

Familial Responses to Financial Instability, How the Family Responds to Economic Pressure: A Comparative Study, 2009

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Question	Response	Respondents ^a	Variable Name	Unweighted Frequencies
How well do you currently get by with your family's income?	1 With great difficulty 2 With difficulty 3 Easily 4 Very easily	All respondents	q1	158 607 365 37
How often do you worry that your current family income will not be enough to meet your children's needs?	1 Never 2 Hardly ever 3 Once in a while 4 Often 5 Almost all the time		q2	50 121 420 377 197
If somebody in your household were to lose his/her job (including yourself), how many months do you think your family could manage without borrowing money?	1 None 2 1 to 3 months 3 4 to 5 months 4 6 months or more		q3	349 465 146 207
Have the last 12 months been better, worse or the same when it comes to the financial situation of your family?	1 Better 2 Worse 3 The same		q4	137 595 435
Do you expect the next 12 months to be better, worse, or the same when it comes to the financial situation of your family?	1 Better 2 Worse 3 The same 4 Don't know		q5	314 202 446 204
How concerned are you that in the next 12 months you or somebody else in your family might be out of work and looking for a job?	1 Very concerned 2 Somewhat concerned 3 Not at all 4 It has recently happened		q6	171 531 377 84
In the past year, has anybody in your family needed to borrow money to make payments on a bill?	1 Yes 2 No		q7	393 773

FROM WHOM DID YOU BORROW MONEY?		R borrowed money from others	q8_1	120
1. Family member	0 No 1 Yes			273
2. Other relative	0 No 1 Yes	R borrowed money from others	q8_2	356
3. Neighbor	0 No 1 Yes		q8_3	37
4. Friend	0 No 1 Yes		q8_4	391
5. Bank	0 No 1 Yes		q8_5	2
6. Refused	0 No 1 Yes		q8_Ref	338
IN THE PAST 12 MONTHS, HAS YOUR FAMILY DONE ANY OF THE FOLLOWING?		All respondents	q9_1	55
1. We planned a big expenditure (e.g., a car, appliance) but decided to postpone it	1 Yes 2 No 3 Not applicable			298
2. We planned a holiday but decided to cancel it	1 Yes 2 No 3 Not applicable			95
3. We declared personal bankruptcy	1 Yes 2 No 3 Not applicable		q9_2	390
4. We put our house up for sale or had to move	1 Yes 2 No 3 Not applicable			3
5. We had to refinance our mortgage	1 Yes 2 No 3 Not applicable		q9_3	272
				748
				147
			q9_4	279
				776
			q9_5	112
				27

6. We experienced a foreclosure on our house	1 Yes 2 No 3 Not applicable	All respondents	q9_6	25 980 159
7. We had to sell something (e.g., car, television) to make other payments	1 Yes 2 No 3 Not applicable		q9_7	159 932 73
8. We were planning on having a child, but decided to postpone it	1 Yes 2 No 3 Not applicable		q9_8	46 881 237
IN THE COMING 12 MONTHS, ARE YOU PLANNING TO SPEND THE SAME, MORE, OR LESS ON THESE ITEMS? 1. Mortgage or rent	1 More 2 The same 3 Less 4 Not applicable		q10_1	115 869 110 69
2. Retirement savings plan	1 More 2 The same 3 Less 4 Not applicable		q10_2	98 608 226 229
3. Education savings plan	1 More 2 The same 3 Less 4 Not applicable		q10_3	76 469 225 392
4. Child/children's out of school physical activities (e.g., soccer, hockey)	1 More 2 The same 3 Less 4 Not applicable		q10_4	142 567 256 198
5. Children's out of school cultural activities (e.g., music or art lessons)	1 More 2 The same 3 Less 4 Not applicable		q10_5	97 523 261 281
6. Children's out of school care (e.g., before/after school care, daycare, summer camp)	1 More 2 The same 3 Less 4 Not applicable		q10_6	77 374 194 517

7. School or education expenses for children (e.g., tuition, school trips, gym, band)	1 More 2 The same 3 Less 4 Not applicable	All respondents	q10_7	217 600 168 177
8. Health care (e.g., dental, prescriptions, etc)	1 More 2 The same 3 Less 4 Not applicable		q10_8	231 722 155 55
9. Eating out	1 More 2 The same 3 Less 4 Not applicable		q10_9	17 410 713 26
10. Family vacations	1 More 2 The same 3 Less 4 Not applicable		q10_10	78 386 617 81
11. Leisure activities for self or partner	1 More 2 The same 3 Less 4 Not applicable		q10_11	29 456 630 49
12. Savings account	1 More 2 The same 3 Less 4 Not applicable		q10_12	140 473 459 91
13. Loan or credit card repayment	1 More 2 The same 3 Less 4 Not applicable		q10_13	156 619 240 148
14. Utilities (including cable, internet or cellular bills)	1 More 2 The same 3 Less 4 Not applicable		q10_14	180 762 211 13

On a scale of 1 to 10, where '1' is extremely poor and '10' is extremely rich, where would you place the current situation of your household compared with that of other American families?	1 Extremely poor 2 3 4 5 6 7 8 9 10 Extremely rich	All respondents	q11	24
				53
				153
				250
				293
				223
				126
				36
				2
				4
How much does the current financial climate influence how much <u>money</u> you spend on your children?	1 Not at all 2 A little 3 Moderately 4 Quite a bit 5 Extremely		q12	79
				238
				424
				323
				100
How much does the current financial climate influence how much <u>time</u> you spend with your children?	1 Not at all 2 A little 3 Moderately 4 Quite a bit 5 Extremely		q13	558
				221
				211
				130
				39
WHO, IF ANYONE IN YOUR HOUSEHOLD, IS CURRENTLY COVERED BY HEALTH INSURANCE OR SOME OTHER KIND OF HEALTH CARE PLAN?				
1. Yourself	1 Yes 2 No 3 Not applicable		insurance1	875
				110
				9
2. Spouse or partner	1 Yes 2 No 3 Not applicable		insurance2	745
				99
				108

3. Resident children under 18	1 Yes	All respondents	insurance3	920
	2 No			39
	3 Not applicable			23
4. Resident children over 18	1 Yes	All respondents	insurance4	179
	2 No			76
	3 Not applicable			484

^a Respondents are adults aged 18 years or older who are living with children under age 18 (n=1,169).

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