

What is the Familial Responses to Financial Instability?

In 2009, the National Center for Family & Marriage Research (NCFMR) provided an opportunity for researchers to field test new items using a large, web-based household survey (KnowledgePanel®). The economic downturn in late 2008 prompted important questions about the familial consequences of economic uncertainty as well as how family environments influence coping and stress associated with financial instability (e.g., employment, income, asset accumulation, consumption patterns, public assistance usage). To address these and related topics, new data were urgently needed. The NCFMR aimed to fill this critical gap by sponsoring a data collection initiative on families and economic distress. Investigators were encouraged to explore innovative measures that would contribute to theoretical, conceptual, methodological, or empirical advances that will help answer new research questions concerning familial responses to financial strain. Four pilot studies were sponsored by the NCFMR. On the [NCFMR Original Data Familial Responses to Financial Instability](#) webpage, users can find Data Notes (where applicable), Measures Snapshots, Codebooks, and the project website links (at the [Inter-university Consortium for Political and Social Research](#)) associated with all four NCFMR Pilot Data Collection projects. Summaries of each pilot study, information on how to use and access these data and their related documentation, and a description of Knowledge Networks and the KnowledgePanel® are presented below.

[How the Family Responds to Economic Pressure: A Comparative Study](#)

Frank Furstenberg, Department of Sociology, University of Pennsylvania

Anne Gauthier, Department of Sociology, University of Calgary

Shelley Pacholok, Unit 6/Sociology, University of British Columbia

This survey focused on how families respond to financial instability and economic pressure. The sample is composed of 1,169 adult respondents aged 18 years and older who have a child younger than 18 years of age at home. In addition to individual demographic characteristics (e.g., age, sex, race/ethnicity), the data include information on respondents' *current* financial situation (e.g., income, educational attainment, employment, number of jobs, type of work, how well respondents are currently getting by with their family's income), *expectations* about their future financial situation (e.g., whether they expect the next 12 months to be better, worse, or the same with respect to the family's financial situation), and their perceptions of the effects of the current financial climate on their personal situations (e.g., how the current situation influences the amount of time/money respondents spend with/on their children). Many of the variables focus on economic decisions regarding children, including current and expected expenditures.

 [Measures Snapshot](#)

 [Working Paper](#)

[The Financial Management Behaviors Scale](#)

Jeffrey Dew, Department of Family, Consumer, and Human Development, Utah State University

Jing Jian Xiao, Department of Human Development and Family Studies, the University of Rhode Island

Surveying 1,014 adults aged 18 and older from the general population, this study focused on how financial difficulties hinder or facilitate sound financial management. In addition to individual demographic characteristics (e.g., age, sex, race/ethnicity), the data include information on respondents' *past*—six months—financial behavior (e.g., frequency of comparison shopping, impulse buying, paying bills on time, maxing out a credit card). Information is also available regarding respondents' *current* financial situation, including questions regarding the level of debt and value of savings and investments. Respondents are also asked to “self grade” their financial behavior (e.g., saving money, controlling spending, paying bills on time, saving for the future). Also available are respondent reports regarding their personal happiness and their happiness in their marriage/relationship.

 [Measures Snapshot](#)

 [Working Paper](#)

[Doubling Up When Times Are Tough: Obligations to Share a Home in Response to Economic Hardship](#)

Judith Seltzer, Department of Sociology, University of California, Los Angeles

Suzanne Bianchi, Department of Sociology, University of California, Los Angeles

This survey focused on household living arrangements of parents and adult children during times of financial instability. The sample of 3,132 adults aged 18 years and older were asked a series of three questions to gauge their opinions regarding intergenerational support and intergenerational co-residence (e.g., is it a good or bad idea for older people to share a home with their adult children). Respondents were also asked to read one of 48 different vignettes (each vignette was answered by about 2% of the sample). The vignette was a hypothetical situation about intergenerational co-residence in which the adult child's marital status (adult child in the vignette) and whether the adult child was a parent varied across vignettes (for an example, see the NCFMR Measures Snapshot). Roughly half of the respondents answered the three intergenerational financial support and co-residence questions prior to their reading of the vignette, and about half answered after their reading. As in the other 2009 NCFMR Pilot Data surveys, demographic variables (e.g., age, sex, race/ethnicity) and variables regarding current financial situation (e.g., income, educational attainment, employment, number of jobs, type of work) of the respondents are available.

 [Measures Snapshot](#)

 [Working Paper](#)

“It’s All Your Fault”: Predictors and Implications of Blame in Couples under Economic Strain

Lisa Diamond, Department of Psychology, University of Utah

Angela Hicks, Department of Psychology, Westminster College

This survey was designed to examine the financial management behaviors among opposite-sex married (n=614) or cohabiting (n=18) *couples* aged 18 and older with the age difference between couples no more than ten years. Both partners were invited to participate in the survey at the same time, yielding over 600 couples, for a total of 1,264 individual respondents. In addition to individual demographic characteristics (e.g., age, sex, race/ethnicity), the data provide researchers with information on respondents’ relationship quality (e.g., how well does their partner meet their needs, how satisfied are they with their relationship) and financial situation (e.g., income, educational attainment, employment, number of jobs, type of work, how much their own personal income contributes to the total household income) as well as data linking their current financial situation to the quality of their relationship. Respondents are also asked about who/what they feel is to blame for their current financial situation—themselves, their spouse/partner, or the economy.



Measures Snapshot



Working Paper – currently unavailable

What is Knowledge Networks?

Knowledge Networks (KN) is a company specializing in online research using their **KnowledgePanel**[®]—the only nationally representative online panel of the U.S. population. Their reliance on address-based sampling avoids the problems associated with many typically difficult-to-survey populations (e.g., cell phone-only households, young adults, race/ethnic minorities). Households are not permitted to “self-select” into surveys but are randomly chosen by the KN patented sampling system. Additionally, because many households in the U.S. lack home Internet access, KN provides their panel respondents with free netbook computers and Internet service. For more information regarding sampling and methodology specific to the four *NCFMR Familial Responses to Financial Instability* pilot studies, please see each project’s Documentation pdf file via its **DSDR** webpage.

Using Familial Responses to Financial Instability

The description, citation, file manifest, codebook, and documentation for all four of the *NCFMR Familial Responses to Financial Instability* Pilot Data projects are publically available through the **DSDR** website via the **ICPSR**. You will find links to each project’s DSDR page in the project summaries (above) and at the NCFMR **Original Data Familial Responses to Financial Instability** webpage. In analyzing the NCFMR 2009 Pilot Data, researchers should take into account the complex sampling methods used for each project and include the appropriate sampling and respondent weights.

How do I access the data?

The NCFMR Pilot Data projects are publically available through the DSDR website via ICPSR. The data are available as SAS, Stata, SPSS, and tab delimited (.tsv) files and are distributed separately for each project (Note: Users must belong to member institutions to download data). For user support specific to the *NCFMR Familial Responses to Financial Instability* data on the DSDR website, visit the ICPSR-DSDR Help Page at: <http://www.icpsr.umich.edu/icpsrweb/shared/DSDR/help/index>
For further assistance, you can also call or email (available Monday - Friday, from 8:00 AM - 5:00 PM, ET) at: 734-647-2200
netmail@icpsr.umich.edu

For more information regarding [NCFMR Original Data Familial Responses to Financial Instability](#) projects, please contact:

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