

## Labor, Income, Finances, and Expectations (LIFE) Survey

# LIFE Survey Questionnaire

Last Updated: September 2024

This document contains selected questions from the LIFE Survey that correspond to data in each quarterly LIFE Data Report. *Comments in italics* have been added for clarity where necessary. Unless otherwise indicated, all respondents receive each question.

For the purposes of the LIFE Survey Data Reports and the LIFE Survey Data Visualization, demographic categories and question responses may be grouped together to ensure that minimum cell sizes are achieved; the more granular list of demographic values is available in the data download, except when otherwise noted here.

## Survey Questions

**AUDIENCE: US, 18+, NATIONAL REPRESENTATIVE**

**AGE.** *[Derived from respondent year of birth.]*

- (1) 17 years or younger *[Terminated from survey]*
- (2) 18–25 years old
- (3) 26–35 years old
- (4) 36–45 years old
- (5) 46–55 years old
- (6) 56–65 years old
- (7) 66 years or older

**GENDER.** Are you...? *[Responses other than male and female comprise less than 2 percent of volume across all surveys. In Data Reports and the data download file, those responses are assigned randomly to male or female for analytical purposes.]*

Select one response.

- (1) Male
- (2) Female

- (3) Nonbinary
- (4) Transgender
- (5) Intersex
- (6) Something else
- (7) Prefer not to say

**RACE-ETHNICITY.** What racial or ethnic group best describes you? *[In Data Reports, response values 4–8 are combined into a single “Other” category because of smaller volumes across surveys.]*

Select one response.

- (1) White
- (2) Black or African-American
- (3) Hispanic or Latino
- (4) Asian or Asian-American
- (5) Native American
- (6) Middle Eastern
- (7) Two or more races
- (8) Other (specify)

**EMPLOYMENT STATUS.** How would you describe your current employment status?

If your job could fit into multiple categories, please pick the one that best applies. If you have more than one form of employment, please select each category that applies.

Select all that apply

*[Respondents who select any response from 1 to 5 are categorized as “Employed” in Data Reports, including when they also select a response from 6 to 10.]*

- (1) Full-time job (40+ hours/week)
- (2) One or more part-time jobs (less than 40 hours/week each)
- (3) Self-employed (fewer than five employees)
- (4) Small business owner (five or more employees)
- (5) Gig work, freelancer, or temporary work
- (6) Retired
- (7) Not employed, not seeking employment
- (8) Unemployed, looking for employment
- (9) Student
- (10) On disability

In this section, we're going to ask you about your personal income for *[last calendar year]* and *[this calendar year]*.

Personal income refers to your individual income. It can include money earned from employment, disbursed from retirement or investment accounts, or similar sources. If you receive income directly from multiple sources, please consider them all together. Income contributed by others in your household **should not be included**.

**PERSONAL INCOME.** First, we'd like to know about your personal income in *[last calendar year]*.

Which of the following categories best reflects your total personal income from all sources before taxes in *[last calendar year]*?

Select one response.

- (1) Less than \$10,000
- (2) \$10,000–\$19,999
- (3) \$20,000–\$29,999
- (4) \$30,000–\$39,999
- (5) \$40,000–\$49,999
- (6) \$50,000–\$59,999
- (7) \$60,000–\$69,999
- (8) \$70,000–\$79,999
- (9) \$80,000–\$99,999
- (10) \$100,000–\$119,999
- (11) \$120,000–\$149,999
- (12) \$150,000–\$199,999
- (13) \$200,000–\$249,999
- (14) \$250,000–\$349,999
- (15) \$350,000–\$499,999
- (16) \$500,000 or more
- (17) Don't know
- (18) Prefer not to say

**INCOME CHANGE.** Based on your expectations for *[this calendar year]*, how do you think your personal income from all sources for *[this calendar year]* will compare with *[last calendar year]*?

Select one response.

- (1) My personal income in *[this calendar year]* will probably be higher overall than it was in *[last calendar year]*
- (2) My personal income will be about the same for *[this calendar year]* and for *[last calendar year]*
- (3) My personal income in *[this calendar year]* will probably be lower, but more than half of what it was in *[last calendar year]*
- (4) My personal income in *[this calendar year]* will probably be less than half of what it was in *[last calendar year]*
- (5) I will probably not have personal income in *[this calendar year]*

**WORK CONCERNS.** Please review the following list of concerns that people may or may not have about working, seeking new employment, or reentering the job market. Note that some of these may apply to you; some may not. Please select the applicable response for your personal situation.

Based on your current working situation, please rate your level of concern about each item **over the next 30 days**. If you are not currently working, please consider how concerned you would be if you were planning to begin working in the next 30 days.

Select one response for each.

[RESPONSE OPTIONS]

- (1) 1- Not at all concerned
- (2) 2
- (3) 3
- (4) 4
- (5) 5- Very concerned
- (6) Does not apply to me

[WORK CONCERNS]

- (1) Finding or keeping childcare
- (2) Finding or keeping elder/senior care
- (3) Exposure to illness at work
- (4) Another shutdown impacting my employer
- (5) My employer's ability to stay in business
- (6) Access to reliable transportation
- (7) My employer cutting my job or laying me off

**FINANCIAL DISRUPTIONS.** Which of the following have you experienced in the last 12 months?

Select all that apply.

- (1) Involuntarily lost job
- (2) Quit without having another job lined up
- (3) Unexpectedly did not receive any income for 30 days or longer
- (4) Evicted from primary form of housing
- (5) Had to relocate due to housing costs
- (6) Lost access to benefits programs (e.g., unemployment, disability, food stamps)
- (7) Incurred a significant out-of-pocket healthcare expense
- (8) Incurred a significant out-of-pocket nonmedical expense (e.g., vehicle repair, appliance replacement, home maintenance)
- (9) None of these apply
- (10) Housing cost (mortgage or rent payments) increased unexpectedly *[Added July 2023]*
- (11) Experienced financial loss due to a natural disaster or weather event, including wildfire *[Added October 2023]*

**COPING STRATEGIES.** The following is a list of strategies and tools that could be used to help afford monthly bill payments. Please indicate which of these you have used in the last 12 months.

Select all that apply.

- (1) Taking an additional job
- (2) Borrowing more (for instance, from credit cards or a payday loan)
- (3) Cutting discretionary spending (for instance, entertainment or dining out)
- (4) Cutting essential spending (for instance, food or medical care)
- (5) Borrowing from friends or family
- (6) Unemployment insurance payments
- (7) Paying less or skipping other debts or monthly bills
- (8) Taking money out of retirement savings early (like a 401(k) plan or similar)
- (9) None of these apply

**MAKING ENDS MEET.** How concerned are you about your ability to make ends meet over these time periods, on a scale of 1 (not at all concerned) to 5 (very concerned)? *[Question version as of April 2023]*<sup>1</sup>

Select one response for each

[RESPONSE OPTIONS]

- (1) 1- Not at all concerned
- (2) 2
- (3) 3
- (4) 4
- (5) 5- Very concerned

[TIME PERIODS]

- (1) Between today and six months from now
- (2) Between seven and 12 months from now

**ABILITY TO PAY BILLS.** Which best describes your ability to pay all of your bills in full this month? Think of “bills” as all of the payments you are **required** to make to keep your accounts in good standing each month.

Select one response.

- (1) Able to pay all bills
- (2) Can't pay some or any bills

**GENERAL SENTIMENT CHANGE.** Based on your personal situation, your observations about the economy in your region, and events being reported in local and national news, has your outlook for the coming months changed since this time last year?

Select one response.

- (1) I feel significantly more positive than I did at this time last year

<sup>1</sup> In the first LIFE Survey, conducted in January 2023, the Making Ends Meet question asked about four time periods: three months, six months, nine months, and 12 months. From April 2023 forward, the question version reflected here has been used. In Data Reports and the data download, respondents from the January 2023 survey are classified as being concerned if they reported concern in either subperiod (e.g., if a respondent reported concern in three months or six months, they are classified as concerned in the next six months).

- (2) I feel more positive than I did at this time last year
- (3) I feel the same as I did at this time last year
- (4) I feel more negative than I did at this time last year
- (5) I feel significantly more negative than I did at this time last year