr33 life insurance reward
Life insurance
1 Not at all interested
2 Somewhat uninterested
3 Neither interested or uninterested
4 Somewhat Interested
5 Extremely interested

pr34 credit card or loan
Access to a credit card or other loan product
1 Not at all interested
2 Somewhat uninterested
3 Neither interested or uninterested
4 Somewhat Interested
5 Extremely interested

pr35 flyer miles award
Frequent flyer miles on your favorite airline
1 Not at all interested
2 Somewhat uninterested
3 Neither interested or uninterested
4 Somewhat Interested
5 Extremely interested

pr36 store reward points award
Reward points to your favorite store
1 Not at all interested
2 Somewhat uninterested
3 Neither interested or uninterested
4 Somewhat Interested
5 Extremely interested

pr37 restaurant discounts points award
Discounts to your favorite restaurants
1 Not at all interested

- 2 Somewhat uninterested
- 3 Neither interested or uninterested
- 4 Somewhat Interested
- 5 Extremely interested

pr38 oil change reward

Free or discounted oil change for your car

- 1 Not at all interested
- 2 Somewhat uninterested
- 3 Neither interested or uninterested
- 4 Somewhat Interested
- 5 Extremely interested

pr39 1% cash back reward

1% cash back

- 1 Not at all interested
- 2 Somewhat uninterested
- 3 Neither interested or uninterested
- 4 Somewhat Interested
- 5 Extremely interested

[End of table display]

[Questions pr40 to pr40_other are displayed as a table]

pr40 other reward

Would some other emergency savings account reward interest you?

- 1 Yes (please specify):
- 2 No
- 3 Do not know

pr40_other other reward

Please specify other reward

String

IF other reward = Yes (please specify): and other reward = EMPTY THEN

|
| **error_other** error for an other specify question
| You answered the previous question, but did not specify the requested information. Your answers are
| important to us, please go back and complete your answer.

|
ENDIF

pr41 emergency score

Imagine if an “emergency score” could be calculated which would predict the likelihood your household would suffer a financial emergency in the next 12 months. This score would be similar, in some respects, to a credit score. Would you be interested in knowing this score?

- 1 Yes, very interested
- 2 Yes, somewhat interested
- 3 Maybe interested
- 4 No, not too interested
- 5 No, not interested at all

[Questions pr42 to pr42_other are displayed as a table]

pr42 emergency pack

Imagine if you could buy an “emergency pack” of pre-paid cards in different denominations and colors starting at \$25. You would activate one of these if your household experienced an emergency. For example, if you had a \$100 emergency, you might activate a \$100 card or four \$25 cards. Would you be interested in purchasing such a pack?

- 1 Yes, very interested
- 2 Somewhat interested
- 3 Maybe interested
- 4 Not very interested
- 5 Not interested at all
- 6 It would depend on the card
- 7 Other (please specify):

pr42_other specify emergency pack

Please specify what other emergency pack.

String

[Questions pr43 to pr43_other are displayed as a table]

pr43 emergency pack

Imagine if you could purchase savings products for a specific planned future expense – for an expected pregnancy, a wedding, “back to school” expenses, birthdays, Christmas, etc. Would you be interested in products designed for specific planned expense?

- 1 Yes, very interested
- 2 Somewhat interested
- 3 Maybe interested
- 4 Not very interested
- 5 Not interested at all
- 6 It would depend on the product
- 7 Other (please specify):

pr43_other specify other product

Please specify what other product.

String

CS_001 HOW PLEASANT INTERVIEW

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