

Appendix: Survey Questions Used to Create Clusters

- Q Imagine a ladder with steps numbered from 0 at the bottom to 10 at the top. Suppose the top of the ladder represents the best possible life for you; and the bottom, the worst possible life for you. On which step of the ladder do you feel you personally stand at the present time? You can name any number between 0 and 10.

ENTER NUMBER (Range 0-10)

99 Don't know/Refused

- Q. And on which step would you say you stood five years ago? Zero is the worst possible life and 10 the best possible life.

ENTER NUMBER (Range 0-10)

99 Don't know/Refused

- Q. And on what number step do you think you will be five years from now? Zero is the worst possible life and 10 is the best possible life. {PST June 2006}

ENTER NUMBER (Range 0-10)

99 Don't know/Refused

- Q. Compared to your parents when they were the age you are now, do you think your own standard of living now is much better, somewhat better, about the same, somewhat worse, or much worse than theirs was?

- 1 Much better
- 2 Somewhat better
- 3 About the same
- 4 Somewhat worse
- 5 Much worse
- 9 Don't know/Refused **(VOL.)**

- Q. How would you describe your household's financial situation? Would you say you **(READ)**

- 1 Live comfortably
- 2 Meet your basic expenses with a little left over for extras
- 3 Just meet your basic expenses
- 4 Don't even have enough to meet basic expenses
- 9 Don't know/Refused **(VOL. --DO NOT READ)**

- Q. On the whole, would you say you are saving as much money as you should, or do you feel you should probably be saving more?

- 1 Saving as much as you should
- 2 Should be saving more
- 9 Don't know/Refused **(VOL.)**

Q. For each of the following, please tell me whether or not it is something that happened to you in the past year....Have you **[INSERT ITEM; RANDOMIZE]**?

- a. Had trouble getting or paying for medical care for yourself or your family
- b. Had problems paying your rent or mortgage
- c. Or someone else in your household had to start working or take on an extra job because you needed the money
- d. Been laid off or lost your job
- e. Gotten a pay raise at your current job or gotten a better job
- f. Had to cut back your household spending because money was tight

RESPONSE CATEGORIES:

- 1 Yes
- 2 No
- 9 Don't know/Refused **(VOL.)**

Q. Looking ahead to the coming year, how likely is it that you will **[INSERT ITEM; RANDOMIZE]**? Is it very likely, somewhat likely, not too likely or not likely at all likely? {*New*}

IF NECESSARY: Is it very likely, somewhat likely, not too likely or not likely at all likely that you will **(REPEAT ITEM)**

- a. Have trouble paying your bills
- b. Have trouble saving money for the future
- c. Have to cut back on household spending because money is tight

RESPONSE CATEGORIES:

- 1 Very likely
- 2 Somewhat likely
- 3 Not too likely
- 4 Not at all likely
- 9 Don't know/Refused **(VOL.)**

ASK IF EMPLOYED

Q. Thinking about the next 12 months, how likely is it that **[INSERT ITEM; RANDOMIZE]**? Is it very likely, somewhat likely, not too likely or not at all likely? {*New*}

IF NECESSARY: Is it very likely, somewhat likely, not too likely or not likely at all likely that **(REPEAT ITEM)**

- a. Your employer may go out of business or relocate to another city
- b. You may not get a raise
- c. You may have your health care benefits reduced or eliminated by your employer
- d. Your job may be outsourced to a worker in another country
- e. You may be asked to take a cut in pay
- f. You may be laid off
- g. Your income may not keep up with the cost of living.

RESPONSE CATEGORIES:

- 1 Very likely
- 2 Somewhat likely
- 3 Not too likely
- 4 No at all likely
- 9 Don't know/Refused **(VOL.)**

Q Do you or your spouse)...**(READ)**

- a. Own any stocks, bonds or mutual funds
- b. Have a checking or savings account
- c. Have an IRA, 401K or a similar kind of retirement account
- d. Own a business or a farm
- e. Have some kind of health insurance

RESPONSE CATEGORIES:

- 1 Yes
- 2 No
- 9 Don't know/Refused **(VOL.)**

INCOME

Last year, that is in 2007, what was your total family income from all sources, before taxes? Just stop me when I get to the right category. **[READ]**

- 1 Less than \$10,000
- 2 10 to under \$20,000
- 3 20 to under \$30,000
- 4 30 to under \$40,000
- 5 40 to under \$50,000
- 6 50 to under \$75,000
- 7 75 to under \$100,000
- 8 100 to under \$150,000
- 9 \$150,000 or more
- 10 **(VOL. DO NOT READ)** Don't know/Refused