

MUD Survey Draft

4/2/2021

Background

Project objectives:

Design and execute customer research that will deliver actionable insights about what steps can be taken to get MUD bondholders to redeem their bonds and improve the redemption process

At a minimum, Fiscal Service expects questions related to:

- The redemption process as it relates to what can be done to encourage bondholder redemption -- i.e., “what would motivate you”? -- as well as perceived process barriers/restrictions.
- The awareness of Treasury Hunt, Fiscal Service’s tool for customers to search if they have MUD bonds; and
- Additional themes as identified by initial research results necessary to inform an actionable implementation plan

Survey objectives:

Understand MUD customers’ understanding, motivations, and (perceived) barriers around bond redemptions in order to identify opportunities to improve bond redemption strategies, processes, and communications.

This study will also give us insights into where individuals fall into the redemption process flow (unaware, aware, acting, redeemed), key information about the bonds they hold, and additional descriptive classifications to help us understand the profile of various MUD bondholders.

Target audience:

500 paper bondholders (target 350 definitely MUD) aged 18 or older who have either never attempted to redeem a bond, recently redeemed a bond, and/or no longer have the bond in their possession (no more than 10% of respondents)

Survey Length:

Given the logic in the study, the number of questions a respondent has to answer will vary. However, we are targeting a 10-15 minute survey, which implies approximately 20-50 questions within each survey path.

Paperwork Reduction Act Notice: *For Fiscal Service to speak with the public, we are required to have approval from the Office of Management and Budget. You are not required to respond unless a currently valid OMB approval number is provided. The approval number for this project is 1530-XXXX. This study is estimated to average 15 minutes. If you have any comments regarding this study, please write to: Bureau of the Fiscal Service, Bruce Sharp, Parkersburg, WV 26106-1328.*

Screening & Initial Respondent Routing

Purpose: Identify individuals who qualify to participate in the study. Qualified individuals must meet the following criteria: older than 18; aware of United States Savings Bonds; own or recently redeemed paper savings bonds.

1. How old are you (in years)? **[TERMINATE IF < 18]**

2. Which of the following financial products have you heard of? Select all that apply
 - 529 savings plan
 - Annuities
 - CDs
 - Coverdell ESA
 - IRA
 - Treasury Securities (e.g., T-bills, T-bonds, etc...)
 - United States Savings Bonds **[If not selected, Skip to Q5]**

3. Which of the following financial products do you currently own? Select all that apply
[Carry forward selected responses in Q2]

4. **[If “United States Savings Bond” is selected in Q3]** Do you currently own electronic or paper United States Savings Bonds?
 - Electronic
 - Paper **[Skip to Q11]**
 - Both **[Skip to Q11]**
 - No **[TERMINATE, FRAUDULENT RESPONSE]**
 - I don’t know **[TERMINATE, FRAUDULENT RESPONSE]**

5. **[If do not select “United States Savings Bond” in Q3 OR if “Electronic” is selected in Q4]** Have you ever owned a paper United States Savings Bond?
 - Yes
 - No **[TERMINATE]**
 - I don’t know **[TERMINATE]**

6. **[If Q6 is Yes]** What happened to your Savings Bonds? Check all that apply
 - I cashed them in
 - I lost them
 - They were destroyed

- They were stolen
- Other (please describe)
- I have no idea

[Quota: No more than 10% of respondents can only select options other than “I still have them” and/or “I cashed them in”]

7. **[If Q6 is “I cashed them in”]** Approximately how long ago did you cash your Savings Bonds in?
- Less than 3 months ago [**LIMIT TO 20% OF RESPONDENTS, CLASSIFY AS “SUCCESSFUL REDEMPTIONS”**]
 - Between 3 and 6 months ago [**TERMINATE**]
 - Between 6 and 12 months ago [**TERMINATE**]
 - Between 1 and 2 years ago [**TERMINATE**]
 - More than 2 years ago [**TERMINATE**]
8. **[If Q6 is “I lost them” or “they were destroyed” or “they were stolen”]** Have you ever tried to recover or otherwise re-issue your lost/stolen/destroyed bonds?
- Yes
 - No
 - I don’t know
 - Is there a way to do that?
9. **[If Q8 is “Yes”]** Approximately how long ago did try to recover or otherwise re-issue your lost/stolen/destroyed bonds?
- Less than 3 months ago
 - Between 3 and 6 months ago [**TERMINATE**]
 - Between 6 and 12 months ago [**TERMINATE**]
 - Between 1 and 2 years ago [**TERMINATE**]
 - More than 2 years ago [**TERMINATE**]
10. **[If Q8 = Yes]** Did you successfully recover your lost/stolen/destroyed bond?
- Yes
 - No
 - I don’t know
11. **[IF Q5 is “Paper” or “Both”]** Have you ever tried to cash in a paper Savings Bond?
- Yes
 - No
 - I don’t know

12. **[If Q12 = Yes]** Approximately how long ago did you try to cash in a paper Savings Bond?

- Less than 3 months ago
- Between 3 and 6 months ago
- Between 6 and 12 months ago
- Between 1 and 2 years ago
- More than 2 years ago

13. **[If Q13 = Yes]** Did you successfully cash in your paper bond?

- Yes [**CLASSIFY AS “SUCCESSFUL REDEMPTIONS”**]
- No [**CLASSIFY AS “UNSUCCESSFUL REDEMPTIONS”**]
- I don't know

Bond History & Details [DO NOT DISPLAY BLOCK TO “SUCCESSFUL REDEMPTIONS” IF THEY NO LONGER HAVE BONDS]

Purpose: To determine key triggers, relationship with bonds, and additional survey routing; additional confirmation that they are MUD; categorization of respondents into simple vs. complex cases

14. **[If Q7 IS NOT “I cashed them in”]** Prior to this survey, when was the last time you thought about your Savings Bonds?

- Never
- Within the last year
- More than a year ago
- I don't know

15. Prior to this survey, what sorts of things prompted you to think about your Savings Bonds?

- Managing my budget
- Paying taxes
- Long-term financial planning
- Considering a big purchase/investment
- Planning to pay for higher education
- Spring cleaning
- Death in family
- Someone mentioned them
- Heard/saw bonds mentioned in the media
- Gift-giving occasion
- Other (please describe)
- None – haven't thought about them

16. **[If Q7 IS NOT “I cashed them in”]** Approximately how many paper Savings Bonds do you currently have?

- 0 [**FLAG AS FRAUDULENT RESPONSE IF Q7 IS NOT LOST/DESTROYED/STOLEN**]

- 1
- 2
- 3 to 5
- 5 to 9
- 10 to 14
- 15 to 19
- 20 to 49
- 50 to 99
- Over 100
- I don't know
- I don't remember

17. How did you get your paper Savings Bonds? (Check all that apply)

- Bought them myself
- Received them as a gift
- Received them from my employer
- Inherited them
- Found them after a relative passed away
- Other (please describe)
- I don't remember
- I don't know

18. **[Display if Q18 = "Bought them myself"]** How did you buy your paper Savings Bonds? (Check all that apply)

- Directly from a bank
- Through a payroll deduction
- Purchased through the tax refund program
- Directly from the Treasury
- Other (please describe)
- I don't remember

19. **[Display if Q18 = "Bought them myself"]** For paper Savings Bonds that you bought yourself, approximately how long ago did you buy them? Check all that apply

- Less than a year ago **[FLAG AS POTENTIAL FRAUDULENT RESPONSE]**
- 1-5 years ago **[FLAG AS POTENTIAL FRAUDULENT RESPONSE]**
- 6-10 years ago **[FLAG AS POTENTIAL FRAUDULENT RESPONSE]**
- 11-15 years ago
- 16-20 years ago
- 21-25 years ago
- 26-30 years ago
- More than 30 years ago
- I don't remember
- I don't know

20. **[Display if Q18 = "Bought them myself"]** Why did you purchase your paper Savings Bonds? Check all that apply

- I wanted to get started with saving/investing
- It was offered by my workplace
- I believed they would provide a good return on investment
- I didn't want to pay brokerage fees
- I believed they were a safe investment
- I wanted to diversify my portfolio
- I was saving/investing for a specific reason/goal (e.g., retirement, college, etc.)
- I wanted to buy them as a gift for someone else
- I wanted to feel like I was doing my part to support America
- Other (please describe)
- I don't know
- I don't remember

21. **[Display if Q18 IS NOT "Bought them myself"]** For paper Savings Bonds you did not buy yourself, approximately how long ago did you come into possession of them? Check all that apply

- Less than a year ago
- 1-5 years ago
- 6-10 years ago
- 11-15 years ago
- 16-20 years ago
- 21-25 years ago
- 26-30 years ago
- More than 30 years ago
- I don't remember
- I don't know

22. What series are the bonds you have? (Check all that apply)

- A-J
- E/EE
- H/HH
- I
- IRB/RB
- Savings Notes
- I don't know
- I don't remember

23. When were your paper bonds issued? (Check all that apply)

- 1991 or earlier
- Between 1992 and 2001
- Between 2002 and 2011

- 2012 or later
- I don't know
- I don't remember

[QUOTA: No more than 10% of respondents that do not select "1991 or earlier", "Between 1992 & 2001", "I don't know", "I don't remember"]

24. What is the total (face) value of your bonds?

- Less than \$100
- Between \$100 and \$499
- Between \$1000 and \$4999
- Between \$5000 and \$9999
- Over \$10,000
- I don't know
- I don't remember

25. How is your name listed on the bonds? Check all that apply

- As an owner (your name is alone on the bond)
- As a co-owner (next to the "OR")
- As a beneficiary (next to the "POD")
- My name isn't listed on the bond
- There are no names listed on the bond
- I don't know
- I don't remember

26. **[If Q7 IS NOT "I cashed them in"]** Where are you currently keeping your paper Savings Bonds?

- In my home
- In a safety deposit box at the bank
- At someone else's home
- Other (please describe)
- They're lost / are no longer in my possession

27. **[If Q7 IS NOT "I cashed them in" or "lost" or "stolen" or "destroyed"]** How do you manage/track your paper Savings Bonds? (Check all that apply)

- I don't manage/track my bonds
- I maintain a spreadsheet to track them
- I use the bond calculator on TreasuryDirect.gov
- Other (Please Describe)

28. How much do you agree with the following statements? (5pt agree/disagree scale)

- My savings bonds feel like free money
- I've waited for a long time to get the full value of my bonds
- I've spent a lot of effort tracking/managing my bonds

Redemption Process Evaluation & Feedback [IF Q11 = "Yes" OR Q7 = "Less than 3 months ago"]

Purpose: To evaluate opportunities to improve the redemption process

29. What do you remember about cashing in your bonds? [open end]

30. How much effort did you expect the process of cashing in your bonds be? (0-10 scale)

31. How much effort was the process of cashing in your bonds? (0-10 scale)

32. Please explain your score

[IF Q12 IS NOT "Less than 3 months ago" Skip to "Barriers to redemption" block]

33. What steps did you take to cash in the bond? (check all that apply)

- Visited the Treasury's website **[TREASURY ITEM]**
- Used a search engine
- Visited TreasuryDirect.gov **[TREASURY ITEM]**
- Used the Treasury's Treasury Hunt tool **[TREASURY ITEM]**
- Used TreasuryDirect's Bond Value Calculator **[TREASURY ITEM]**
- Contacted the Treasury's Help Center **[TREASURY ITEM]**
- Contacted a family member
- Contacted my bank/credit union **[BANK ITEM]**
- Went to a bank/credit union **[BANK ITEM]**
- Mailed in forms
- Located and completed forms on my own
- Located and completed forms with the help of family members
- Used an online forum to seek guidance (e.g., Reddit)
- Used social media to seek guidance (Facebook, Twitter, etc.)
- Went to my bank's website **[BANK ITEM]**
- Contacted my tax consultant
- Other (please describe)

34. How did you ultimately cash in your bond(s)?

- At my bank
- At a bank that is not mine
- On my own through the mail

- Online **[FLAG AS POTENTIAL FRAUDULENT RESPONSE]**

35. How helpful were the following resources in helping you cash in your bonds? [0-10 scale]

[carry forward Bank & Treasury items selected in Q33]

36. How difficult to understand were the following resources in helping you cash in your bonds? [0-10 scale]

[carry forward Bank & Treasury items selected in Q33]

37. How much effort did you personally have to put forward to do any of the following? [0-10 scale]

[carry forward items selected in Q33]

38. Was the overall amount of effort to cash in your bonds in line with your expectations?

- Yes
- No – more than I thought
- No – less than I thought
- I don't know, I didn't have any expectations

39. If you could change one thing about the redemption process, what would it be and why? [open end]

40. How would you rate your overall satisfaction with the bond redemption process? [0-10 scale]

41. **[Display if still have bonds or if classified as unsuccessful redemption]**
Based on your experience cashing your bond, how motivated are you to cash in your remaining bonds? [0-10 scale]

Redemption Consideration [IF Q11 = "No" or "I don't know"]

Purpose: To evaluate motivations and barriers in beginning the redemption process

42. How motivated are you to try to cash in your bonds? [0-10 scale]

43. Please explain your score [open end]

44. What would make you more likely to cash in your bonds? Check all that apply

- Knowing what to do/more clarity on how
- Needing the money / having a reason to use the money

- Knowing I could get a better return on my money if I invested it somewhere else
- Not having to pay taxes
- I don't want to forget about the bonds again
- A quick process to cash
- Someone/a communication reminding me
- Other (please describe)
- Nothing – I don't want to cash them

45. How much do you know about cashing in your bonds? [0-10 scale]

46. How much effort do you expect the process of cashing in your bonds to take? (0-10 scale)

47. What would you expect to do to cash in your bonds? [open end?]

48. How much time would you be willing to spend cashing in your bonds?

- No time
- Less than an hour
- 1-4 hours
- 5-8 hours
- More than 8 hours

49. Which of the following resources are you aware of? (Select all that apply)

- Treasury's website
- Treasury Hunt
- TreasuryDirect.gov
- Treasury's call center
- Treasury's email contact
- Any bank / credit union
- None of the above

Barriers to Redemption [Display If Classified as "Unsuccessful Redemption" OR IF Q11 = "No" or "I don't know"]

50. Which of the following actions to cash in a bond are "dealbreakers/won't do it," "easy/no big deal," or "a little bit annoying"? [card sort]

- Finding necessary forms online
- Printing a form
- Putting my bank account information in the mail
- Mailing a form with my personal information on it

- Putting my bonds in the mail
- Paying for mail/shipment tracking
- Paying for postage / buying stamps
- Calling customer service
- Validating my identity
- Providing legal documentation (SSN, IDs) to prove that I am who I say I am
- Going to my local bank
- Going to any local bank
- Calling customer service during business hours only
- Following up with customer service
- Finding information on a complicated website
- Paying taxes on my savings bond earnings
- Producing death certificates
- Putting death certificates in the mail
- Getting documents notarized
- Getting documents signed/validated by a banker
- Not receiving confirmation of whether my paperwork has been received when I mail it in
- No online form submission
- Not receiving confirmation that money has been deposited in my bank account
- Initiating, managing, and tracking the process myself
- Entering my personal information into a government website

51. What, if anything, is preventing you from cashing in your bonds? Check all that apply

- I want to understand the tax implications
- I don't want to pay taxes
- I don't know enough about the process
- The process seems time-consuming
- The process seems hard
- I don't have access to a bank branch
- I keep forgetting to bring my bond with me when I go to the bank
- I don't need the money right now
- My bonds have sentimental value to me
- My bonds remind me of my family
- My bonds haven't matured yet
- The value of the bonds doesn't seem worth the effort to redeem
- I have a lot of bonds and only want to go through the redemption process once
- I got my bonds from a deceased family member
- I have to wait for probate
- My bonds are my emergency fund – I'm trying not to cash them in

- I'm saving my bonds for a big purchase
- I haven't thought about cashing them before
- I forgot about them
- I'm saving them as part of my estate
- I don't know how to cash them
- I don't know what they are worth
- Other (please describe)
- None of the above

52. How interested are you in cashing in your bonds? [0-10 scale]

- In person at a bank
- Over the phone
- In the mail
- On a website
- Through a mobile application

53. If you were to cash in your bond, what is your preferred way to receive the funds?

- In cash
- In your bank account
- In an investment account
- As part of a new investment
- In your TreasuryDirect account (TD customers only)

Lost/Destroyed Bond Process [Display if Q6 is not "I cashed them in" AND Q8 = "Yes"]

Purpose: To evaluate motivations and barriers in the "Lost bond" process

You mentioned that your bonds have been lost, stolen, or destroyed. This next set of questions will ask you about ways you have tried to recover them.

54. What do you remember about the process of recovering or otherwise re-issuing your lost/stolen/destroyed bonds? [open end]

55. How much effort did you expect the process of finding your bonds to be? (0-10)

56. How much effort was the process of finding your bonds? (0-10)

57. Please explain your score

58. [How did you try to find, recover or otherwise re-issue your lost/stolen/destroyed bonds?

- Contacted a family member
- Contacted my bank/credit union **[BANK ITEM]**
- Went to a bank/credit union **[BANK ITEM]**
- Visited the Treasury's website [TREASURY ITEM]
- Visited TreasuryDirect.gov [TREASURY ITEM]
- Used the Treasury's Treasury Hunt tool **[TREASURY ITEM]**
- Completed a form to file a claim for a lost, stolen or destroyed US Savings Bond with the Treasury **[BANK ITEM]**
- Contacted the Treasury's help center **[TREASURY ITEM]**
- Used an online forum to seek guidance (e.g., Reddit)
- Used social media to seek guidance (Facebook, Twitter, etc.)
- Went to my bank's website **[BANK ITEM]**
- Other (please describe)

59. **[IF Q10 = No]** What kept you from successfully finding, recovering, or otherwise re-issuing your lost/stolen/destroyed bonds? Why? [open end]

60. How helpful were the following resources in helping you find, recover, or otherwise re-issue your lost/stolen/destroyed bonds? [0-10 scale]

[carry forward bank and treasury items selected in Q58]

61. How difficult to understand were the following resources in helping you find, recover, or otherwise re-issue your lost/stolen/destroyed bonds? [0-10 scale]

[carry forward treasury items selected in Q58]

62. How much effort did you personally have to put forward to do any of the following? [0-10 scale]

[carry forward items selected in Q58]

63. Was the overall amount of effort to find your bonds in line with your expectations?

- Yes
- No – more than I thought
- No – less than I thought
- I don't know, I didn't have any expectations

64. If you could change one thing about the bond re-issuing process, what would it be and why? [open end]

65. How would you rate your overall satisfaction with the bond re-issuing process? [0-10 scale]

66. **[IF Q10 = No]** How motivated are you to continue to try to recover or otherwise re-issue your lost/stolen/destroyed bonds? [0-10 scale]

67. Please explain your score [open end]

Lost/Destroyed Bond Process Awareness [Display if Q6 is not “I cashed them in” AND Q8 IS NOT “Yes”]

Purpose: To assess awareness and understanding of opportunities to help people recover lost/stolen/destroyed bonds

68. How motivated are you to try to recover or otherwise re-issue your lost/stolen/destroyed bonds? [0-10 scale]

69. Please explain your score

70. What would make you more likely to find/recover in your lost bonds? Check all that apply

- Knowing what to do/more clarity on how
- Needing the money / having a reason to use the money
- Someone/a communication reminding me
- Other (please describe)
- Nothing – I don't want to find them

71. How much do you know about finding/re-issuing your lost bonds? [0-10 scale]

72. How much effort do you expect the process of finding/re-issuing your lost bonds to take? (0-10 scale)

73. What would you expect to do to find/re-issue your bonds? [open end?]

74. How much time would you be willing to spend to find, locate, or re-issue your lost/destroyed bonds?

- No time
- Less than an hour
- 1-4 hours
- 5-8 hours
- More than 8 hours

[Page Break]

Good news: There is a process to recover your bonds!

75. How interested are you in participating in that process? (0-10 scale)

76. Which of the following resources for finding, recovering, or otherwise re-issuing lost bonds are you aware of? (Select all that apply)

- Treasury's website
- Fiscal service's website
- TreasuryDirect
- Treasury's call center
- Treasury's email contact
- Treasury Hunt
- None of the above

Lost/Destroyed Bond Process Barriers [Display if Q6 is not "I cashed them in"]

77. Which of the following actions to find/re-issue a bond are "dealbreakers/won't do it," "easy/no big deal," or "a little bit annoying"? [card sort]

- Finding necessary forms online
- Printing a form
- Putting my bank account information in the mail
- Mailing a form with my personal information on it
- Paying for mail/shipment tracking
- Paying for postage / buying stamps
- Calling customer service
- Validating my identity
- Providing legal documentation (SSN, IDs) to prove that I am who I say I am
- Going to my local bank
- Going to any local bank
- Calling customer service during business hours only
- Following up with customer service
- Finding information on a complicated website
- Getting documents notarized
- Getting documents signed/validated by a banker
- Not receiving confirmation of whether my paperwork has been received when I mail it in
- No online form submission
- Initiating, managing, and tracking the process myself
- Entering my personal information into a government website

78. How interested are you in finding/re-issuing your bonds? [0-10 scale]

- In person at a bank
- Over the phone
- In the mail
- On a website

- Through a mobile application

79. If you were to re-issue your bond, what is your preferred way to receive a new bond?

- Mailed to me
- Electronic form in an online account
- I don't want a new bond, I just want to cash it in when I find it
- In your TreasuryDirect account (TD customers only)

Knowledge Check

Purpose: To evaluate respondents' base understanding of paper savings bonds

The next set of questions is a number of true or false questions about savings bonds. Please don't look up the answers. It is fine if you don't know an answer.

80. **[Do not display if redeemed or attempted to redeem]** I can't redeem a bond unless my name is on it

- True
- False
- I don't know
- Prefer not the answer

81. **[Do not display if not shown lost bond blocks]** Once a bond is lost, I can never get it back

- True
- False
- I don't know
- Prefer not the answer

82. There's a way to see if I have more paper bonds than I think I do

- True
- False
- I don't know
- Prefer not to answer

83. **[Do not display if redeemed or attempted to redeem]** The face value represents the amount of money I'll get when I cash the bond

- True
- False
- I don't know
- Prefer not the answer

84. **[Do not display if redeemed or attempted to redeem]** I don't have to pay any taxes on my bond

- True

- False
- I don't know
- Prefer not to answer

85. **[Do not display if redeemed or attempted to redeem]** The interest I've earned on my bond is tax-exempt if I use it to pay for educational expenses (e.g., tuition)

- True
- False
- I don't know
- Prefer not to answer

86. If the bond is signed, then it means it has already been cashed in

- True
- False
- I don't know
- Prefer not the answer

87. I can only cash my bond after the date on the bond

- True
- False
- I don't know
- Prefer not the answer

88. Different bonds have different rules for determining how much money you get when you cash them in

- True
- False
- I don't know
- Prefer not the answer

89. There are ways to keep track of paper bonds online

- True
- False
- I don't know
- Prefer not to answer

Technographics / Financial Management Preferences

Purpose: To evaluate preferences towards different technological solutions to improve the redemption process

90. Do you have access to any of the following? (Check all that apply)

- Smartphone
- Tablet

- PC/desktop computer
- Printer
- Bank branch
- Tax prep software/apps

91. How comfortable are you with the following? [0-10 scale]

- Managing my finances online
- Managing my finances using a mobile app
- Depositing a check online
- Going to my bank branch to manage my finances
- Using online chat to talk about my finances with a banker or financial advisor
- Filing taxes online
- Filling out financial forms online
- Submitting my SSN in forms online
- Sending forms with my bank account numbers through the mail
- Sending forms with my SSN through the mail

Demographics & Personal Attitudes (All Respondents)

92. How would you assess your overall financial knowledge on a scale of 1 (low) to 5 (high)? (1 to 5 scale)

93. In what year were you born? [year drop down]

94. What was your annual total family income before taxes in 2020?

- Less than \$19,999
- \$20,000 to \$29,999
- \$30,000 to \$39,999
- \$40,000 to \$49,999
- \$50,000 to \$59,999
- \$60,000 to \$69,999
- \$70,000 to \$79,999
- \$80,000 to \$89,999
- \$90,000 to \$99,999
- \$100,000 to \$110,999
- \$110,000 to \$119,999
- \$120,000 to \$129,999
- \$130,000 to \$139,999
- \$140,000 to \$149,999
- \$150,000 to \$159,999
- \$160,000 to \$169,999
- \$170,000 to \$179,999
- \$180,000 to \$189,999
- \$190,000 to \$199,999

- Above \$200,000
- Prefer not to say
- I don't know

95. What is your marital status?

- Single
- Engaged, Cohabiting with Partner, or other non-married Committed Relationship
- Domestic Partnership
- Married
- Widowed
- Divorced
- Separated

96. What is your highest level of education?

- Less than high school
- Some high school
- High school graduate or GED
- Some college credit, no degree
- Associate degree (e.g., AA, AS)
- Bachelor's degree (e.g., BA, AB, BS)
- Master's degree (e.g., MA, MS, MEng, MEd, MSW, MBA)
- Professional degree (e.g., MD, DDS, DVM, LLB, JD)
- Doctorate degree (e.g., PhD, EdD)
- Prefer not to say

97. What is your gender?

- Male
- Female
- Prefer not to say

98. What is your race/ethnicity?

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- Caucasian or White
- Multiracial
- Other
- Prefer not to say

99. Are you Hispanic, Latinx, or Spanish?

- Yes
- No

- Prefer not to say

100. Which of the following best describes your employment status?

- Full-time employee
- Part-time employee
- Unemployed
- Self-employed
- Homemaker
- Student
- Retired
- Military
- Prefer not to say

101. Have you ever served on active duty in the U.S. Armed Forces, Reserves, or National Guard?

- Never served in the military
- Only on active duty for training in the Reserve or National Guard
- Now on active duty
- On active duty in the past, but not now

102. Which of these best describes the general area where you live?

- Urban
- Suburban
- Rural
- Remote
- Prefer not to say

103. In which state do you currently live? [state & us territory drop down, include prefer not to say option]

Thank you page

Thank you for your time. We greatly appreciate all the information you have shared with us.