



Field Report

Thrift and Savings Survey

**Conducted for
Institute for American Values**

Submitted to:

**Charles E Stokes
November 30, 2010**

1350 Willow Road, Suite 102
Menlo Park, CA 94025
P: 650-289-2160
F: 650-289-2001

www.knowledgenetworks.com

Knowledge Networks Deliverable Authorization


Printed Name	Signature	Date	Title
J. Michael Dennis		November 30, 2010	SVP, Government and Academic Research

Table of Contents

THRIFT AND SAVINGS SURVEY	4
INTRODUCTION.....	4
TABLE 1. SURVEY COMPLETION RATE.....	4
DATA FILE DELIVERABLES AND DESCRIPTIONS	4
TABLE 2. DELIVERABLE DESCRIPTION.....	4
TABLE 3: SUPPLEMENTAL VARIABLES	5
KEY PERSONNEL	6
KNOWLEDGE NETWORKS METHODOLOGY.....	7
INTRODUCTION	7
PANEL RECRUITMENT METHODOLOGY	7
SURVEY ADMINISTRATION.....	11
SURVEY SAMPLING FROM KNOWLEDGE PANEL	12
SAMPLE WEIGHTING	12
APPENDIX A: QUESTIONNAIRE.....	18

Thrift and Savings Survey

Introduction

In October and November 2010, Knowledge Networks conducted a study of opinions regarding thrift and savings for the Institute for American Values (IAV). IAV provided Knowledge Networks with the survey instrument and in conjunction with IAV, Knowledge Networks revised the instrument so that it met the design requirements of the study and was formatted for online administration. A pretest survey was conducted to verify all survey functionality worked correctly. Pretest data was delivered to IAV for review.

The main survey was fielded on November 5th, 2010 to 4,618 panel members age eighteen years of age or older who represented a general population sample plus oversamples of Texas and Kansas. The completion goal was to collect a total of 2,575 qualified interviews (1500 general population, 275 Kansas, 800 Texas). The survey was conducted in English and Spanish. Table 1 below displays the field period and completion rate of the survey.

Table 1. Survey Completion Rate

Sample	Field Start Date	Field End Date	Cases Fielded	Completes	Completion Rate
Gen pop	11/5/10	11/23/10	2,723	1,840	68%
Kansas	11/5/10	11/23/10	296	213	72%
Texas	11/5/10	11/23/10	1,599	998	62%
Total	11/5/10	11/23/10	4,618	3,051	66%

Data File Deliverables and Descriptions

The following files has been delivered to IAV: 1. a Stata data file containing the survey data including Knowledge Network's standard profile variables, which are owned by Knowledge Networks and licensed to IAV for analysis and reporting.

Table 2. Deliverable Description

<i>Delivery Date</i>	<i>File Type</i>	<i>File Name</i>	<i>File Size</i>	<i>N Records</i>	<i>Inclusion of Standard Background Demographics</i>
11/29/10	Stata	thrift_and_savings_main_client.dta	1633KB	N=3051	Yes

Table 3 below shows the name and description of each of the supplemental variables.

Table 3: Supplemental Variables

Variable Name	Variable Description
CaseID	Case Identification Number
weight1	Weight - General Population
weight2	Weight – Kansas sample
weight3	Weight – Texas sample
XSAVE	XSAVE: Sample
XSPANISH	XSPANISH: Survey in English or Spanish
XPRIMELAN	XPRIMELAN: Primary language
tm_start	Interview start time
tm_finish	Interview finish time
duration	Interview duration in minutes
PPAGE	Age
ppagecat	Age - 7 Categories
ppagect4	Age - 4 Categories
PPEDUC	Education (Highest Degree Received)
PPEDUCAT	Education (Categorical)
PPETHM	Race / Ethnicity
PPGENDER	Gender
PPHHHEAD	Household Head
PPHHSIZE	Household Size
PPHOUSE	Housing Type
PPINCIMP	Household Income
PPMARIT	Marital Status
PPMSACAT	MSA Status
PPREG4	Region 4 - Based on State of Residence
ppreg9	Region 9 - Based on State of Residence
PPRENT	Ownership Status of Living Quarters
PPSTATEN	State
PPT01	Presence of Household Members - Children 0-2
PPT25	Presence of Household Members - Children 2-5
PPT612	Presence of Household Members - Children 6-12
PPT1317	Presence of Household Members - Children 13-17
PPT18OV	Presence of Household Members - Adults 18+
PPWORK	Current Employment Status
PPNET	HH Internet Access

Key Personnel

Key personnel on the Thrift and Savings 2010 Survey:

Mike Dennis – Vice President and Managing Director, Client Service. M. Dennis is based in the Menlo Park office of Knowledge Networks.

Phone number: (650) 289-2160

Email: mdennis@knowledgenetworks.com

Stefan Subias – Senior Project Director, Custom Research. S. Subias is based in the Menlo Park office of Knowledge Networks.

Phone number: (650) 289-2162

Email: ssubias@knowledgenetworks.com

Jeff Shand-Lubbers – Research Analyst, Custom Research. W. Yan is based in the Menlo Park office of Knowledge Networks.

Phone number: (650) 289-2061

Email: jlubbers@knowledgenetworks.com

Knowledge Networks Methodology

Introduction

Knowledge Networks has recruited the first online research panel that is representative of the entire U.S. population. Panel members are randomly recruited by probability-based sampling, and households are provided with access to the Internet and hardware if needed.

Knowledge Networks selects households using random-digit dial (RDD) and address-based sampling methods. Once a person is recruited to the panel, they can be contacted by e-mail (instead of by phone or mail). This permits surveys to be fielded very quickly and economically. In addition, this approach reduces the burden placed on respondents, since e-mail notification is less obtrusive than telephone calls, and most respondents find answering Web questionnaires to be more interesting and engaging than being questioned by a telephone interviewer.

Panel Recruitment Methodology

Beginning recruitment in 1999, Knowledge Networks (KN) established the first online research panel (now called KnowledgePanel[®]) based on probability sampling that covers both the online and offline populations in the U.S. The panel members are randomly recruited by telephone and by self-administered mail and web surveys. Households are provided with access to the Internet and hardware if needed. Unlike other Internet research that covers only individuals with Internet access who volunteer for research, Knowledge Networks surveys are based on a dual sampling frame that includes both listed and unlisted phone numbers, telephone and non-telephone households, and cell-phone-only households. The panel is not limited to current Web users or computer owners. All potential panelists are randomly selected to join the KnowledgePanel; unselected volunteers are not able to join.

RDD and ABS Sample Frames

Knowledge Networks initially selects households using random digit dialing (RDD) sampling and address-based sampling (ABS) methodology. In this section, we will describe the RDD-based methodology, while the ABS methodology is described in a separate section below.

KnowledgePanel recruitment methodology uses the quality standards established by selected RDD surveys conducted for the Federal Government (such as the CDC-sponsored National Immunization Survey).

Knowledge Networks utilizes list-assisted RDD sampling techniques based on a sample frame of the U. S. residential landline telephone universe. For efficiency purposes, Knowledge Networks excludes only those banks of telephone numbers (a bank consists of 100 numbers) that have less than 2 directory listings. Additionally, an oversample is conducted among a stratum telephone exchanges that have high concentrations of African-American and Hispanic households based on

Census data. Note that recruitment sampling is done without replacement, thus numbers already fielded do not get fielded again.

A telephone number for which a valid postal address can be matched occurs in about 70% of the sample. These address-matched cases are all mailed an advance letter informing them that they have been selected to participate in KnowledgePanel. For efficiency purposes, the unmatched numbers are under-sampled at a current rate of 0.75 relative to the matched numbers. Both the oversampling mentioned above and this under-sampling of non-address households are adjusted appropriately in the panel's weighting procedures.

Following the mailings, the telephone recruitment begins for all sampled phone numbers using trained interviewer/recruiters. Cases sent to telephone interviewers are dialed for up to 90 days, with at least 14 dial attempts on cases where no one answers the phone, and on numbers known to be associated with households. Extensive refusal conversion is also performed. The recruitment interview, about 10 minutes long, begins with informing the household member that they have been selected to join KnowledgePanel. If the household does not have a computer and access to the Internet, they are told that in return for completing a short survey weekly, they will be provided with a laptop computer (previously a WebTV device was provided) and free monthly Internet access. All members in a household are then enumerated, and some initial demographic and background information on prior computer and Internet use are collected.

Households that inform interviewers that they have a home computer and Internet access are asked to take their surveys using their own equipment and Internet connection. Incentive points per survey, redeemable for cash, are given to these "PC" respondents for completing their surveys. Panel members who were provided with either a WebTV earlier or currently a laptop computer (both with free Internet access) do not participate in this per survey points incentive program. However, all panel members do receive special incentive points for select surveys to improve response rates and for all longer surveys as a modest compensation for burden.

For those panel members receiving a laptop computer (as with the former WebTV), prior to shipment, each unit is custom configured with individual email accounts, so that it is ready for immediate use by the household. Most households are able to install the hardware without additional assistance, though Knowledge Networks maintains a telephone technical support line. The Knowledge Networks Call Center contacts household members who do not respond to email and attempts to restore both contact and cooperation. PC panel members provide their own email addresses and we send their weekly surveys to that email account.

All new panel members are sent an initial survey to both welcome them as new panel members but also to familiarize them with how online survey questionnaires work. They also complete a separate profile survey that collects essential demographic information such as gender, age, race, income, and education to create a personal member profile. This information can be used to determine eligibility for specific studies, is used for weighting purposes, and operationally need not be gathered with each and every survey. This information is updated annually with each panel member. Once completed new member is "profiled," they are designated as "active" and ready to be sampled for client studies. [Note: Parental or legal guardian consent is also collected for conducting surveys with teenage panel members, ages 13-17.]

Once a household is contacted by phone—and additional household members recruited via their email address—panel members are sent surveys linked through a personalized email invitation (instead of by phone or mail). This permits surveys to be fielded quickly and economically, and also facilitates longitudinal research. In addition, this approach reduces the burden placed on respondents, since email notification is less obtrusive than telephone calls, and allows research subjects to participate in research when it is convenient for them.

Address-Based Sampling (ABS) Methodology

When KN started KnowledgePanel panel recruitment in 1999, the state of the art in the industry was that probability-based sampling could be cost effectively carried out using a national random-digit dial (RDD) sample frame. The RDD landline frame at the time allowed access to 96% of the U.S. population. This is no longer the case. We introduced the ABS sample frame to rise to the well-chronicled changes in society and telephony in recent years. The following changes have reduced the long-term scientific viability of the landline RDD sampling methodology: declining respondent cooperation to telephone surveys; do not call lists; call screening, caller-ID devices and answering machines; dilution of the RDD sample frame as measured by the working telephone number rate; and finally, the emergence and exclusion of cell-phone-only households (CPOHH) because they have no landline phone.

According to the Center for Disease Control, approximately 25% of U.S. households cannot be contacted through RDD sampling: 22% as a result of CPOHH status and 3% because they have no phone service whatsoever. Among some segments of society, the sample noncoverage is substantial: more than one-third of young adults, ages 18-24, reside in CPOHHs.

After conducting an extensive pilot project in 2008, we made the decision to add an address-based sample (ABS) frame in response to the growing number of cell-phone only households that are outside of the RDD frame. Before conducting the ABS pilot, we also experimented with supplementing our RDD samples with cell-phone samples. However, this approach was not cost effective for you our clients and raised a number of other operational, data quality, and liability issues (e.g., calling people's cell phones while they were driving).

The key advantage of the ABS sample frame is that it allows sampling of almost all U.S. households. An estimated 98% of households are “covered” in sampling nomenclature. Regardless of household telephone status, they can be reached and contacted via the mail. Second, our ABS pilot project revealed some other advantages beyond the expected improvement in recruiting adults from CPOHHs:

- Improved sample representativeness for minority racial and ethnic groups
- Improved inclusion of lower educated and low income households
- Exclusive inclusion of CPOHHs that have neither a landline telephone nor Internet access (approximately 4% to 6% of US households).

ABS involves probability-based sampling of addresses from the U.S. Postal Service's Delivery Sequence File. Randomly sampled addresses are invited to join KnowledgePanel through a series of mailings and in some cases telephone follow-up calls to non-responders when a telephone number can be matched to the sampled address. Invited households can join the panel by one of several means:

- by completing and mailing back a paper form in a postage-paid envelope;
- by calling a toll-free hotline maintained by Knowledge Networks; or
- by going to a designated KN web-site and completing an online recruitment form.

After initially accepting the invitation to join the panel, respondents are then "profiled" online answering key demographic questions about themselves. This profile is maintained using the same procedures established for the RDD-recruited research subjects. Respondents not having an Internet connection are provided a laptop computer and free Internet service. Respondents sampled from ABS frame, like those from the RDD frame are provided the same privacy terms and confidentiality protections that we have developed over the years and have been reviewed by dozens of Institutional Review Boards.

Large-scale ABS sampling for our KnowledgePanel recruitment began in April, 2009. As a result, KnowledgePanel will be improving its sample coverage of CPOHHs and young adults.

Because we will have recruited panelists from two different sample frames – RDD and ABS – we are taking several technical steps to merge samples sourced from these frames. Our approach preserves the representative structure of the overall panel for the selection of individual client study samples. An advantage of mixing ABS frame panel members in any KnowledgePanel sample is a reduction in the variance of the weights. ABS-sourced sample tends to align more true to the overall population demographic distributions and thus the associated adjustment weights are somewhat more uniform and less varied. This variance reduction efficaciously attenuates the sample's design effect and confirms a real advantage for study samples drawn from KnowledgePanel with its dual frame construction.

Sampling and Recruitment Procedures for KnowledgePanel LatinoSM

In addition to the above-documented English-based panel recruitment, in 2008 we constructed KnowledgePanel LatinoSM to provide researchers a capability to conduct representative online surveys with U.S. Hispanic community. Prior to the advent of KnowledgePanel Latino, there did not exist in the U.S. an online panel that represents both the Internet and non-Internet Hispanics, and that was representative of that part of the U.S. population able to participate in Spanish-only surveys. The sample for the KnowledgePanel Latino is recruited by a hybrid telephone recruitment design, based on a random-digit dialing sample of U.S. Latinos and Hispanic-surname sample. It is a geographically balanced sample that covers areas that, when aggregated, encompasses approximately 93% of the nation's 45.5 million Latinos.

In addition to the national sample of Latinos that are recruited by RDD, we oversample Latinos residing in 70 U.S. DMAs that have relatively large Latino populations. We take this step to

increase the sample size of Latinos that are less assimilated or so-called “unassimilated.” The DMA-oversampling approach is dedicated to the recruitment of Spanish-Language-Dominant adults that are categorized as “unassimilated” on the basis of Hispanic self-identification, Spanish-language TV viewing frequency, and primary spoken language. The 70 DMAs are grouped into 5 regions (Northeast, West, Midwest, Southeast, and Southwest). Each region is further divided into two groupings of census tracts, those that have a “high-density” Latino population and the balance made up of all the “low-density” census tracts. The threshold percent for “high density” varies by region. The 5 regions each divided into 2 density groups constitute 10 unique sample frames (5 x 2).

Using a geographic targeting approach, an RDD landline sample is generated to cover the high-density census tracts within each region. Due to the inaccuracy of telephone exchange coverage, there is some spillover outside these tracts and some smaller degree of non-coverage within these tracts. About 32% of the Latino population across these five regions is theoretically covered with this targeted RDD landline sample. All the numbers generated are screened to locate a Latino household.

The remaining 68% of the Latinos in these five regions are addressed with a listed-surname sample. Listed surnames only include households where the telephone subscriber has a surname that has been pre-identified to likely be a Latino name. It is important to note that excluded from this low-density listed sample frame are: a) the mixed Latino/non-Latino households where the subscriber does not have a Latino surname, and b) all the unlisted landline Latino households. The percent of listed vs. unlisted varies at the DMA level. The use of the listed surname is intended to utilize cost effective screening to locate a Latino household in these low-density areas since the rate of finding a Latino household from this list although not 100% is still very high. KN’s current composition of KnowledgePanel Latino members is 57% from the National RDD frame, 11% from the high-density Latino RDD frame and 32% from the low-density Latino Listed Surname frame.

Survey Administration

For client surveys, samples are drawn at random from among active panel members. Depending on the study, eligibility criteria will be applied or in-field screening of the sample will be carried out. Sample sizes can range widely depending on the objectives and design of the study.

Once assigned to a survey, members receive a notification email letting them know there is a new survey available for them to take. This email notification contains a link that sends them to the survey questionnaire. No login name or password is required. The field period depends on the client’s needs, and can range anywhere from a few hours to several weeks.

After three days, automatic email reminders are sent to all non-responding panel members in the sample. If email reminders do not generate a sufficient response, an automated telephone reminder call may be initiated. The usual protocol is to wait at least three-four days after the

email reminder before calling. To assist panel members with their survey taking, each individual has a personalized “home page” that lists all the surveys that were assigned to that member and have yet to be completed.

Knowledge Networks also operates an ongoing, modest, incentive program to encourage participation and create member loyalty. Members can enter special raffles or can be entered into special sweepstakes with both cash and other prizes to be won.

The typical survey commitment for panel members is one survey per week or four per month with a duration of 10-15 minutes per survey. Some client surveys exceed this time and in the case of longer surveys an additional incentive may be provided.

Survey Sampling from KnowledgePanel

Once Panel Members are recruited and profiled, they become eligible for selection for specific client surveys. In most cases, the specific survey sample represents a simple random sample from the panel, for example, a general population survey. Customized stratified random sampling based on profile data may also be conducted as required by the study design.

The general sampling rule is to assign no more than one survey per week to members. Allowing for rare weekly exceptions, this limits a member’s total assignments per month to 4 or 6 surveys. In certain cases, a survey sample calls for pre-screening, that is, members are drawn from a subsample of the panel (such as, females, Republicans, grocery shoppers, etc.). In such cases, care is taken to ensure that all subsequent survey samples drawn that week are selected in such a way as to result in a sample that remains representative of the panel distributions.

Sample Weighting

The design for a KnowledgePanel[®] sample begins as an equal probability sample with several enhancements incorporated to improve efficiency. Since any alteration in the selection process is a deviation from a pure equal probability sample design, statistical weighting adjustments are made to the data to offset known selection deviations. These adjustments are incorporated in the sample’s **base weight**.

There are also several sources of survey error that are an inherent part of any survey process, such as non-coverage and non-response due to panel recruitment methods and to inevitable panel attrition. We address these sources of sampling and non-sampling error using a **panel demographic post-stratification weight** as an additional adjustment.

However, prior to this adjustment, a separate sample of Spanish-speaking Latino panel members are weighted so as to be merged into the overall panel. This language-specific group is recruited through a geographically targeted dual frame sample that is screened for Spanish-language dominant households. The weighting of this unique sample involves a **Spanish language base weight** that incorporates several adjustments including ones that address geographic frame and

home language usage. The panel demographic post-stratification weight is then calculated for all panel members and proportionally adjusts for the merged Spanish-speakers.

Lastly, a set of **study-specific post-stratification weights** are constructed for the study data to adjust for the study's sample design and survey non-response.

A description of these types of weights follows.

The Base Weight

In a KnowledgePanel sample there are seven known sources of deviation from an equal probability of selection design. These are corrected in the Base Weight and are described below.

1. Under-sampling of telephone numbers unmatched to a valid mailing address

An address match is attempted on all the Random Digit Dial (RDD) generated telephone numbers in the sample after the sample has been purged of business and institutional numbers and screened for non-working numbers. The success rate for address matching is in the 60-70% range. The telephone numbers with valid addresses are sent an advance letter, notifying the household that they will be contacted by phone to join KnowledgePanel. The remaining, unmatched numbers are under-sampled as a recruitment efficiency strategy. Advance letters improve recruitment success rates. Under-sampling stopped between July 2005 and April 2007. It was resumed in May 2007 with a sampling rate of 0.75.

2. RDD selection proportional to the number of telephone landlines reaching the household

As part of the field data collection operation, information is collected on the number of separate telephone landlines in each selected household. A multiple line household's selection probability is down weighted by the inverse of its number of landlines.

3. Some minor oversampling of Chicago and Los Angeles due to early pilot surveys

Two pilot surveys carried out in Chicago and Los Angeles when the panel was first being built increased the relative size of the sample from these two cities. With natural attrition and growth in size, the impact is disappearing over time. It remains part of our base adjustment weighting because of a small number of extant panel members from that nascent panel cohort.

4. Early oversampling the four largest states and central region states

At the time when the panel was first being built, survey demand in the four largest states (California, New York, Florida, and Texas) required over-sampling during January-October 2000. Similarly, the central region states were over-sampled for a brief period.

These now diminishing effects still remain in the panel membership and thus require weighting adjustments for these geographic areas.

5. Under-sampling of households not covered by the MSN[®] TV service network

Certain small areas of the U.S. are not serviced by MSN[®], thus the MSN[®]TV units distributed to non-Internet households prior to January 2009 could not be used for those recruited non-Internet households. Overall, the result is a small residual under-sample in those geographic areas requiring a minor weighting adjustment for those locations. Since January 2010, laptop computers with dial-up access are being distributed to non-Internet households thus eliminating this under-coverage component.

6. RDD oversampling of African-American and Hispanic telephone exchanges

As of October 2001, over-sampling of telephone exchanges with a higher density of minority households (specifically African American and Hispanic) was implemented to increase panel membership for those groups. These exchanges were oversampled at approximately twice the rate of other exchanges. This over-sampling is corrected in the base weight.

7. Address-based sample phone match adjustment

Towards the end of 2008, Knowledge Networks began recruiting panel members using an address-based sample (ABS) frame in addition to RDD recruitment. Once recruitment through the mail, including follow-up mailings to ABS non-respondents was completed, a telephone recruitment was added. Non-responding ABS households where a landline telephone number could be matched to an address were subsequently called and a telephone recruitment initiated. This effort results in a slight overall disproportionate number of landline households being recruited in a given ABS sample. A base weight adjustment is applied to return the ABS recruitment panel members to the sample's correct national proportion of phone-match and no phone-match households.

8. ABS oversample stratification adjustment

In late 2009 the ABS sample began incorporating a geographic stratification design. Census blocks with high density minority communities were oversampled (Stratum 1) and the balance of the census blocks (Stratum 2) were relatively undersampled. The definition of high density, minority community and the relative proportion between strata differed among specific ABS samples. An appropriate base weight adjustment is applied to each sample to correct for this stratified design.

The Spanish Language Base Weight

In 2008, as an augmentation to KnowledgePanel, Spanish language-specific panel members had been recruited through a geographically targeted dual frame sample that is screened for Spanish-

language dominant households. Generally these are households that speak Spanish and also who did the recruitment interview in Spanish. Eleven geographic regions covering approximately 95% of the national Latino population was screened. Each region had both high and low density Hispanic population areas. High density areas were screened using RDD methods and low density areas screened using Hispanic surname listed samples. Three adjustments are incorporated in the Spanish language base weight.

1. Household selection proportional to the number of telephone landlines reaching the household

As part of the field data collection operation, information is collected on the number of separate telephone landlines in each eligible (Spanish-speaking) household. A multiple line household's selection probability is down weighted by the inverse of its number of landlines.

2. Geographic frame balancing for RDD and listed surname samples

The recruitment sample frame has a given proportional distribution across 11 regions each consisting of both a high and low Hispanic population density area (ranging from 0.3% density to 13.9%; average = 4.6%). This adjustment factor returns the recruited households by area to their correct relative proportion across the 22 geographic density areas.

The Panel Demographic Post-stratification Weight

To reduce the effects of any non-response and non-coverage bias in the overall panel membership, a post-stratification adjustment is applied using demographic distributions from the most recent data from the Current Population Survey (CPS) and for Hispanic language usage from the 2007 Pew Hispanic Center Survey. Language usage adjustments allow for the correct proportional fitting of Spanish-speaking members relative to other English-speaking Hispanic and non-Hispanic panel members. Benchmark distributions for Internet Access among the U.S. population of adults had been obtained from KnowledgePanel recruitment data since this measurement is not collected as part of the monthly CPS. However, as of June 2010, a special CPS supplement (October 2009) collected and reported an Internet access measurement and this replaces the recruitment source and is used as a benchmark for panel weighting.

The post-stratification variables include:

- Gender (Male/Female)
- Age (18-29, 30-44, 45-59, and 60+)
- Race/Hispanic ethnicity (White/Non-Hispanic, Black/Non-Hispanic, Other/Non-Hispanic, 2+ Races/Non-Hispanic, Hispanic)
- Education (Less than High School, High School, Some College, Bachelor and beyond)
- Census Region (Northeast, Midwest, South, West)

- Metropolitan Area (Yes, No)
- Internet Access (Yes, No)
- Primary Language (Non-Hispanic, Hispanic English Proficient, Hispanic Bilingual, Hispanic Spanish Proficient).

This weighting adjustment is applied prior to the selection of any client sample from KnowledgePanel. These weights constitute the starting weights for any client survey selected from the panel.

Study-Specific Post-Stratification Weights

Once all the study data are returned from the field, we proceeded with a post-stratification process to adjust for any survey non-response and also any non-coverage due to the study-specific sample design. Demographic and geographic distributions for the non-institutionalized, civilian population ages 18+ from the most recent Current Population Survey (CPS) are used as benchmarks in this adjustment. The language distributions are currently from the 2007 Pew Hispanic Center for the national sample. For the Texas sample the language distributions are from KnowledgePanel benchmarks as the Pew data does not include state level estimates. The income benchmarks are from the March 2010 supplemental CPS.

The following benchmark distributions are utilized for the post-stratification adjustment for the national sample (weight1):

- Gender (Male/Female)
- Age (18-29, 30-44, 45-59, and 60+)
- Race/Hispanic ethnicity (White/Non-Hispanic, Black/Non-Hispanic, Other/Non-Hispanic, 2+ Races/Non-Hispanic, Hispanic)
- Primary Language (Non-Hispanic, Hispanic English Proficient, Hispanic Bilingual, Hispanic Spanish Proficient)
- Education (Less than High School, High School, Some College, Bachelor and beyond)
- Census Region (Northeast, Midwest, South, West)
- Metropolitan Area (Yes, No)
- Income (under \$10k, \$10K-\$24,999, \$25K-\$49,999, \$50K-\$74,999, \$75K-\$99,999, \$100K+)
- Internet Access (Yes, No)

The same benchmark categories were used for the Texas sample (weight3) except for census region.

For the Kansas sample (weight2) the following benchmarks were used:

- Gender (Male/Female)
- Age (18-44, 45-59, and 60+)
- Race/Hispanic ethnicity (White/Non-Hispanic, Black/Non-Hispanic + Other/Non-Hispanic +2+ Races/Non-Hispanic, Hispanic)
- Education (Less than High School + High School, Some College, Bachelor and beyond)
- Metropolitan Area (Yes, No)
- Income (under \$0-\$24,999, \$25K-\$49,999, \$50K-\$74,999, \$75K-\$99,999, \$100K+)

Comparable distributions are calculated using all completed cases from the field data. Since study sample sizes are typically too small to accommodate a complete cross-tabulation of all the survey variables with the benchmark variables, an iterative proportional fitting is used for the post-stratification weighting adjustment. This procedure adjusts the sample data back to the selected benchmark proportions. Through an iterative convergence process, the weighted sample data are optimally fitted to the marginal distributions.

After this final post-stratification adjustment, the distribution of the calculated weights are examined to identify and, if necessary, trim outliers at the extreme upper and lower tails of the weight distribution. The post-stratified and trimmed weights are then scaled to the sum of the total sample size of all eligible respondents.

APPENDIX A: QUESTIONNAIRE

[DISPLAY]

We are interested in people’s current financial priorities and plans. We’d like to ask you some questions about saving, borrowing, and spending money.

[GRID – SP]

[SPLIT INTO TWO SCREENS]

Q1. Please tell us how important each of the following financial goals are to you over the next year. (Choices: Very important, somewhat important, neither important nor unimportant, somewhat unimportant, Not important at all)

Very important	Somewhat important	Neither important nor unimportant	Somewhat unimportant	Not important at all
----------------	--------------------	-----------------------------------	----------------------	----------------------

- A) Getting a higher paying job
- B) Saving for retirement
- C) Reducing credit card debt
- D) Building up a larger emergency fund (“rainy day fund”)
- E) Paying off a car loan
- F) Saving for a vacation
- G) Giving more money to charity
- H) Saving for a house
- I) Reducing student loan debt
- J) Spending more money on entertainment
- K) Buying lottery tickets to try to hit the “big money”
- L) Spending less money overall
- M) Saving for college
- N) Paying off a payday or auto-title loan
- O) Send more money to family or friends who need it
- P) Repaying money I owe to family or friends

[SP]

2) Would you say you have been saving – [more money, the same amount (or) less money] than you used to?

- More money
- The same amount
- Less money

[GRID – SP]

Q3. How often do the following statements describe your savings habits?

Always	Usually	Sometimes	Rarely	Never
--------	---------	-----------	--------	-------

- A) Don't save – usually spend more than income
- B) Don't save – usually spend about as much as income
- C) Save whatever is left over at the end of the month – no regular plan
- D) Save income of one family member, spend the other
- E) Spend regular income, save other income
- F) Save regularly by putting money aside each month

[GRID - SP]

Q4. About how often do you use each of the following ways to save money?

Daily	Weekly	Monthly	A few times a year	Rarely	Never
-------	--------	---------	--------------------	--------	-------

- A) Deposit money in a savings account
- B) Put spare change in a piggybank, jar, or other container
- C) Put aside cash in a safe location
- D) Deposit money into a special account for retirement
- E) Deposit money into a special account for college or other educational purposes
- F) Buy savings bonds
- G) Invest in stocks, mutual funds, or other financial securities

[GRID – SP]

Q5. How often do you make transactions with the following businesses?

Daily	Weekly	Monthly	A few times a year	Rarely	Never
-------	--------	---------	--------------------	--------	-------

- A) Credit Unions
- B) Pawn shops
- C) Banks

- D) Appliance/furniture rental outlets (such as Rent-A-Center or Aarons)
- E) Check cashing stores
- F) Auto-title lenders
- G) Payday lenders

[GRID – SP]
[SPLIT INTO TWO SCREENS]

Q6. Americans get financial advice and services from a number of sources. In your view, how helpful are the following people, groups, businesses, and financial tools at helping average Americans “get ahead” financially?

Very helpful	Somewhat helpful	Neither helpful nor unhelpful	Somewhat unhelpful	Very unhelpful
--------------	------------------	-------------------------------	--------------------	----------------

- A) Credit Unions
- B) Pawn shops
- C) Banks
- D) Appliance/furniture rental outlets (such as Rent-A-Center or Aarons)
- E) Check cashing stores
- F) Auto-title lenders
- G) Payday lenders
- H) Credit cards
- I) Wal-mart
- J) Parents
- K) Extended family members
- L) Children
- M) Debit cards
- N) Churches, synagogues, or other religious communities
- O) State lotteries
- P) Savings plans available through employers
- Q) Civic clubs or associations (such as Rotary or Knights of Columbus)
- R) Rotating credit organizations (such as tandas, vacas, or cundinas)
- S) Financial Advisor
- T) Federal government
- U) State government

[SP]

Q7. If you needed to get \$200 in a hurry, where would you be likely to turn first?

- Savings account
- Checking account
- Cash on hand
- Payday lender
- Credit card advance

- Family member
- Friend
- Credit union loan
- Bank loan
- Other [Text Box]

[GRID – SP]

Q8. How often do you do the following?

(Choices: Daily, weekly, monthly, a few times a year, Rarely, never)

Daily	Weekly	Monthly	A few times a year	Rarely	Never
-------	--------	---------	--------------------	--------	-------

- A) Buy lottery scratch tickets for yourself
- B) Buy lottery scratch tickets as gifts
- C) Play lottery games where you choose numbers (such as Powerball)
- B) Gamble at a casino
- C) Bet on horse or dog races at a track
- D) Bet on sports other than horse or dog races
- E) Gamble in a private game with friends or family (such as poker)

[DISPLAY]

The next questions concern your views on what government should be doing to help people in these difficult economic times.

[GRID – SP]

Q9. 9) How much do you agree or disagree with the following statements?

Strongly agree	Agree somewhat	Neither agree nor disagree	Disagree somewhat	Strongly Disagree
----------------	----------------	----------------------------	-------------------	-------------------

- A) The government should enact policies that encourage Americans to *save* more money.
- B) The government should enact policies that encourage Americans to *spend* more money.
- C) The government should enact policies to expand state lotteries and state sponsored casinos
- D) The government should enact policies to expand entertainment options for citizens

[GRID – SP]

Q10. Would you support or oppose your state government sponsoring the following forms of entertainment in order to generate funds to balance the state budget?

Strongly support	Somewhat support	Neither support nor oppose	Somewhat oppose	Strongly oppose
------------------	------------------	----------------------------	-----------------	-----------------

- A) Owning a professional sports team (like an NFL or Major League Baseball team)
- B) Owning a NASCAR team
- C) Sponsoring concerts by popular artists
- D) Operating a state movie studio

[DISPLAY]

Some people want to change state lotteries to encourage more people to save. Under this plan, regular lottery tickets would still be available. Customers could also buy a new kind of ticket called a "savings ticket." Savings tickets would be available to everyone-even those who don't buy regular lottery tickets. Every dollar you spend on a savings ticket would go directly into a personal savings account. The money in the account is yours, and you can withdraw it at any time. Savings tickets also make you eligible to win prizes, such as \$25 in cash, a \$50 savings bond, or a car. The more savings tickets you buy, the greater your chances of winning a prize.

[SP]

Q11. What is your opinion of the proposal to offer savings tickets to the public?

- Strongly favor
- Somewhat favor
- Need more information to decide
- Somewhat oppose
- Strongly oppose

[SP]

[ASK IF Q11=4 OR 5]

Q11A. For which of the following reasons are you opposed to the savings ticket idea? (check all that apply)

- I don't support anything connected with the lottery
- I prefer other ways to save
- I like the lottery as it is and don't want to see any changes
- I don't think the government should be involved in this type of activity
- Other (explain)

[SP]

Q12. How likely would you be to purchase savings tickets for yourself?

- Very likely
- Somewhat likely
- Somewhat unlikely
- Very unlikely

Q12B. How likely would you be to purchase savings tickets for someone else as a gift?

- Very likely
- Somewhat likely
- Somewhat unlikely
- Very unlikely

[SP]

Q13. In these difficult economic times states are exploring new policy ideas. One idea is to expand state sponsored gambling, such as lotteries and casinos. Another idea is to enact policies to encourage more people to save. Which of these two ideas do you think is better?

- Expand state sponsored gambling,
- Encourage more people to save
- Do both
- Don't do either

[SP]

Q14. Some people believe it is a good idea for government to sponsor and promote gambling. Others believe it is not a good idea for government to sponsor and promote gambling. Which comes closer to your view?

- It is a good idea
- It is *not* a good idea

[SP]

Q15. How likely are you to vote in the next major state election?

- Very likely
- Somewhat likely
- Somewhat unlikely

Very unlikely

[DISPLAY IF XSAVE=1 OR 2]

We'd like to know what you think about the concept of thrift.

[ASK Q16-Q25 IF XSAVE=1 OR 2]

[SP]

Q16. The word that is closest in meaning to thrift is:

Thriving
Saving
Protecting

[SP]

Q17. Being generous is:

The opposite of being thrifty
The same as being thrifty
A part of being thrifty)

[SP]

Q18. Borrowing money:

Can be a good if it will increase your wealth in the future
Is never a good idea
Can be good if it's for something that you really want

[SP]

Q19. Thrift is:

Wise use of money
Always buying the least expensive thing
Getting as much money as possible

[SP]

Q20. Thrift focuses on:

- Earning
- Planning
- Saving
- All of the above

[SP]

Q21. The OPPOSITE of thrifty is:

- Selfish
- Wasteful
- Generous

[SP]

Q22. A thrifty person believes what I have:

- Is my private property to use as I wish
- Is a gift to be used for myself and others
- Belongs to the community

[SP]

Q23. Over a lifetime, a thrifty person will probably:

- Spend less than a person who is not thrifty
- Spend more than a person who is not thrifty
- Spend about the same as a person who is not thrifty

[SP]

Q24. In order to help the economy grow, it is better for Americans to:

- Save more
- Spend more

[SP]

Q25. In your opinion, if Americans became more thrifty, what difference would it make?

- It would be good for the country
- It wouldn't make much difference
- It would hurt the country)

[DISPLAY IF PPSTATE=74 (TEXAS)]

Now we'd like to ask about proposals for casinos in Texas

[ASK TX1-TX6 IF PPSTATE=74 (TEXAS)]

[SP]

TX1. The Texas State Constitution currently prohibits casinos in Texas. Some people want to change the Constitution to allow casinos. Would you favor this change?

- Yes
- No

[GRID – SP]

TX2. Here are two statements that you might hear from people who are against casinos in Texas. For each statement, please indicate whether it makes you more or less likely to favor casinos in Texas.

More likely to favor	Somewhat more likely to favor	Neither more nor less likely to favor	Somewhat less likely to favor	Much less likely to favor
----------------------	-------------------------------	---------------------------------------	-------------------------------	---------------------------

A) If Texas allows casinos, then Native Americans will automatically be allowed to operate tribal casinos in the state. This could lead to hundreds of casinos in the state, as has already happened in Oklahoma and California.

B) Tribal casinos **do** not have to pay state taxes and would contribute little, if any, revenue to the state.

[GRID – SP]

TX3. When the Texas lottery was established, it promised to fund Texas schools. Do you agree or disagree that the Texas lottery has made good on its promise?

Strongly agree,
 Agree somewhat
 Neither agree nor disagree
 Disagree somewhat
 Strongly disagree

[DISPLAY IF PPSTATE=74 (TEXAS)]

Next we'd like to ask you about payday lenders in Texas.

[SP]

TX4. Did you know that payday lenders in Texas are allowed to charge interest rates that are 30 times higher than interest rates that banks and credit unions are allowed to charge on loans?

Yes
 No

[SP]

TX5. In fifteen states, including Arkansas, Arizona, Georgia, and West Virginia, the interest rate on payday loans is limited to no more than 36%. How much do you agree or disagree that Texas should limit payday loans to 36%?

Strongly agree
 Agree somewhat
 Neither agree nor disagree
 Disagree somewhat
 Strongly disagree

[GRID – SP]

TX6. How much do you agree or disagree with the following statements:

Strongly agree	Agree somewhat	Neither agree nor disagree	Disagree somewhat	Strongly disagree
----------------	----------------	----------------------------	-------------------	-------------------

- A) Taxes from gambling activities are a good source of revenue for Texas.
- B) Having more gambling in my state would be good for families
- C) The gambling industry pays its fair share to help “clean up” problems like crime and addiction caused by gambling
- D) The government should expand gambling activities in our state
- E) The gambling industry takes advantage of poor people

F) The gambling industry makes its profit by exploiting human weakness

[SP]

Q26. Thinking about how easy or hard it is to save money, compared to your parents when they were your age do you think it is:

- Easier
- Harder
- About the same

[NUMBER BOXES – RANGE=0 TO 1,000,000]

Q27. For each item about how much money would you say you have readily available if you needed to spend it today:

- A) In your wallet/purse
- B) In a piggybank, cash jar, or other container
- C) In your checking account
- D) In a savings account
- E) Saved for emergency expenses
- F) Saved for a vacation
- G) Saved for a large purchase (such as a new lawnmower or refrigerator)
- H) Saved in a retirement fund
- I) Saved in a college fund

[NUMBER BOX – RANGE=0 TO 10,000,000]

Q28. About how much equity do you have in your house?

_____ dollars

Do not own a house [MP]

[NUMBER BOX – RANGE=0 TO 10,000,000]

Q29. Besides equity in a house, about how much money do you have in long-term investments that would not be readily available for spending today?

_____ dollars

[NUMBER BOX – RANGE=0 TO 10,000,000]

Q30. About how much coverage do you have in life insurance?

_____ dollars

[NUMBER BOXES – RANGE=0 TO 10,000,000]

Q31. About how much do you owe on the following items:

- A) Credit cards
- B) Payday loans
- C) A loan used to purchase a car or truck
- D) Loans to pay off gambling debts
- E) Mortgage loan
- F) Other loans besides those mentioned above

[SP]

Q32. How comfortable are you with how much money you are currently saving up or investing?

- Very comfortable
- Somewhat comfortable
- Neither comfortable nor uncomfortable
- Somewhat uncomfortable
- Very uncomfortable

[SP]

Q33. In the future do you want to:

- Save more money
- Continue with my current savings habits
- Save less money