

FOR RELEASE JANUARY 8, 2015

The Politics of Financial Insecurity

A Democratic Tilt, Undercut by Low Participation

**FOR FURTHER INFORMATION
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The Politics of Financial Insecurity: A Democratic Tilt, Undercut by Low Participation

When it comes to choosing a party's candidate in the voting booth, one pattern in modern American politics is so familiar it has become a truism: the rich vote Republican, the poor vote Democratic. And while the reality of the situation is much more nuanced, in broad strokes it has been the case that Republicans have consistently garnered disproportionate levels of support from the financially well-off, while the least financially secure Americans have been significantly more likely to back Democrats.

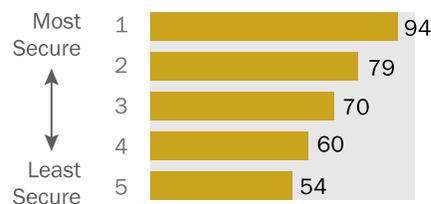
But a new analysis of Pew Research Center survey data collected in the fall lead-up to the 2014 midterm elections finds that at least as striking is the degree to which those who are financially insecure opt out of the political system altogether, and how that opting out disproportionately affects Democratic support.

Financial security is strongly correlated with nearly every measure of political engagement. For example, in 2014, almost all of the most financially secure Americans (94%) said they were registered to vote, while only about half

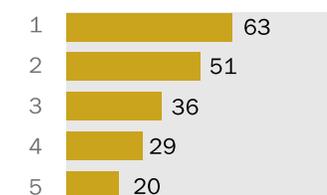
Least Financially Secure Less Likely to Vote or to Otherwise Engage With Politics

% of each group who ...

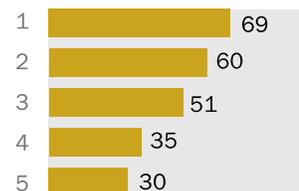
... WERE REGISTERED TO VOTE IN 2014



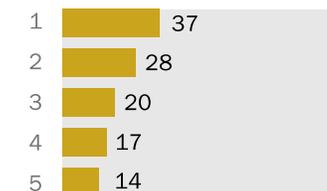
... WERE LIKELY VOTERS IN 2014 ELECTION



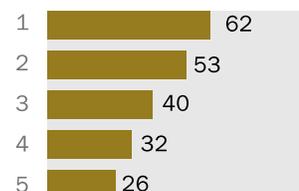
... VOTED IN 2010 ELECTION



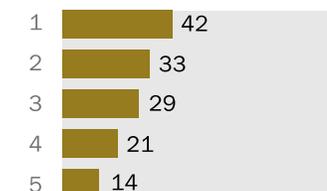
... VOTED IN 2010 PRIMARY



... KNOW WHICH PARTY CONTROLS HOUSE AND SENATE



... CONTACTED ELECTED OFFICIAL IN LAST TWO YEARS



American Trends Panel (wave 7). Survey conducted Sept. 9–Oct. 3, 2014.

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(54%) of the least financially secure were registered. And although 2014 voting records are not yet available, pre-election estimates suggest that 63% of the most financially secure were “likely voters” last year, compared with just 20% of the least financially secure.

This pattern is not unique to 2014. Looking back at voting records from four years earlier, 69% of the most financially secure cast ballots in the 2010 midterm, while just 30% of the least financially secure did so.¹

Financially insecure Americans are also far less likely than those at the top of the security scale to be politically engaged in other ways. For example, just 14% say they have contacted an elected official in the last two years; by comparison 42% of the most secure have done this. And when it comes to overall awareness of the political landscape, about six-in-ten (61%) of the most financially secure Americans could correctly identify the parties in control of both the House and Senate, compared with just 26% of the least financially secure. (To put this in context, because these are two two-option multiple-choice questions, this latter figure is no greater a percentage than would have identified this by chance.)

This report is based on Pew Research Center data collected as a part of the center’s [American Trends Panel](#), a nationally representative panel of randomly selected U.S. adults surveyed online and by mail. Most of this analysis is drawn from a survey conducted Sept. 9–Oct. 3 with 3,154 panelists. Rather than relying on family income – a useful but blunt measure – as a surrogate for a person’s financial situation, this survey included detailed questions about economic security and insecurity, including measures of financial hardship (such as having difficulty paying bills and receiving means-tested government benefits), as well as financial assets and tools (such as having credit cards, bank accounts and retirement savings). These measures were combined to create an index of financial security that is used throughout this report; it segments the American public into five roughly equal sized groups (see below and Appendix A for more details on the measures).

Respondents in the poll also were asked several questions about their likelihood of voting in the 2014 general election. These questions were used to create a likely voter scale, which was used to divide respondents into likely voters and non-voters. Details about this scale can be found in Appendix C.

¹ This estimate is based on the approximately 82% of members of the American Trends Panel for whom past voting behavior can be determined using a national database of voting records known as a voter file. Panelists were matched based on name, address, and a variety of demographic characteristics to determine actual voter registration and turnout statistics for previous elections.

How We Define “Financial Security”

Throughout this report, we divide the public into five groups based on their overall level of financial security, a measure that correlates with income but provides a more nuanced understanding of the extent to which Americans at different income levels are on solid footing in the modern economy. To do this, we created a scale of financial security, based on 10 interrelated items. Using the scale, we then divided the public into five groups that vary between 15% and 25% of the public.

Four of the items on the scale are measures of financial *security* (having a savings account, a checking account, a credit card or any form of retirement savings), while six of the items on the scale are measures of financial *insecurity*, including two items measuring the receipt of means-tested benefits (SNAP benefits, Medicaid), as well as four measures of financial stress (having trouble paying bills, affording housing or medical care or borrowing money from family or friends).

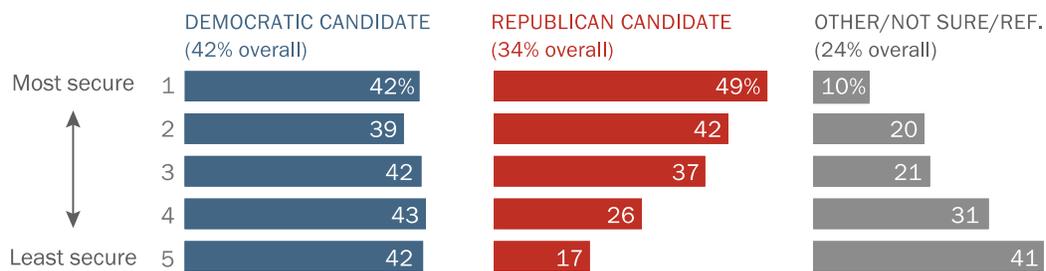
Overall, 25% of the public are in the most financially secure group (having all four of the characteristics of financial security and none of the indicators of financial insecurity); 20% of the public are in the least financially secure group. See Appendix A for full details of the scale and the groups.

Political Values and Partisan Choices

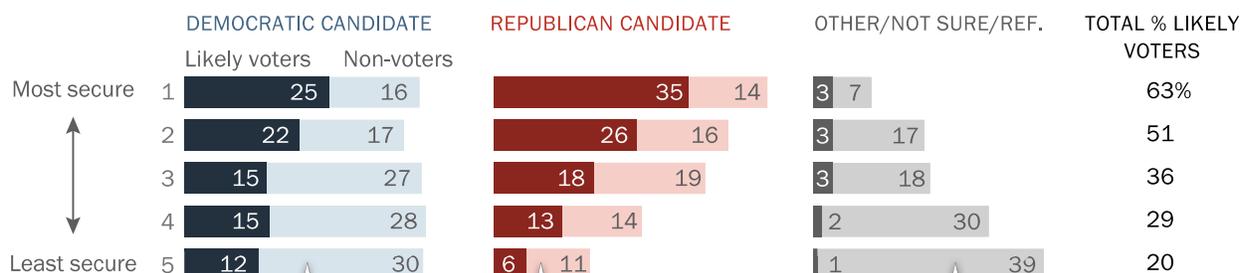
Political struggles between the haves and the have-nots have animated U.S. politics throughout its history. Indeed, in arguing that the proposed U.S. Constitution provided the best means of managing political conflict among factions, [James Madison observed in 1787](#) that “the most common and durable source of factions has been the various and unequal distribution of property.” Political conflict based on economic circumstances underlies not only the division between Republicans and Democrats but splits within both parties as well.

The Least Financially Secure Preferred Democrats in 2014, But Many Had No Preference ...

2014 candidate preferences among the general public, by level of financial security



... and Most Were Unlikely to Vote



Among the least financially secure, fully 30% supported a Democratic candidate but were unlikely to vote; just 11% supported a Republican candidate and were unlikely to vote.

Most of those who did not express support for either a Democratic or a Republican candidate were unlikely to vote.

Note: Figures in bottom charts may not add up to totals in top charts and total % likely voters column because of rounding. Source: American Trends Panel (wave 7). Survey conducted Sept. 9-Oct. 3, 2014. Based on general public.

During the fall campaign season, we asked panelists – voters and non-voters alike – which candidate they preferred for Congress. Support for Republican candidates was strongly associated with financial security: among the most secure group, 49% favored or leaned to the Republican candidate, compared with just 17% among the least secure group.

But support for Democratic candidates did not correspondingly increase with financial insecurity: 42% of the most secure group preferred or leaned to the Democrat, the same as among the least secure group. Instead, at higher levels of financial insecurity, greater percentages indicated that they had no preference or preferred another candidate.

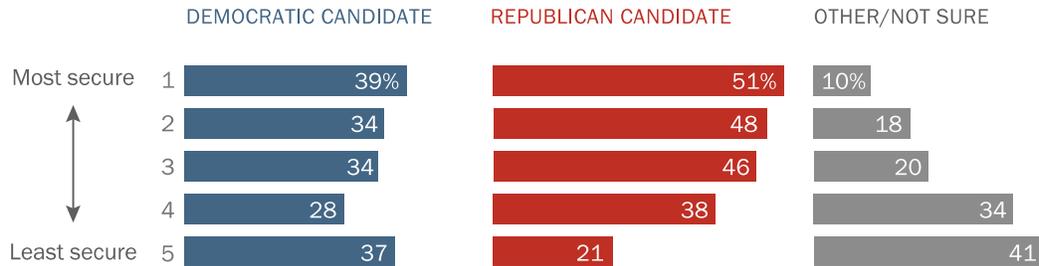
Roughly a third (34%) of the least financially secure expressed no preference in the midterm, while 6% said they supported a candidate other than a Republican or a Democrat. Combined, that is the highest percentage of any group based on the scale of financial security. Among the most financially secure, just 6% had no preference while 4% favored another (non-Democratic or Republican) candidate.

Across all groups, most of those who had no preference or said they supported another candidate in September were classified as unlikely voters, based on their position on the likely voter scale. Because of their greater uncertainty about candidate preference and their lower propensity to vote, the least financially secure were poorly represented at the ballot box, with just 20% of this group predicted to turn out.

As a consequence, in 2014, the Democratic Party left far more potential votes “on the table” than did the Republicans. For example, among all of those in the least financially secure category, more than twice as many favored the Democratic candidate over the Republican (42% to 17%). But just 12% of this group favored the Democrat and were likely voters; fully 30% supported Democrats but were unlikely to vote.

Among Financially Insecure Whites, Fewer Express Candidate Preference

2014 voting preferences among whites by level of financial security



Source: American Trends Panel (wave 7). Survey conducted Sept. 9-Oct. 3, 2014. Based on general public.

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After the 2014 midterm election in which the GOP scored major gains in Congress and the statehouses, a particular theme of post-election analyses focused on the relatively low levels of support Democratic candidates received from white working class voters. It is true that Republican candidates were preferred to Democratic candidates among whites in all but the least financially secure group. But the overall relationship between financial situation, partisan choice and political engagement among the general public is evident among whites as well. Republican support declines as financial insecurity increases, while Democratic support is relatively flat. About three-in-ten (31%) of the least financially secure white adults declined to express a candidate preference in 2014, compared with just 6% among the most secure.

Financial Security and Political Values

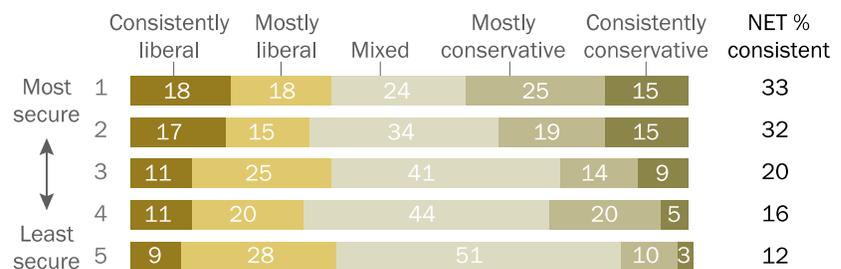
Financial insecurity is associated with a lack of support for the Republican Party, but it does not translate into correspondingly greater levels of allegiance for the Democrats. Why is this? Part of the answer might be found in the political values of those who are financially secure and those who are not.

In our 2014 report on [Political Polarization in the American Public](#), we used a scale based on [10 political values questions](#) about the role of government, the environment, homosexuality and other issues to measure the direction and consistency of a person's ideological thinking. *How* a person's political values line up is strongly related to his or her partisanship, and *whether* political values line up in a consistent way is strongly related to whether he or she participates in politics or not. The financially secure and insecure differ in both the direction and consistency of their political values.

The financially secure (40% consistently or mostly conservative) hold more conservative values than the financially insecure (13% consistently or mostly conservative). But the financially secure and insecure are about equally likely to hold liberal values – 36% among the most secure, 37% among the least secure. And those with the highest level of financial insecurity are far less likely to have *consistently* liberal values than those who are the most financially secure (9% vs. 18%).

More Financially Secure Are More Likely to Have Consistent Ideological Views

By level of financial security, % with political values that are ...



Source: American Trends Panel (wave 7). Survey conducted Sept. 9-Oct. 3, 2014. Ideological consistency based on a scale of 10 political values questions.

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In general, the financially secure are more likely to have ideologically consistent views, that is, political values that are consistently liberal or consistently conservative across multiple dimensions. The financially insecure are much less likely to have consistent opinions and values: 51% hold a diverse mix of liberal and conservative values, compared with just 24% among the most secure group. People who hold an inconsistent mix of liberal and conservative values are far less

likely to be interested in politics, to express a preference between the Democrats and Republicans, to hold strong opinions about the parties or to vote.

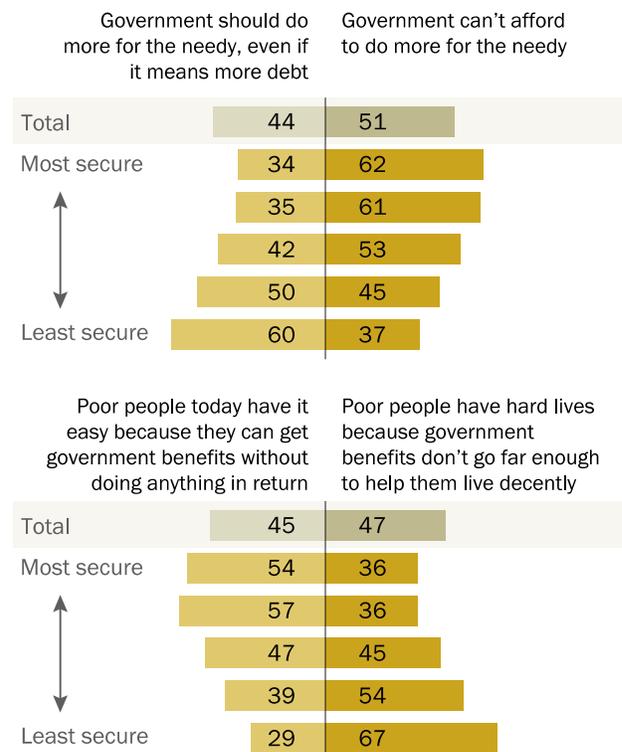
An examination of the individual values that make up the ideological consistency scale offers additional insight into the political choices of the financially secure and the insecure. The 10 items in the scale were chosen to represent major axes of political conflict and choice, and collectively can powerfully predict both political engagement and partisan choice. Compared with the most financially secure, the most financially insecure are considerably more liberal on two items dealing with the social safety net, and somewhat more liberal on three other items. They are, overall, not significantly different on four items, and somewhat more conservative on one.

Those who face the greatest financial insecurity are the most reliant on government benefits; more than half of the least secure group reports receiving at least one type of means-tested government benefit. They also are more likely than the most financially secure to say that “the government should do more to help needy Americans, even if it means going deeper into debt.” Among the least financially secure, 60% express this view; no more than half in any other group (including just 34% of the most financially secure) say the government should do more to assist the needy if it means adding to the debt. Similarly, the least secure are far more likely than the most secure to say that “poor people have hard lives because government benefits don’t go far enough to help them live decently.”

Financial security also is related to attitudes about business. The least secure group is more likely than those who are better off to say that businesses make too much profit (a 20-point difference with the most secure group).

Views of the Social Safety Net By Levels of Financial Security

% who say ...



American Trends Panel (wave 7). Survey conducted Sept. 9–Oct. 3, 2014.

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Notably, the least financially secure have a mixed view of government performance. About half (49%) say the “government is almost always wasteful and inefficient,” while nearly as many (48%) say government “often does a better job than people give it credit for.” But among the two most financially secure groups, roughly six-in-ten fault the government for being wasteful and inefficient.

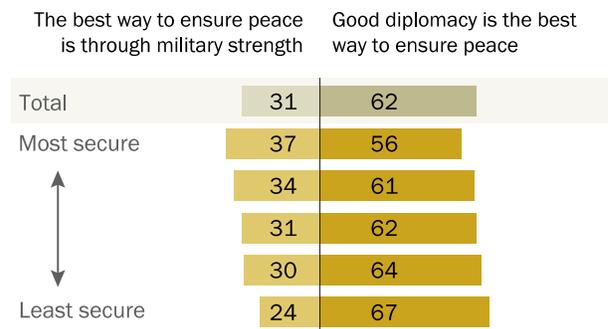
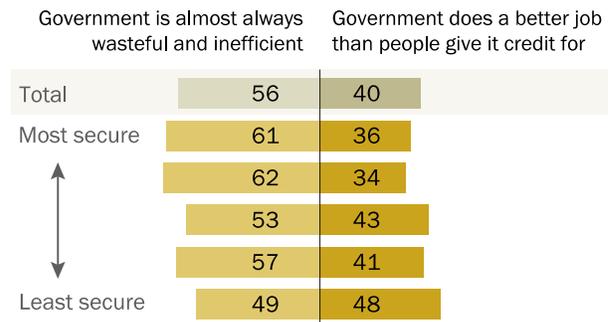
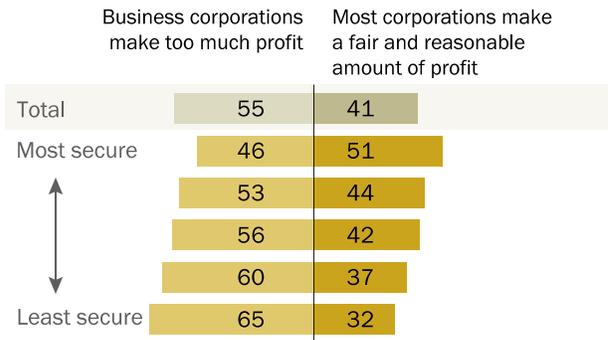
Differing majorities across all of the groups – ranging from 67% of the least financially secure to 56% of the most secure – say that “good diplomacy is the best way to ensure peace.”

Yet on four other items there is no significant difference in values by financial status. Between 52% and 57% across all financial categories say stricter environmental laws and regulations are worth the cost. Similarly, virtually identical percentages in all groups say that government regulation of business is necessary to protect the public interest.

Views about black progress also vary little by financial situation. Between 62% and 66% of all financial groups say that blacks who can’t get ahead are mostly responsible for their own condition.

Business, Government Performance and National Security

% who say ...



American Trends Panel (wave 7). Survey conducted Sept. 9–Oct. 3, 2014.

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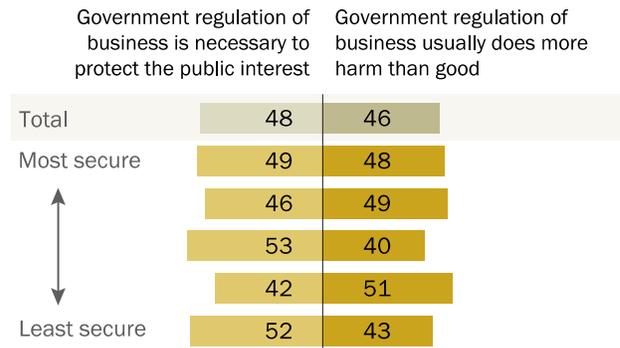
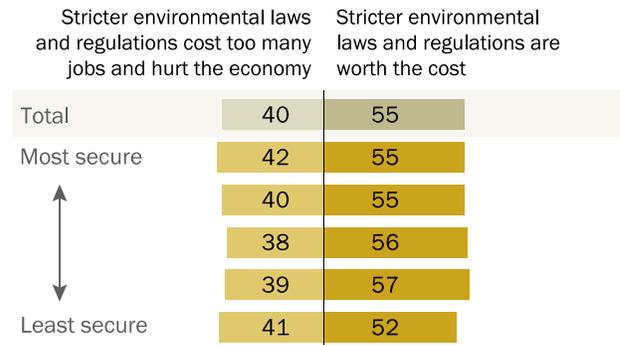
And although social issues like gay rights are sometimes mentioned as explanations for why the Democratic Party fails to capture more support from financially challenged Americans, the financially insecure are no more or less likely than other groups to say that homosexuality should be accepted by society (majorities of between 61% and 66% of all groups say it should be). And this question correlates much more strongly with the vote among the financially well-off than among those who are struggling.

On only one item – perceptions of the economic impact of immigrants – are the least financially secure more conservative than those who are better off: 44% of the least secure say immigrants are a burden on the U.S. because “they take our jobs, housing and health care.” That is considerably higher than the share of the most financially secure (27%) who express this view. Yet negative views about immigrants are more strongly correlated with vote preference among the financially secure than among the insecure.

Looking at all of the 10 values in combination, we see that many of the less financially secure tend to hold more liberal than conservative values, but significant numbers – fully half among the least secure – hold a mix of liberal and conservative values. This adds up to a portrait of a segment of the public that is significantly cross-pressured with regard to its underlying political attitudes or simply is more random in its beliefs and values than is true among the better-off. The holding of conflicting values may lead some to feel uncomfortable in either political party. And randomness in beliefs simply deprives individuals of a compelling logic for making political choices and getting politically involved.

Views of Government Regulation

% who say ...



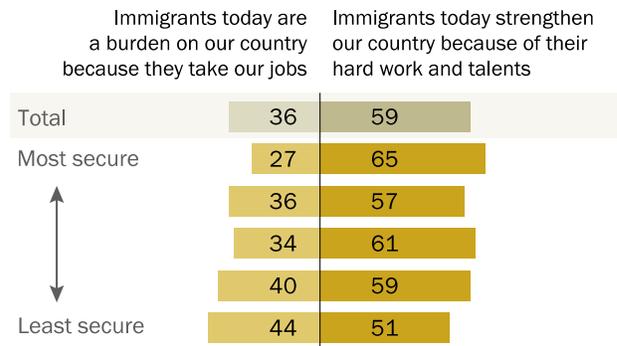
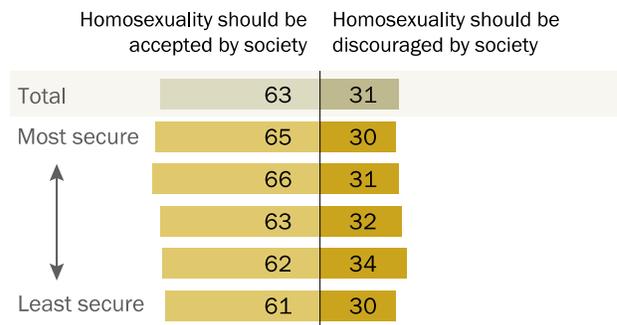
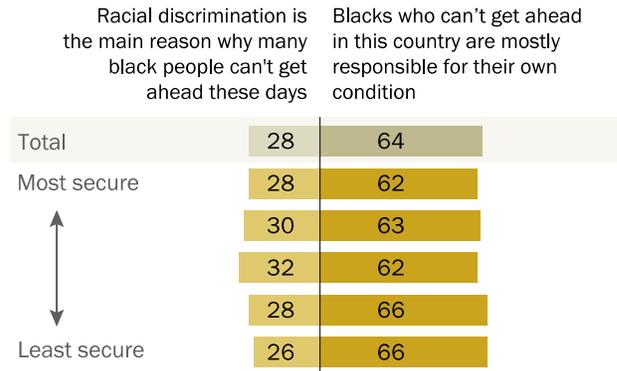
American Trends Panel (wave 7). Survey conducted Sept. 9–Oct. 3, 2014.

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It's important to note that this analysis makes no claim that financial stress is the principal cause of political disengagement. Many other factors, some of which are related to financial situation (such as educational achievement), also affect an individual's level of interest and participation in politics. But financial stress has a significant independent impact on political choices and engagement, perhaps by limiting the resources needed to participate effectively and the time and cognitive focus available for political activity. Apart from the question of how one's financial situation influences political attitudes and behavior, this analysis documents how the financially secure and insecure differ in their political choices and their political impact.

Views of Racial Discrimination, Homosexuality and Immigrants

% who say ...



American Trends Panel (wave 7). Survey conducted Sept. 9–Oct. 3, 2014.

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Who Are the Financially Insecure?

The least financially secure Americans are more likely than other people to be female, non-white, unmarried and to have a health condition that limits their ability to work around the house or at a job. They are also less educated and younger than those with more financial stability.

More than six-in-ten (62%) of the least financially secure are women and many are racial or ethnic minorities. Only about half (48%) are white non-Hispanics. Fully 31% of the least financially secure have never married, about three times more than among the most financially secure. A plurality (43%) of the least financially secure Americans are unmarried women, compared with 18% among the most financially secure.

Nearly half (47%) of the most financially secure have a college degree or higher, compared with just 7% of the least financially secure Americans. Nearly two-thirds (63%) of the financially insecure have a high school diploma or less, compared with about half (49%) among those in the next group on the financial security scale. While at least three-in-ten of those at all levels of financial security

Financially Insecure More Likely to be Women, Unmarried

	Most financially secure				Least financially secure
	1 %	2 %	3 %	4 %	5 %
Percent of total	25	15	20	20	20
Men	51	54	53	43	38
Women	49	46	47	57	62
White	85	72	62	58	48
Black	4	9	14	16	16
Hispanic	5	9	15	16	26
18-29	8	18	30	29	34
30-49	31	29	31	33	33
50-64	33	31	21	28	26
65+	28	22	18	11	7
College grad +	47	35	27	16	7
Some college	31	29	36	35	29
HS or less	22	36	36	49	63
Married	69	57	51	44	31
Living with a partner	4	6	5	7	12
Divorced/Separated/Widowed	15	19	16	20	26
Never married	11	19	27	29	31
<i>Self-described household financial situation</i>					
Live comfortably	55	38	18	10	1
Meet basic expenses with a little left over for extras	40	48	48	31	16
Just meet basic expenses	4	11	25	42	41
Don't have enough to meet basic expenses	*	3	8	16	41
Don't know/Refused	0	*	2	2	*

American Trends Panel (wave 7). Survey conducted September 9 – October 3, 2014.
Figures read down.

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have some college experience, college graduation rates are the distinguishing factor among them.

About half (52%) of the least financially secure Americans are not employed, with 24% employed full time and another 20% employed only part-time. By contrast, among those who experience high to moderate levels of financial security (groups 1, 2 and 3 of the financial security scale), about half are employed full time, and only a third of each group are not employed.

Nearly one third (30%) of financially insecure Americans who are employed are working multiple jobs, compared to 14% of those who are the most financially secure.

Disabling health conditions are strongly associated with financial circumstances. Among the most financially secure, just 11% report having a condition that prevents them from participating fully at work, school or home. Among the least secure group, 42% report such a condition.

Financially Insecure More Likely to Report Having a Disability That Keeps Them From Working

	Most financially secure 1 %	2 %	3 %	4 %	Least financially secure 5 %
<i>Employment status</i>					
Full-time	54	53	46	37	24
Part-time	10	16	21	16	20
Not employed	36	31	33	45	52
Refused	-	-	-	<u>2</u>	<u>4</u>
	100	100	100	100	100
<i>Number of jobs among those who are working full- or part-time</i>					
One	86	81	80	75	69
Two or more	<u>14</u>	<u>19</u>	<u>20</u>	<u>24</u>	<u>30</u>
	100	100	100	100	100
<i>Disability that prevents participating at work, school, housework or other activities</i>					
	11	15	19	34	42
<i>Household income</i>					
\$100,000 and above	34	15	10	5	1
\$75,000 - under \$100,000	16	19	13	7	2
\$50,000 - under \$75,000	22	18	19	12	4
\$30,000 - under \$50,000	16	25	21	22	14
Less than \$30,000	7	17	31	49	73
Don't know/Refused	6	6	6	4	6

American Trends Panel (wave 7). Survey conducted September 9 - October 3, 2014.

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Appendix A: The Financial Security Scale

Throughout this report we utilize a scale composed of 10 indicators measured on the Pew Research Center American Trends Panel to gauge financial status. Three dimensions of financial circumstances were used to create the scale – financial assets, financial troubles and government means-tested programs.

Items in the Financial Security Scale

Question #	More Financially Secure Option	Less Financially Secure Option
FINANCEA	Have a savings account	Do not have a savings account
FINANCEB	Have a checking account	Do not have a checking account
FINANCEC	Have a credit card	Do not have a credit card
FINANCED-F	Have an IRA, 401K, pension plan, or another kind of retirement account, savings or investment	Do not have an IRA, 401K, pension plan, or another kind of retirement account, savings or investment
Q22A	Have not had trouble getting or paying for medical care for yourself or your family in the past year	Have had trouble getting or paying for medical care for yourself or your family in the past year
Q22B	Have not had trouble paying your rent or mortgage in the past year	Have had trouble paying your rent or mortgage in the past year
Q22D	Have not had trouble paying your bills in the past year	Have had trouble paying your bills in the past year
Q22G	Have not borrowed money from family or friends in the past year	Have borrowed money from family or friends in the past year
Q20A	You or someone in your household has not received food assistance, such as SNAP benefits in the past 12 months	You or someone in your household has received food assistance, such as SNAP benefits in the past 12 months
Q20B	You or someone in your household has not received Medicaid benefits in the past 12 months	You or someone in your household has received Medicaid benefits in the past 12 months

Source: American Trends Panel (wave 7). Survey conducted September 9 – October 3, 2014.

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Individual questions were coded as “0” for a more financially secure response and “+1” for a less financially secure response. As a result, scores on the full scale range from “0” (more financially secure responses to all questions) to “+10” (less financially secure responses to all questions). A larger collection of questions were tested for inclusion. The items selected each showed a strong association with overall measures of financial circumstances (e.g., household income, a question asking respondents to characterize their financial situation), but each captured a different aspect of a family’s financial situation (assets, liabilities, outside help). For analytical purposes, respondents are grouped into one of five categories that were roughly equally distributed, as follows:

- 1 : The most financially secure Americans (0)

- 2 (+1)
- 3 (+2 to +3)
- 4 (+4 to +5)
- 5: The least financially secure Americans (+6 to +10)

The most secure group (25% of the general public) were those who reported no financial troubles (no difficulty paying for medical care, housing, general bills or having had to borrow money from family or friends), said they had received no government food assistance or Medicaid benefits and reported that they had key

financial instruments (checking, savings and a credit card), plus a retirement account of some sort beyond Social Security.

Each of the other groups reflected various combinations of financial difficulties, with the second most secure group having only one issue, the third having two or three issues, the fourth having four to five issues and the fifth and most financially stressed group having six or more financial difficulties.

Financial Security Scale by Scale Components

	Secure				Insecure
	1	2	3	4	5
Number of issues on the scale	0	1	2-3	4-5	6-10
	%	%	%	%	%
Percent of total	25	15	20	20	21
No savings	0	22	33	56	82
No checking	0	1	9	30	51
No credit card	0	12	34	60	86
No retirement	0	29	52	80	95
Trouble paying for medical care	0	9	27	43	64
Trouble paying rent or mortgage	0	1	12	28	63
Trouble paying bills	0	12	39	59	87
Borrowed money from family or friends	0	7	28	47	84
SNAP benefits	0	1	4	18	56
Medicaid benefits	0	5	10	25	57

Source: American Trends Panel (wave 7). Survey conducted September 9 - October 3, 2014.

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The scale is strongly associated with family income, but was

chosen for this analysis because it reflects the actual levels of financial comfort or discomfort, rather than a summary measure of income that may obscure the situations facing particular individuals. For example, 73% of the most financially insecure (5's on the scale) are making less than \$30,000 annually; however, 7% are making more than \$50,000. On the opposite end of the spectrum, only 34% of the most financially secure individuals (according to the scale) make more than \$100,000 annually, while 23% of the financially secure are making less than \$50,000.

Appendix B: About the Survey

The American Trends Panel (ATP), created by the Pew Research Center, is a nationally representative panel of randomly selected U.S. adults living in households. Respondents who self-identify as internet users (representing 89% of U.S. adults) participate in the panel via monthly self-administered Web surveys, and those who do not use the internet participate via telephone or mail. The panel is being managed by Abt SRBI.

Data in this report are drawn from the September wave of the panel, conducted September 9-October 3, 2014 among 3,154 respondents (2,811 by Web and 343 by mail). The margin of sampling error for the full sample of 3,154 respondents is plus or minus 2.7 percentage points. Among the 1,803 likely voters in the sample, the margin of error is plus or minus 3.5 percentage points.

All current members of the American Trends Panel were originally recruited from the 2014 Political Polarization and Typology Survey, a large (n=10,013) national landline and cellphone random digit dial (RDD) survey conducted January 23rd to March 16th, 2014, in English and Spanish. The margin of sampling error for the full sample of 10,013 respondents is plus or minus 1.1 percentage points. At the end of that survey, respondents were invited to join the panel. The invitation was extended to all respondents who use the internet (from any location) and a random subsample of respondents who do not use the internet.²

Of the 10,013 adults interviewed, 9,809 were invited to take part in the panel. A total of 5,338 agreed to participate and provided either a mailing address or an email address to which a welcome packet, a monetary incentive and future survey invitations could be sent. Panelists also receive a small monetary incentive after participating in each wave of the survey.

The ATP data were weighted in a multi-step process that begins with a base weight incorporating the respondents' original survey selection probability and the fact that some panelists were subsampled for invitation to the panel. Next, an adjustment was made for the fact that the propensity to join the panel varied across different groups in the sample. The final step in the weighting uses an iterative technique that matches gender, age, education, race, Hispanic origin and region to parameters from the U.S. Census Bureau's 2012 American Community Survey. Population density is weighted to match the 2010 U.S. Decennial Census. Telephone service is weighted to estimates of telephone coverage for 2014 that were projected from the July-December

² When data collection for the 2014 Political Polarization and Typology Survey began, non-internet users were subsampled at a rate of 25%, but a decision was made shortly thereafter to invite all non-internet users to join. In total, 83% of non-internet users were invited to join the panel.

2013 National Health Interview Survey. It also adjusts for party affiliation using an average of the three most recent Pew Research Center general public telephone surveys, and for internet use using as a parameter a measure from the 2014 Survey of Political Polarization. Sampling errors and statistical tests of significance take into account the effect of weighting. The Hispanic sample in the American Trends Panel is predominantly native born and English speaking. In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

The Web component of the September wave had a response rate of 60% (2,811 responses among 4,674 Web-based individuals enrolled in the panel); the mail component had a response rate of 61% (343 responses among 560 non-Web individuals enrolled in the panel). Taking account of the response rate for the 2014 Survey of Political Polarization (10.6%), the cumulative response rate for the September ATP wave is 3.5%.

Appendix C: Likely Voter Scale

Likely voter estimates are based on a 7-item turnout scale that includes the following questions: **thought** (thought given to the election), **precinct** (ever voted in your precinct or election district), **Q.6** (follow government and public affairs), **oftvote** (how often vote), **pgeneral** (likelihood of voting), **pvote12a** (voted in the 2012 presidential election) and **scale10** (chances of voting on 1-10 scale). The items are combined to form a seven-point index. The turnout estimate used in identifying likely voters is 40%, which is the approximate average turnout rate over the past few midterm elections (the actual turnout rate for the 2014 election was 36%). Thus, respondents who score in the top 40% of the distribution are considered to be likely voters. That includes all respondents who received a score of 7 plus a percentage of those who received a score of 6. More details about the Pew Research Center's methodology for estimating likelihood to vote are available at <http://www.people-press.org/files/2011/01/UnderstandingLikelyVoters.pdf>.

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**2014 PEW RESEARCH CENTER'S AMERICAN TRENDS PANEL
WAVE 7 SEPTEMBER
FINAL TOPLINE
SEPTEMBER 9-OCTOBER 3, 2014
TOTAL N=3154
WEB RESPONDENTS N=2811
MAIL RESPONDENTS N=343³**

QUESTIONS 1-17 PREVIOUSLY RELEASED

ASK ALL:

E3 Are you now employed full-time, part-time or not employed?

Sep 15-Oct 3

2014

43	Full-time
16	Part-time
40	Not employed
1	No answer

ASK IF EMPLOYED (E3=1,2)

E4 And how many jobs do you currently work?

BASED ON TOTAL [N=3,134]

Sep 15-Oct 3

2014

47	One
10	Two
*	Three or more
41	Not employed/No answer

ASK IF EMPLOYED (E3=1,2) [N=1923]:

Q.18 Overall, how satisfied are you with your current job(s)?

Sep 15-Oct 3

2014

31	Very satisfied
53	Mostly satisfied
11	Mostly dissatisfied
4	Very dissatisfied
*	No answer

³ Question wording in this topline is that from the web version of the survey unless otherwise noted. Question wording and format was adapted for the paper questionnaire delivered by mail; this questionnaire is available on request. All questions asked in both modes unless noted.

ASK IF EMPLOYED (E3=1,2) [N=1,923]:

Q.19 If you lost your job, how long would it be before you exhausted your savings?

Sep 15-Oct 3

2014

30	I have no savings
36	Less than 6 months
15	6 months to 12 months
19	More than 12 months
*	No answer

ASK ALL:

FINANCE

The next part of the interview asks questions about your financial situation and how you are getting along these days. Everything you tell us will be kept completely confidential, and you can decline to answer any question that you are not comfortable answering.

Do you have any of the following? **[RANDOMIZE RESPONSE OPTIONS, KEEPING OPTIONS F, G, AND H AT THE BOTTOM]** *[Check all that apply]*

	<u>Yes, selected</u>	<u>Did not select item</u>	<u>Skipped all items⁴</u>
a. A savings account Sep 15-Oct 3, 2014	62	37	2
b. A checking account Sep 15-Oct 3, 2014	81	18	2
c. A credit card Sep 15-Oct 3, 2014	62	38	2
d. An IRA, 401K or a similar kind of retirement account Sep 15-Oct 3, 2014	40	58	2
e. A pension plan Sep 15-Oct 3, 2014	23	77	2
f. Another kind of retirement savings or investment Sep 15-Oct 3, 2014	18	82	2
g. Another kind of non-retirement savings or investment Sep 15-Oct 3, 2014	15	85	2

⁴ Respondents were given an explicit response option to indicate that they were not skipping the question entirely, but rather that they intentionally did not select any of the prior options.

ASK IF HAVE A CREDIT CARD (FINANCEc=1) [N=2,388]:**[PROGRAMMING NOTE: ROTATE CARRY BALANCE/PAY OFF CARD IN STEM AND RESPONSE OPTIONS, KEEPING ORDER CONSISTENT]**

CARD Do you generally carry a balance on any of your credit cards, or do you generally pay off your balances in full each month?

Sep 15-Oct 3

2014

45

Generally carry balance

55

Generally pay off balances in full each month

*

No answer

ASK ALL:

DEBT Do you have any of the following types of loans or debt? **[RANDOMIZE RESPONSE OPTIONS, KEEPING OPTIONS F AT THE BOTTOM]** *[Check all that apply]*

		<u>Yes, selected</u>	<u>Did not select item</u>	<u>Skipped all items⁵</u>
a.	Credit card debt Sep 15-Oct 3, 2014	37	62	2
b.	Car loan Sep 15-Oct 3, 2014	30	68	2
c.	Student loans Sep 15-Oct 3, 2014	21	78	2
d.	A mortgage or a home loan Sep 15-Oct 3, 2014	35	64	2
e.	Other outstanding debts or loans Sep 15-Oct 3, 2014	18	80	2

ASK ALL:

Q.20 Have you or anyone in your household received any of the following government services and benefits in the past twelve months? **[RANDOMIZE RESPONSE OPTIONS, KEEPING NONE AT THE BOTTOM]** *[Check all that apply]*

		<u>Yes, selected</u>	<u>Did not select item</u>	<u>Skipped all items⁶</u>
a.	Food assistance, such as SNAP benefits Sep 15-Oct 3, 2014	16	83	1
b.	Medicaid benefits Sep 15-Oct 3, 2014	19	80	1
c.	Unemployment benefits Sep 15-Oct 3, 2014	4	95	1
d.	Welfare benefits Sep 15-Oct 3, 2014	2	97	1
e.	Housing vouchers or housing assistance Sep 15-Oct 3, 2014	4	95	1

⁵ Respondents were given an exclusive responsive option to indicate that they were not skipping the question entirely, but rather that they intentionally did not select any of the prior options.

⁶ Respondents were given an exclusive responsive option to indicate that they were not skipping the question entirely, but rather that they intentionally did not select any of the prior options.

ASK ALL:

Q.21 How would you describe your household's financial situation?

Sep 15-Oct 3

2014

25	Live comfortably
36	Meet your basic expenses with a little left over for extras
24	Just meet your basic expenses
14	Don't even have enough to meet basic expenses
1	No answer

ASK ALL:

Q.22 In the past year, have any of the following happened to you?

[RANDOMIZE ITEMS A-K] *[Check all that apply]*

	<u>Yes</u>	Not selected/ <u>No answer</u>
a. Had trouble getting or paying for medical care for yourself or your family Sep 15-Oct 3, 2014	29	71
b. Had problems paying your rent or mortgage Sep 15-Oct 3, 2014	21	79
c. Been laid off or lost your job Sep 15-Oct 3, 2014	11	89
d. Had trouble paying your bills Sep 15-Oct 3, 2014	39	61
e. Gotten a pay raise at your current job or gotten a better job Sep 15-Oct 3, 2014	29	71
f. Took out a payday or other short term loan Sep 15-Oct 3, 2014	8	92
g. Borrowed money from friends or family Sep 15-Oct 3, 2014	33	67
h. Declared personal bankruptcy Sep 15-Oct 3, 2014	2	98
i. Gotten food from a food bank or food pantry Sep 15-Oct 3, 2014	14	86
j. Taken a vacation Sep 15-Oct 3, 2014	43	57
k. Loaned money to family and friends Sep 15-Oct 3, 2014	41	59

ASK ALL:

Q.23 Are you, yourself, now covered by any form of health insurance or health plan or do you not have health insurance at this time?

Sep 15-Oct 3

2014

83	Covered by health insurance
17	Not covered by health insurance
1	No answer

ASK ALL:

DISAB1 Does a health problem, disability, or handicap CURRENTLY keep you from participating fully in work, school, housework, or other activities?

Sep 15-Oct 3

2014

24	Yes
76	No
*	No answer

ASK IF YES (DISAB1=1):

DISAB2 Please indicate which of the following problems, disabilities or handicaps you are experiencing.
[Check all that apply]

BASED ON DISABLED [N=634]:

	<u>Yes, selected</u>	<u>Did not select item</u>	<u>Skipped all items⁷</u>
a. I am deaf or have serious difficulty hearing Sep 15-Oct 3, 2014	7	93	*
b. I am blind or have serious difficulty seeing even with glasses Sep 15-Oct 3, 2014	4	96	*
c. Because of a physical, mental or emotional condition, I have serious difficulty concentrating, remembering or making decisions Sep 15-Oct 3, 2014	32	68	*
d. I have serious difficulty walking or climbing stairs Sep 15-Oct 3, 2014	47	53	*
e. I have difficulty dressing or bathing Sep 15-Oct 3, 2014	9	91	*
f. Because of a physical, mental or emotional condition, I have difficulty doing errands alone Sep 15-Oct 3, 2014	21	79	*

QUESTIONS 24 – 40 HELD FOR FUTURE RELEASE

⁷ Respondents were given an exclusive responsive option to indicate that they were not skipping the question entirely, but rather that they intentionally did not select any of the prior options.