

GCOVID1. (CATI) These questions are about the COVID-19 pandemic that started in March 2020. [Were you / Was [REFERENCE PERSON]] [>1 FU MEMBER: or someone in the family living there] laid off or furloughed because of the pandemic?

1. Yes 5. No

(WEB) These questions are about the COVID-19 pandemic that started in March 2020. [Were you / Was [REFERENCE PERSON]] [>1 FU MEMBER: or someone in the family living there] laid off or furloughed because of the pandemic?

1. Yes 5. No

GCOVID2. (CATI) Because of the pandemic, did [you / [REFERENCE PERSON]] [>1 FU MEMBER: or someone in the family living there] lose any earnings?

1. Yes 5. No

(WEB) Because of the pandemic, did [you / [REFERENCE PERSON]] [>1 FU MEMBER: or someone in the family living there] lose any earnings?

1. Yes 5. No

GCOVID3. (CATI) During the pandemic, were [you / [REFERENCE PERSON]] [>1 FU MEMBER: or someone in the family living there] working in a job that was considered essential work?

1. Yes 5. No

(WEB) During the pandemic, were [you / [REFERENCE PERSON]] [>1 FU MEMBER: or someone in the family living there] working in a job that was considered essential work?

1. Yes 5. No

GCOVID4. (CATI) During the pandemic, did [you / [REFERENCE PERSON]] [>1 FU MEMBER: or someone in the family living there] only work from home?

1. Yes 5. No

(WEB) During the pandemic, did [you / [REFERENCE PERSON]] [>1 FU MEMBER: or someone in the family living there] only work from home?

1. Yes 5. No

GCOVID5. (CATI) Did [you / [REFERENCE PERSON]] [>1 FU MEMBER: or anyone in the family living there] have any financial difficulties due to the COVID-19 pandemic?

1. Yes 5. No → GO TO G1A

GO TO GCOVID6

(WEB) Did [you / [REFERENCE PERSON]] [>1 FU MEMBER: or anyone in the family living there] have any financial difficulties due to the COVID-19 pandemic?

1. Yes 5. No → GO TO G1A

GO TO GCOVID6-GCOVID17 GRID

GCOVID6. (CATI) How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties due to the pandemic - did [you / he / she] cut back on spending?

1. Yes 5. No

GCOVID7. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
Use savings in [your / his / her] bank or credit union savings account?

1. Yes 5. No

GCOVID8. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
Put off paying the rent or mortgage?

1. Yes 5. No

GCOVID9. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
Put off paying any other bills?

1. Yes 5. No

GCOVID10. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
Use [your / his / her] credit card more than [you / he / she] usually would?

1. Yes 5. No

GCOVID11. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
Use money from [your / his / her] retirement savings?

1. Yes 5. No

GCOVID12. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
Obtain financial help from a family member who does not currently live with [you / him / her]?

1. Yes 5. No

GCOVID13. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
File for unemployment insurance?

1. Yes 5. No

GCOVID14. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
Use a food bank or other emergency community support?

1. Yes 5. No

GCOVID15. (CATI) (How did [1 FU MEMBER: [you / [REFERENCE PERSON]] / >1 FU MEMBER: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
Draw down on existing equity or line of credit loans more than [you / he / she] usually would?

1. Yes 5. No

GCOVID16. (CATI) (How did [*1 FU MEMBER*: [you / [REFERENCE PERSON]] / >*1 FU MEMBER*: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
 Take out a loan from a bank, credit union, or other financial institution?

1. Yes 5. No

GCOVID17. (CATI) (How did [*1 FU MEMBER*: [you / [REFERENCE PERSON]] / >*1 FU MEMBER*: your family] manage any financial difficulties (due to the pandemic) - did [you / he / she]...)
 Do something else?

1. Yes → GCOVID17SPEC. *Please specify.* (String 100) 5. No

GO TO G1A

GCOVID6-GCOVID17 GRID. (WEB) Which of the following did [*1 FU MEMBER*: [you / [REFERENCE PERSON]] / >*1 FU MEMBER*: your family] do to manage any financial difficulties due to the pandemic?

Please select Yes or No for each item.

	1. Yes	5. No
GCOVID6. Cut back on spending.	<input type="radio"/>	<input type="radio"/>
GCOVID7. Use savings in [your / his / her] bank or credit union savings account.	<input type="radio"/>	<input type="radio"/>
GCOVID8. Put off paying the rent or mortgage.	<input type="radio"/>	<input type="radio"/>
GCOVID9. Put off paying any other bills.	<input type="radio"/>	<input type="radio"/>
GCOVID10. Use [your / his / her] credit card more than [you / he / she] usually would.	<input type="radio"/>	<input type="radio"/>
GCOVID11. Use money from [your / his / her] retirement savings.	<input type="radio"/>	<input type="radio"/>
GCOVID12. Obtain financial help from a family member who does not currently live with [you / him / her].	<input type="radio"/>	<input type="radio"/>
GCOVID13. File for unemployment insurance.	<input type="radio"/>	<input type="radio"/>
GCOVID14. Use a food bank or other emergency community support.	<input type="radio"/>	<input type="radio"/>
GCOVID15. Draw down on existing equity or line of credit loans more than [you / he / she] usually would.	<input type="radio"/>	<input type="radio"/>
GCOVID16. Take out a loan from a bank, credit union, or other financial institution.	<input type="radio"/>	<input type="radio"/>
GCOVID17. Do something else.	<input type="radio"/>	<input type="radio"/>
<i>Please specify:</i> (GCOVID17SPEC. (String 100))	<input type="text"/>	