

2026 PEW RESEARCH CENTER'S AMERICAN TRENDS PANEL
Wave 197: Personal finances
July 20-August 9, 2026

QUESTIONNAIRE

Note: The questions presented below are part of a larger survey conducted on the American Trends Panel. For all questions, the 98 ("don't know" in phone mode) and 99 (refusal in phone mode and no answer in web mode) codes are combined in the data for analytical purposes.

PN = Programming note

 -----**MAIN QUESTIONNAIRE BEGINS HERE**-----

ADDITIONAL QUESTIONS PREVIOUSLY RELEASED OR HELD FOR FUTURE RELEASED

QUE: INC

ASK ALL:

Do you currently have enough income to lead the kind of life you want?

[PN: IF CATI:] (READ LIST IF NECESSARY)

1 Yes

2 No

98 **[PN: IF CATI:] (DO NOT READ)** Don't know

99 **[PN: IF WEB:]** Web blank / **[PN: IF CATI:] (DO NOT READ)** Refused

QUE: INCFUTMOD

ASK ALL:

[PN: ROTATE RESPONSE OPTIONS 1-5/5-1, HOLDING 98 AND 99 LAST; INCLUDE ROTATION IN DATA FILE]

How confident are you that you will have enough income in the future to lead the kind of life you want?

[PN: IF CATI:] (READ LIST)

1 Extremely confident

2 Very confident

3 Somewhat confident

4 Not too confident

5 Not at all confident

98 **[PN: IF CATI:] (DO NOT READ)** Don't know

99 **[PN: IF WEB:]** Web blank / **[PN: IF CATI:] (DO NOT READ)** Refused

BAT: PF_HAPPEN

ASK ALL:

[PN: RANDOMIZE ITEMS ACROSS TWO SCREENS; INCLUDE RANDOMIZATIONS IN DATA FILE]

[PN: SHOW "READ FOR FIRST ITEM" AND "READ FOR SUBSEQUENT ITEMS" ON THE FIRST SCREEN; ON THE FIRST SCREEN, BETWEEN THE QUESTION TEXT AND THE GRID, INCLUDE AN INTERVIEWER INSTRUCTION: "[INTERVIEWER NOTE: QUESTION CONTINUES ON NEXT PAGE]"; ONLY SHOW "READ FOR SUBSEQUENT ITEMS" ON THE SECOND SCREEN]

[PN: IF WEB:] In the past year, have any of the following happened to you?

[PN: IF CATI: READ FOR FIRST ITEM:] In the past year, have any of the following happened to you? First, (INSERT ITEM). Has this happened to you in the past year? (READ LIST IF NECESSARY)

[PN: IF CATI: READ FOR SUBSEQUENT ITEMS:] What about (INSERT ITEM)? (READ AS NECESSARY: In the past year, has this happened to you? (READ LIST IF NECESSARY))

BATTERY ITEMS:

HOU	Had problems paying your rent or mortgage
LOSE	Been laid off or lost your job
RAISE_MOD	Gotten a pay raise at your current job or gotten a higher-paying job
SAVE	Been able to save money for the future
MED_MOD	Had trouble paying for medical care for yourself or your family
FOOD	Gotten food from a food bank or food pantry
CHILD	Had trouble paying for childcare
AUTO	Had problems paying for your daily transportation costs
BRRW	Borrowed money from friends and family
VACA	Gone on a vacation
PYDY	Taken out a payday or other short-term loan
SPND	Cut back spending on extras such as eating out, streaming services or other entertainment

RESPONSE CATEGORIES:

- 1 Yes
- 2 No
- 98 [PN: IF CATI:] (DO NOT READ) Don't know
- 99 [PN: IF WEB:] Web blank / [PN: IF CATI:] (DO NOT READ) Refused

QUE: BILLSTYPICAL

ASK ALL:

Which best describes your ability to pay all of your bills in full in a typical month?

[PN: IF CATI:] (READ LIST)

- 1 [PN: IF WEB:] I can typically pay all of my bills in full [PN: IF CATI:] You can typically pay all of your bills in full
- 2 [PN: IF WEB:] I cannot pay some bills or can only make a partial payment on some of them [PN: IF CATI:] You cannot pay some bills or can only make a partial payment on some of them
- 98 [PN: IF CATI:] (DO NOT READ) Don't know
- 99 [PN: IF WEB:] Web blank / [PN: IF CATI:] (DO NOT READ) Refused

QUE: BILLSNOW**ASK ALL:**

Which best describes your ability to pay all of your bills in full this month?

[PN: IF CATI:] (READ LIST)

- 1 [PN: IF WEB:] I will be able to pay all of my bills in full [PN: IF CATI:] You will be able to pay all of your bills in full
- 2 [PN: IF WEB:] I cannot pay some bills or will only make a partial payment on some of them [PN: IF CATI:] You cannot pay some bills or will only make a partial payment on some of them
- 98 [PN: IF CATI:] (DO NOT READ) Don't know
- 99 [PN: IF WEB:] Web blank / [PN: IF CATI:] (DO NOT READ) Refused

QUE: EMERGFUND**ASK ALL:**

Do you have emergency or rainy day funds that would cover your expenses for 3 months in case of sickness, job loss, economic downturn, or other emergencies?

[PN: IF CATI:] (READ LIST IF NECESSARY)

- 1 Yes
- 2 No
- 98 [PN: IF CATI:] (DO NOT READ) Don't know
- 99 [PN: IF WEB:] Web blank / [PN: IF CATI:] (DO NOT READ) Refused

**2026 PEW RESEARCH CENTER'S AMERICAN TRENDS PANEL
WAVE 198: Survey on Economic Issues
August 24-30, 2026**

QUESTIONNAIRE

Note: The questions presented below are part of a larger survey conducted on the American Trends Panel. For all questions, the 98 ("don't know" in phone mode) and 99 (refusal in phone mode and no answer in web mode) codes are combined in the data for analytical purposes.

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CODEBOOK FOR GENERIC ROTATION VARIABLE TO BE USED IN SURVEY PROGRAMMING LOGIC

ROTATION_GEN

- 1 Scale in ascending order (1-5)
- 2 Scale in descending order (5-1)

Note: Flag created by programmers to assign panelists' rotation orders for the following questions: AISUM, AISUM2, AISUMUSEFUL, NEWSSRCH_SOURCE, NEWSSRCH_NOTICE, CHATBOTACC, PERSFINFEEL, ECONSUS_CONF, MUSICIMP, MUSICLISTWHY

Source: Created by programmers and randomly assigned to all sampled panelists.

-----**MAIN QUESTIONNAIRE BEGINS HERE**-----

ADDITIONAL QUESTIONS PREVIOUSLY RELEASED OR HELD FOR FUTURE RELEASED

TXT:

DISPLAY TO ALL:

On another topic...

QUE: FIN_SIT

ASK ALL:

[PN: ROTATE RESPONSE OPTIONS 1-4/4-1, HOLDING 98 AND 99 LAST; INCLUDE ROTATION IN DATA FILE]

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

[PN: IF CATI:] (READ LIST)

- 1 Live comfortably
- 2 Meet your basic expenses with a little left over for extras
- 3 Just meet your basic expenses
- 4 Not even have enough to meet basic expenses
- 98 **[PN: IF CATI:] (DO NOT READ)** Don't know
- 99 **[PN: IF WEB:]** Web blank / **[PN: IF CATI:] (DO NOT READ)** Refused

QUE: FIN_SITMOST**ASK ALL:**

[PN: ROTATE RESPONSE OPTIONS 1-4/4-1 IN SAME ORDER AS FIN_SIT, HOLDING 98 AND 99 LAST; INCLUDE ROTATION IN DATA FILE]

How would you describe the financial situation of most Americans? Do you think they...

[PN: IF CATI:] (READ LIST)

- 1 Live comfortably
- 2 Meet their basic expenses with a little left over for extras
- 3 Just meet their basic expenses
- 4 Don't even have enough to meet basic expenses
- 98 [PN: IF CATI:] (DO NOT READ) Don't know
- 99 [PN: IF WEB:] Web blank / [PN: IF CATI:] (DO NOT READ) Refused

BAT: PERSFINFEEL**ASK ALL:**

[PN: RANDOMIZE ITEMS; ROTATE RESPONSE OPTIONS 1-5/5-1 IN SAME ORDER AS ROTATION_GEN, HOLDING 98 AND 99 LAST; INCLUDE RANDOMIZATION AND ROTATION IN DATA FILE]

[PN: IF WEB:] When thinking about your personal financial situation these days, how often do you feel...

[PN: IF CATI: READ FOR FIRST ITEM:] When thinking about your personal financial situation these days, how often do you feel (INSERT ITEM)? (READ LIST)

[PN: IF CATI: READ FOR SUBSEQUENT ITEMS:] How often do you feel (INSERT ITEM)? (READ AS NECESSARY: When thinking about your personal financial situation these days, how often do you feel (INSERT ITEM)? (READ LIST))

BATTERY ITEMS:

SHAME Ashamed
 PROUD Proud
 HOPE Hopeful
 STUCK Stuck
 ANGRY Angry
 CONT Content

RESPONSE CATEGORIES:

- 1 Extremely often
- 2 Very often
- 3 Sometimes
- 4 Rarely
- 5 Never
- 98 [PN: IF CATI:] (DO NOT READ) Don't know
- 99 [PN: IF WEB:] Web blank / [PN: IF CATI:] (DO NOT READ) Refused

BAT: WORRY2**ASK ALL:**

[PN: RANDOMIZE ITEMS ACROSS TWO SCREENS; INCLUDE RANDOMIZATION IN DATA FILE]

[PN: SHOW "READ FOR FIRST ITEM" AND "READ FOR SUBSEQUENT ITEMS" ON THE FIRST SCREEN; ON THE FIRST SCREEN, BETWEEN THE QUESTION TEXT AND THE GRID, INCLUDE AN INTERVIEWER INSTRUCTION: "[INTERVIEWER NOTE: QUESTION CONTINUES ON NEXT PAGE]"; ONLY SHOW "READ FOR SUBSEQUENT ITEMS" ON THE SECOND SCREEN]

[PN: IF WEB:] How often, if ever, do you worry about each of the following?

[PN: IF CATI: **READ FOR FIRST ITEM:**] How often, if ever, do you worry about each of the following? First, **(INSERT ITEM)**. **(READ LIST)**

[PN: IF CATI: **READ FOR SUBSEQUENT ITEMS:**] Next, **(INSERT ITEM)**. **(READ AS NECESSARY: How often do you worry about this? (READ LIST))**

BATTERY ITEMS:

- a The amount of debt you have
- b **ASK IF EMPLOYED (EMPLSIT=1,2):** Losing your job
- c Paying your bills
- d The cost of healthcare for you and your family
- e Being able to save enough for your retirement
- [PN: NO ITEM f]
- g Paying your rent or mortgage
- h Being able to buy enough food for you and your family
- i Losing your housing

RESPONSE CATEGORIES:

- 1 Every day
- 2 Almost every day
- 3 Sometimes
- 4 Rarely
- 5 Never
- 98 [PN: IF CATI:] **(DO NOT READ)** Don't know
- 99 [PN: IF WEB:] Web blank / [PN: IF CATI:] **(DO NOT READ)** Refused