

# Familial Responses to Financial Instability, The Financial Management Behaviors Scale, 2009

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Question	Response	Respondents <sup>a</sup>	Variable Name	Unweighted Frequencies
PLEASE INDICATE HOW OFTEN YOU HAVE ENGAGED IN THE FOLLOWING ACTIVITIES IN THE PAST SIX MONTHS:  1. Comparison shopped when purchasing a product or service	1 Never	All respondents	q1	43
	2 Seldom			65
	3 Sometimes			214
	4 Often			327
	5 Always			321
	6 Not applicable			34
2. Bought something on impulse	1 Never		q2	100
	2 Seldom			297
	3 Sometimes			436
	4 Often			109
	5 Always			25
	6 Not applicable			37
3. Searched for information about a big-ticket item before purchasing it	1 Never		q3	133
	2 Seldom			79
	3 Sometimes			156
	4 Often			193
	5 Always			320
	6 Not applicable			125
4. Paid all your bills on time	1 Never		q4	26
	2 Seldom			27
	3 Sometimes			85
	4 Often			159
	5 Always			682
	6 Not applicable			27

5. Kept a written or electronic record of your monthly expenses	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable	All respondents	q5	225 147 152 133 302 48
6. Stayed within your budget or spending plan	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q6	33 92 225 347 272 36
7. Paid off credit card balance in full each month	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q7	196 123 107 106 323 152
8. Maxed out the limit on one or more credit cards	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q8	655 78 65 45 20 139
9. Made only minimum payments on a loan	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q9	317 139 145 147 81 175
10. Began or maintained an emergency savings fund	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q10	367 156 161 122 220 77

11. Saved money from every paycheck	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable	All respondents	q11	145 160 200 156 228 115
12. Saved for a long term goal such as a car, education, home, etc.	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q12	256 155 205 122 151 114
13. Contributed money to a retirement account	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q13	308 70 96 84 271 174
14. Bought bonds, stocks, or mutual funds	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q14	526 110 108 61 61 137
PLEASE RATE YOUR BEHAVIOR REGARDING INSURANCE WITHIN THE PAST YEAR ON A SCALE OF 1 – 5.				
1. Maintained or purchased an adequate health insurance policy	1 Never 2 Seldom 3 Sometimes 4 Often 5 Always 6 Not applicable		q15	161 30 29 59 587 143

2. Maintained or purchased adequate property insurance like auto or homeowners insurance	1 Never	All respondents	q16	85
	2 Seldom			16
	3 Sometimes			35
	4 Often			56
	5 Always			722
	6 Not applicable			94
3. Maintained or purchased adequate life insurance	1 Never	All respondents	q17	264
	2 Seldom			62
	3 Sometimes			56
	4 Often			70
	5 Always			431
	6 Not applicable			125
What is the approximate total value of your current credit card debt, installment loans, and past-due bills?	1 None or I have no debt	All respondents	q18	301
	2 \$1 to under \$1,500			168
	3 \$1,500 to under \$3000			90
	4 \$3,000 to under \$5,000			74
	5 \$5,000 to under \$10,000			101
	6 \$10,000 to under \$20,000			124
	7 \$20,000 to under \$50,000			90
	8 \$50,000 to under \$100,000			29
	9 \$100,000 or more			18
What is the approximate total value of your savings, including savings accounts, government savings bonds, money market shares, and certificates of deposit?	1 None	All respondents	q19	203
	2 \$1 to under \$1,500			171
	3 \$1,500 to under \$3000			71
	4 \$3,000 to under \$5,000			63
	5 \$5,000 to under \$10,000			81
	6 \$10,000 to under \$20,000			86
	7 \$20,000 to under \$50,000			101
	8 \$50,000 to under \$100,000			69
	9 \$100,000 or more			119

What is the approximate total value of your investments, including stocks, corporate bonds, mutual funds, individual retirement accounts, or other investments?	1 None 2 \$1 to under \$1,500 3 \$1,500 to under \$3000 4 \$3,000 to under \$5,000 5 \$5,000 to under \$10,000 6 \$10,000 to under \$20,000 7 \$20,000 to under \$50,000 8 \$50,000 to under \$100,000 9 \$100,000 or more	All respondents	q20	364
				46
				40
				38
				62
				65
				92
				89
				164
MOST OF US HAVE WAYS WE HANDLE OUR TIME. HOW OFTEN DO YOU DO THE FOLLOWING?				
1. Make plans on how to use time	1 Never 2 Seldom 3 Sometimes 4 Often 5 Most of the time 6 Not applicable		q21	95
				151
				277
				279
				178
				20
2. Do things when they need to be done	1 Never 2 Seldom 3 Sometimes 4 Often 5 Most of the time 6 Not applicable		q22	15
				22
				131
				465
				357
				14
3. Combine errands to make only one trip	1 Never 2 Seldom 3 Sometimes 4 Often 5 Most of the time 6 Not applicable		q23	13
				23
				129
				345
				472
				20
HOW DO YOU GRADE YOURSELF IN THE FOLLOWING AREAS?				
1. Controlling my spending	1 Poor 2 Fair 3 Okay 4 Good 5 Excellent		q24	52
				141
				280
				338
				191

2. Paying my bills on time	1 Poor 2 Fair 3 Okay 4 Good 5 Excellent	All respondents	q25	40 53 104 242 563
3. Planning for my financial future	1 Poor 2 Fair 3 Okay 4 Good 5 Excellent		q26	228 153 256 233 130
4. Providing for myself and my family	1 Poor 2 Fair 3 Okay 4 Good 5 Excellent		q27	48 85 228 381 254
5. Saving money	1 Poor 2 Fair 3 Okay 4 Good 5 Excellent		q28	217 198 246 233 115
How often do you worry that your total family income will not be enough to meet your family's expenses and bills? Would you say:	1 Never 2 Hardly ever 3 Once in a while 4 Often 5 Almost all the time		q29	136 193 335 199 156
How has your overall financial situation changed over the past year? Would you say:	1 It has gotten much worse 2 It has gotten slightly worse 3 It has not changed 4 It has gotten slightly better 5 It has gotten much better		q30	179 329 279 174 44
Taking things all together, how would you say things are these days?	1 1 Very unhappy 2 2 3 3 4 4 5 5 6 6 7 7 Very happy		q31	50 65 133 236 279 177 63

Taking things all together, how would you describe your marriage/relationship these days?	1 1 Very unhappy	All respondents	q32	17
	2 2			20
	3 3			28
	4 4			63
	5 5			92
	6 6			144
	7 7 Very happy			199

<sup>a</sup> Respondents are adults aged 18 years or older (n=1,014).

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