

**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=343<sup>1</sup>**

**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

**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

<sup>1</sup> 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 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 items<sup>2</sup></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

**ASK IF HAVE A CREDIT CARD (FINANCE<sub>c</sub>=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

<sup>2</sup> 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 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]*

	Yes, <u>selected</u>	Did not <u>select item</u>	Skipped all <u>items</u> <sup>3</sup>
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]*

	Yes, <u>selected</u>	Did not <u>select item</u>	Skipped all <u>items</u> <sup>4</sup>
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

**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

<sup>3</sup> 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.

<sup>4</sup> 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.22 In the past year, have any of the following happened to you?  
**[RANDOMIZE ITEMS A-K]** [Check all that apply]

	<u>Yes</u>	<u>Not selected/ 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 items<sup>5</sup></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**


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<sup>5</sup> 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.