



Questionnaire

AMERICAN ASSOCIATION OF UNIVERSITY WOMEN NYC Women Financial Insecurity

Base: all respondents

S1

What state do you live in?

[SELECT FROM DROP-DOWN LIST; TERMINATE IF NOT NEW YORK]

Base: all respondents

S2

Are you a resident of New York City, meaning that you live in one of New York's five boroughs, or not?

Yes, New York City resident

No, not New York City resident [TERMINATE]

Base: all respondents

S3

Which borough do you live in?

[RANDOMIZE]

The Bronx

Brooklyn

Manhattan

Queens

Staten Island

None of the above [ANCHOR][TERMINATE]

Base: Opt-in respondents

QEMPLOY

How many hours do you usually work for pay or profit per week? Please include hours you work for pay or profit at all your jobs if you have more than one job. If none, enter "0". If less than an hour in a week, enter "1".

— — —

Base: Not currently working

S4

Why are you not currently doing any work for pay? Check all that apply.

1. I cannot find any work
2. I cannot find work that pays enough to cover my expenses
3. I am worried about getting sick at work
4. I need to be home to care for a child or other relative

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

5. I am barred from obtaining work (due to migration status, legal issues, etc)
6. I am preparing for or waiting to start a job (due to training programs, seasonal labor, etc)
7. I have enough savings that I do not need to work at the moment
8. I am retired

Base: Not currently working

S5

Roughly how much income did you personally generate (after taxes) in 2021? Your best estimate is fine.

- 1 = Under \$10,000
- 2 = \$10,000 to \$24,999
- 3 = \$25,000 to \$49,999
- 4 = \$50,000 to \$74,999
- 5 = \$75,000 to \$99,999
- 6 = \$100,000 to \$149,999
- 7 = \$150,000 or more

Base: Not currently working

S6

Do you receive income from TANF, SNAP, or other forms of welfare or assistance such as SSI?

1. Yes
2. No

Base: Not currently working

S7

Before March 2020, had you ever applied for unemployment insurance?

1. Yes
2. No

Base: Not currently working

S8

Since March 2020, have you ever applied for unemployment insurance?

1. Yes
2. No

Base: Not currently working

S9

Have you been unemployed in the last six months?

1. Yes
2. No

Base: Not currently working

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

S10

With whom in your house are you sharing financial responsibilities? Check all that apply.

1. With a spouse or domestic partner
2. With a boyfriend/girlfriend
3. With parents
4. With siblings
5. With children or grandchildren
6. With roommates, housemates, or friends
7. With other types of individuals
8. I do not share financial responsibilities with anybody **[EXCLUSIVE]**

Base: Living with a spouse or partner

S11

Does your partner depend on you for most of their support, are they financially independent for the most part, or do you depend on them for financial support?

1. My partner depends on me for support
2. My partner and I contribute roughly equally to household finances
3. I depend on my partner for financial support

Base: Opt-in respondents

S12

Are you the parent/guardian of any children (age 18 and under) who live in your household at least 50% of the time?

1. Yes, I am the parent/guardian of a child or children who live with me at least 50% of the time
2. No, I am not the parent/guardian of any children
3. No, though I am the parent/guardian of a child or children, they do not live with me at least 50% of the time

Base: Parent of child under 18

S13

Now we would like to ask you a little more about the child(ren) age 18 and under in your household for whom you are the parent or guardian. Do you have any children in elementary school or younger?

1. Yes
2. No

Base: Has elementary age children

S14

Are your child(ren) in elementary school, younger than elementary school, or do you have children in both age groups?

1. My child(ren) is in elementary school
2. My child(ren) is younger than elementary school
3. I have children both in and younger than elementary school

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

Base: all qualified respondents

S15

Do you (or anyone in your family living with you) have a credit card such as a Visa, Mastercard, Discover, or American Express Card that allows you to carry a balance from month to month that you can pay off over time?

1. Yes
2. No

Base: Credit card user

S16

Before March 2020, how often did you pay off the full balance of your credit card(s) each month?

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

Base: Credit card user

S17

Since March 2020, how often have you paid off the full balance of your credit card(s) each month?

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

Section 1: HOUSING

Base: Opt-in respondents

QOWN

Are your living quarters...

Select one answer only.

1. Owned by you or someone in your household with a mortgage or loan
4. Owned by you or someone in your household free and clear (without a mortgage or loan)
2. Rented
3. Occupied without payment of rent

Base: Living quarters with existing mortgage or rent

S19

How much does your rent or mortgage cost per month?





Questionnaire

\$ [NUMBER BOX]1-9999

Base: Living quarters with existing mortgage

S20

Did you (and your family living here) buy the house, or was it a gift or inherited?

1. I bought the house
2. The house was a gift
3. I inherited the house

Base: Living quarters with existing mortgage

S21

Who contributed money to buying this house?

1. I bought the house alone [EXCLUSIVE]
2. My spouse/partner contributed money
3. My children contributed money
4. My immediate or extended family contributed money (parents, grandparents, aunts/uncles, siblings, cousins)

Base: Living quarters with existing mortgage

S22

Before March 2020, were you paying off your mortgage ahead of schedule, on schedule, or behind schedule?

1. Ahead of schedule
2. On schedule
3. Behind schedule

Base: Living quarters with existing mortgage

S23

Since March 2020, have you been paying off your mortgage ahead of schedule, on schedule, or behind schedule?

1. Ahead of schedule
2. On schedule
3. Behind schedule

Base: Renter

S84

Before March 2020, had financial circumstances ever caused you to miss a rent payment or pay your rent more than a week late?

1. Before March 2020, I had never paid rent late or missed a rent payment
2. Before March 2020, I sometimes got behind or missed payments





Questionnaire

Base: Renter

S85

Since March 2020, have financial circumstances ever caused you to miss a rent payment or pay your rent more than a week late?

1. Since March 2020, I have never paid rent late or missed a rent payment
2. Since March 2020, I have sometimes gotten behind or missed payments

Base: all qualified respondents

S24

Do you (or anyone in your family living here) own any (other) real estate such as a lot, vacation home, timeshare, apartment building, commercial property, or other investment property, including properties owned in partnership with other people?

1. Yes
2. No

Base: all qualified respondents

S25

Please indicate whether you have had to do any of the following as result of the cost of housing.

1. Delayed having children
2. Took job instead of enrolling in education
3. Left an education program
4. Delayed buying a home
5. Delayed getting married
6. Worked more than desired
7. Had to put living expenses on a credit card
8. Had to move in with family
9. Had to buy less food than I or my family needed

Section 2: TRANSPORTATION

Base: all qualified respondents

S26

Do you have a vehicle?

1. Yes
2. No

Base: all qualified respondents

S27

Do you own your vehicle outright, own it through a loan, lease your vehicle, or is it provided by your business?

1. I own my vehicle outright

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

2. I own a car, but am paying off a car loan
3. I lease my vehicle
4. My vehicle was provided by my business

Base: Owns vehicle outright

S28

Did you purchase your vehicle or did you receive it as a gift?

1. I purchased my vehicle
2. I received it as a gift

Base: Own or lease vehicle with payments

S29

Before March 2020, were all your vehicle payments made the way they were scheduled, or were payments sometimes made later or missed?

1. All paid as scheduled or ahead of schedule
2. Sometimes got behind or missed payments

Base: Own or lease vehicle with payments

S30

Since March 2020, have all your vehicle payments been made the way they were scheduled, or have payments sometimes been made later or missed?

1. All paid as scheduled or ahead of schedule
2. Sometimes get behind or miss payments

Base: all qualified respondents

S31

Roughly how much do you currently spend on transportation per month? This may include bus/train tickets, ride sharing costs, and, if you own or lease a car, gas, maintenance, insurance, parking, and lease.

\$ [NUMBER BOX]0-99999

Section 3: STUDENT DEBT

Base: all qualified respondents

S32

Do you (and your family living with you) currently have student loans?

1. Yes, I have unpaid student loans
2. No, I finished paying off my loans
3. No, I never took out student loans





Questionnaire

Base: Has unpaid student loans

S33

Are these loans for yourself or a spouse, or for a child, grandchild, or other relative?

1. The loans are for my own or my spouse's educational expenses
2. The loans are for a child, grandchild, or other relative's educational expenses

Base: Has unpaid student loans

S34

What is the total amount of student debt you currently owe?

\$ [NUMBER BOX]1-999999

Base: Has unpaid student loans

S35

What is the total you spent on student loans each month before March 2020?

\$ [NUMBER BOX]0-99999

Base: Has unpaid student loans

S36

What is the total you currently spend on student loans each month?

\$ [NUMBER BOX]0-99999

Base: Spends 0 dollars on student loans per month

S37

You mentioned that you currently spend zero dollars on student loans each month. Is that because you have been affected by the federal pause on student loan repayments?

1. Yes
2. No

Base: Took out student loans

S38

Select the sentence that best describes your student loan situation before the COVID-19 pandemic began in March 2020

1. I was in default on at least one student loan.
2. I was not in default, but could not make monthly student loan payments
3. I could make monthly student loan payments, but it was a struggle
4. I could easily make monthly student loan payments.
5. None of these options apply to me.

Base: Has unpaid student loans

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

S39

Select the sentence that best describes your current student loan situation.

1. I am in default on at least one student loan.
2. I am not in default, but cannot make monthly student loan payments
3. I can make monthly student loan payments, but it is a struggle
4. I can easily make monthly student loan payments.
5. None of these options apply to me.

Base: Has unpaid student loans

S40

In how many years to you expect your loans to be repaid? (If less than one year, please enter 1)

[NUMBER BOX]1-99

Base: Went to college

S41

How did you finance (or are currently financing, if applicable) your college education? (Check all that apply)

1. Parent/relative loan
2. Federal loan
3. Private loan
4. Scholarship
5. Government sponsored/free tuition
6. Parents/relatives gifted money
7. Self-financed (from own salary or other)
8. Other [TEXT BOX]

Base: all qualified respondents

S42

Please indicate whether you have had to do any of the following as result of the financial cost of your or a relative's undergraduate or graduate education.

STATEMENTS IN ROWS, RANDOMIZE

1. Delayed having children
2. Took a job instead of enrolling in additional education
3. Left an educational program
4. Delayed buying a home
5. Delayed getting married
6. Worked more than desired
7. Had to put living expenses on a credit card
8. Had to move in with family
9. Had to buy less food than I or my family needed

Section 4: OTHER BORROWING EXPERIENCE

Base: all qualified respondents

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

S43

Before March 2020, had you (or anyone in your family living with you) taken out a “payday loan,” that is, borrowed money that was supposed to be repaid in full out of your next paycheck?

1. Yes
2. No

Base: all qualified respondents

S44

Since March 2020, have you (or anyone in your family living with you) taken out a “payday loan,” that is, borrowed money that was supposed to be repaid in full out of your next paycheck?

1. Yes
2. No

Base: Has or lives with someone who has taken out a payday loan

S45

Why did you choose this type of loan?

1. Buy food
2. Pay for transportation
3. Buy medicine/make medical payments
4. Pay utilities
5. Pay rent/mortgage
6. Pay other bills/loans
7. Pay for presents
8. Help family
9. Emergency/needed quick money
10. Convenience
11. Only option **[EXCLUSIVE]**
12. Other **[TEXT BOX]**

Base: all qualified respondents

S46

Have you (or your [husband/wife/partner]) ever had a foreclosure proceeding brought against a property you have owned?

1. Yes
2. No

Base: all qualified respondents

S47

Have you (or your {husband/wife/partner}) ever filed for bankruptcy?

1. Yes
2. No





Questionnaire

Section 5: SAVINGS

Base: all qualified respondents

S48

In the next five to ten years, are there any foreseeable major expenses that you (and your family) expect to have to pay for (yourself/yourself), such as educational expenses, purchase of a new home, health care costs, support for other family members, or anything else?

1. Yes
2. No

Base: expecting major expenses

S49

Are you saving for these expenses now?

1. Yes
2. No
3. Already saved for it

Base: all qualified respondents

S50

In planning or budgeting your (family's) saving and spending, which of the time periods listed on this page is most important to you (and your family living here)?

1. Next few months
2. Next year
3. Next few years
4. Next 5-10 years
5. Longer than 10 years

Base: all qualified respondents

S51

Which of the following statements comes closest to describing your (and your {husband/wife/partner}'s) saving habits before March 2020?

1. Didn't save - usually spent more than income
2. Didn't save - usually spent about as much as income
3. Saved whatever is left over at the end of the month
4. Saved income of one family member, spent the other
5. Spent regular income, saved other income (from side jobs, gig work, etc)
6. Saved regularly by putting money aside each month

Base: all qualified respondents

S52

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

Which of the following statements comes closest to describing your (and your {husband/wife/partner}'s) saving habits since March 2020?

1. Don't save - usually spend more than income
2. Don't save - usually spend about as much as income
3. Save whatever is left over at the end of the month
4. Save income of one family member, spend the other
5. Spend regular income, save other income (from side jobs, gig work, etc)
6. Save regularly by putting money aside each month

Base: all qualified respondents

S53

If tomorrow you faced a surprise \$500 expense (such as an emergency room visit or car repair), how would you pay for it?

1. I could pay it from my savings/investments
2. I could pay it but would have to cut spending on other expenses
3. I would charge it to my credit card and pay it over time
4. I would borrow from family or friends
5. I would take out a personal loan
6. I would do something else

Base: all qualified respondents

S54

If you or your household lost your main source of income, how long could you continue to cover your living expenses, without borrowing any money or moving house?

1. Less than one month
2. One to three months
3. Three to six months
4. Six months or more

Base: all qualified respondents

S55

In an emergency, could you get financial assistance of \$3,000 or more from any friends or relatives who do not live with you?

1. Yes
2. No

Base: all qualified respondents

S56

About how much do you spend on food per month? (Please include groceries, meals out, take out, and food paid for using food stamps)

\$ [NUMBER BOX]1-9999





Questionnaire

Base: all qualified respondents

S57

About how much do you spend on medical expenses per month on average? (Please include insurance, co-pays, out-of-pocket expenses, medical supplies, etc)

\$ [NUMBER BOX]0-99999

Section 6: BENEFITS

Base: all qualified respondents

S58

Before the beginning of the COVID-19 pandemic (since March 2020), had you ever been fired or had to quit your job due to caregiving responsibilities? This could include care for a child, sibling, parent, or other relative.

1. No, I had never been fired and/or quit a job due to caregiving responsibilities
2. Yes, I have been fired and/or quit a job due to caregiving responsibilities

Base: all qualified respondents

S59

Since the beginning of the COVID-19 pandemic (since March 2020), have you been fired or had to quit your job due to caregiving responsibilities? This could include care for a child, sibling, parent, or other relative.

1. No, I have not been fired and/or quit a job due to caregiving responsibilities
2. Yes, I have been fired and/or quit a job due to caregiving responsibilities

Base: Employed

S60

Are you covered on your current job by a union or employee-association contract?

1. Yes
2. No

Base: Employed

S61

Do you have access to paid leave through your employer? This could include vacation time, sick/medical leave, family leave, or other paid time off.

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

Base: Employed

S62

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

Have you used any type of leave, paid or unpaid, since the start of the COVID-19 pandemic (since March 2020)?

1. Yes, I have used paid leave only
2. Yes, I have used unpaid leave only
3. Yes, I have used both paid and unpaid leave
4. No, I have not taken any leave at work since the pandemic began
5. Not applicable

Base: Employed

S63

How satisfied, if at all, are you with the amount of paid family leave offered by your employer?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied
6. Not applicable

Base: Employed

S64

Due to a personal illness or health condition, have you ever used paid temporary disability insurance?

1. Yes
2. No

Base: Used disability insurance

S65

Was the duration of paid temporary disability insurance provided to you sufficient to allow you recover and return to your job?

1. Yes
2. No, I returned to work when I was still sick
3. No, I ultimately lost my job due to my illness

Base: Employed

S66

If you were unable to work, would \$170/week in temporary disability insurance be sufficient to cover your basic needs (food, housing, medical care, transportation, child care, etc)?

1. Yes, \$170/week would be adequate to cover my basic needs
2. No, \$170/week would not be adequate to cover my basic needs

Base: Employed

S67

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS





Questionnaire

Does your employer offer any pension, retirement, or tax-deferred savings plans? For example, these may include IRAs, Keogh accounts, pensions, or 401ks.

1. Yes
2. No

Base: Employer offered pension, retirement, or savings plans

S68

Did you make any contributions to any of these accounts in 2021?

1. Yes
2. Yes, but I contributed less than I did before the coronavirus pandemic began (March 2020)
3. No, I did not make any contributions

Base: all qualified respondents

S69

Do you have any other forms of retirement savings, not including any employer-sponsored plans? This could include a solo 401(k), IRA, or another individual savings account.

1. Yes
2. No

Section 7: ADDITIONAL SOURCES OF INCOME

Base: all qualified respondents

S70

Other than your main job, are you doing any additional work for pay now, such as a second or side job, the military services, or another business of your own?

1. Yes
2. No

Base: all qualified respondents

S71

How many hours do you work at this job per week?

[NUMBER BOX][0-99]

Base: all qualified respondents

S72

Why do you do this additional work?

1. I could not make ends meet without it
2. I enjoy having extra spending money

2020 K Street, NW, Suite 410
Washington DC 20006
+1 202 463-7300

Contact: **Mallory Newall**
Vice President, US, Public Affairs, Ipsos
Email: Mallory.Newall@Ipsos.com
Tel: + 202 374-2613

GAME CHANGERS



Questionnaire

3. I feel a sense of duty or enjoy the work
4. Something else

Base: all qualified respondents

S73

Including any gifts or inheritances you may have already described, have you or your partner/spouse ever received an inheritance, or been given substantial assets in a trust or some other form?

1. Yes
2. No

Base: all qualified respondents

S74

Do you and your partner/spouse expect to leave a sizable estate to others?

1. Yes
2. Possibly
3. No

Section 8: SUBJECTIVE MEASURES

Base: all qualified respondents

S75

To what extent do you agree or disagree with the following statements about your current monthly income:

Statement in rows:

- a. My current monthly income is enough to provide me with the basic necessities I need in life (e.g., food, shelter/housing, transportation, medical care, etc.)
- b. My current monthly income is enough to provide me with the lifestyle that I want to live
- c. I feel comfortable when thinking about my current financial situation
- d. I feel financially secure
- e. I am concerned that my money won't last as I get older.
- f. I've lost some or all of my income due to the coronavirus pandemic

1. Strongly agree
2. Somewhat agree
3. Somewhat disagree
4. Strongly disagree

Base: all qualified respondents

S76

What worries you most about your financial situation?

[TEXT BOX]



Questionnaire

Base: all qualified respondents

S77

What do you think the government (or our elected leaders) could do to ease your financial concerns? Which programs or policies do you think would be most helpful?

[TEXT BOX]

Base: all qualified respondents

S78

How has the pandemic affected your work life? What decisions, if any, has it forced you to make about when, where, and how you work?

[TEXT BOX]

Base: Has unpaid student loans

S79

Would student debt cancellation change your personal financial outlook? If so, how?

[TEXT BOX]

