No Time to Spare: Exploring the Middle Class Time Squeeze

Methodological Appendix
This appendix describes how we gathered our data and conducted the mixed methods analysis for “No Time to Spare: Exploring the Middle-Class Time Squeeze.” The first section describes our research questions and defines what we mean by *mixed methods*. The second section details our methods, from the development of our focus group guide to the interpretation of our results.

**Section 1: Mixed Methods Research**

Mixed methods research combines both qualitative and quantitative approaches to offer scholars “multiple ways of seeing and hearing” the same subject matter.¹ Our current primary way of understanding the American middle class well-being – quantitative data collection and analysis – doesn’t allow us to answer more nuanced questions about everyday struggles and experiences of the middle class that could inform effective policy solutions to support their well-being. As qualitative research is best suited to answer “how” and “why” questions and gather rich information situated in context, data on how middle-class Americans conceptualize and explain their quality of life and well-being can be more fully obtained qualitatively.² For this report, qualitative data alone could not accomplish our needs because the scope of this project is national and, as such, we seek to understand broad trends and shifts. Quantitative data is still needed to answer specific questions of “how many,” “how much,” and “how things have changed over time.”³ Combining quantitative and qualitative evidence can generate a more a holistic understanding of the well-being of the American middle class from different angles.

We launched the American Middle Class Hopes and Anxieties Study (AMCHAS) in fall 2019 to facilitate our qualitative exploration of happiness, hope, and anxiety related to how middle-class Americans spend their time, their financial security and health, how they think about relationships and respect, and how these concepts might differ by race/ethnicity or gender. The broader AMCHAS project focused on five determinants of well-being (time, money, health, respect, relationships)⁴ and sought to answer the following questions:

1. What are the biggest sources of satisfaction within the lives of the middle class, and what are their biggest sources of concern?
2. What is the daily life of the middle class like at work and at home?
3. How does the middle class think about their current and future financial security and physical and mental health?
4. What roles do respect and relationships play in the quality of life of the middle class?
5. How do gender and race shape the experiences of the middle class – their struggles, the obstacles to security and well-being they encounter, as well as their hopes and visions of the future?

In our report, we focus narrowly on time as a determinant of well-being. Despite having access to detailed quantitative data about American middle class well-being in key areas, like time use (through datasets such as the American Time Use Survey), these data sources cannot provide us with enough information about how the middle class understands and prioritizes this time, how that understanding impacts their well-being, and how that might differ by various demographic characteristics. We also lacked adequate context on how time fits together with all of the other important aspects of well-being in the lives of middle-class Americans.
class Americans, such as money, health, respect or relationships. In order to gain a richer understanding of the meaning and experiences beyond the numbers, we chose to conduct 12 focus groups with 127 participants as part of a mixed methods research design.

We chose a sequential exploratory mixed methods design (Figure 1 below), which means that the results from the first, qualitative, phase of data collection was designed to influence the quantitative second phase. A sequential exploratory design is useful when further exploration of the foundational research constructs and relationships is needed to revise the working questions and hypotheses of a quantitative analysis. For example, it allows scholars the opportunity to identify new variables to include in the quantitative analysis that otherwise might have been missed. Likewise, it allows the researchers to ground test the foundational concepts posed in the research in order to validate whether the population being studied also conceptualizes the research constructs in a way that aligns with the researcher’s a priori assumptions. This mixed methods approach is also useful when scholars want to achieve a certain degree of generalizability of their qualitative results. Using multiple methods in a single study takes advantage of large-N quantitative research’s benefit of generalizability and representativeness while also being informed and enhanced by qualitative findings which add context and depth. Integrating qualitative and quantitative data in this way allows us to better understand American middle-class experiences with time.

Figure 1. Sequential Exploratory Design

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<table>
<thead>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Qualitative collection &amp; analysis</td>
</tr>
<tr>
<td>2</td>
<td>Quantitative collection &amp; analysis based on results from (1)</td>
</tr>
<tr>
<td>3</td>
<td>Interpret the connected results</td>
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</table>

Our mixed methods approach relies on focus groups as our qualitative data source. Focus groups – discussions among roughly 6-10 people led by a trained moderator – provide details about how people think about the study topic. This method of data collection allows researchers to uncover insights that emerge as a result of group interaction focused around some key questions. Focus groups as a qualitative data collection method can be very effective for research like AMCHAS, which seeks to elucidate the expectations, values, and beliefs of a diverse American middle class. For our quantitative phase of research, we collected nationally representative survey and administrative data from various sources to triangulate with the qualitative findings.

The data sources in this paper came together at two distinct points. First, the qualitative evidence from over 100 middle class research participants in five locations which made up
the “exploratory” aspect of this sequential exploratory design were mixed after qualitative analysis. This was done by using the qualitative findings to inform the selection of the quantitative metrics. We triangulated the data by using the qualitative findings to develop themes and then used those themes to refine our quantitative research questions and hypotheses, including a process of refining how we measured key constructs to align them with how middle class Americans themselves conceptualized their experiences of the “time squeeze” and well-being. We also triangulated quantitative and qualitative data in the interpretation phase.

**Section 2: Detailed Methodology**

**Qualitative Instrumentation**

AMCHAS began with a partnership with Econometrica, Inc., a Bethesda, Maryland-based research and management firm, in the development of a moderator guide to learn more about how middle-class Americans understood their well-being. The semi-structured guide used a “spiral” approach, moving from broad and general questions about one’s hopes and anxieties, like “When you think about your future life, what are you most optimistic about?,” to more specific, topic-based questions, like “When you think about time – how you spend your time now or in the future – what are you most happy or hopeful about?” The guide had eleven major questions, with follow-ups and guided probes throughout. The questions in the guide were informed by the overarching research questions and high-level topic areas identified at the initial planning stages of the study. See Appendix 1 for the full moderator guide.

**Site Selection and Stratification**

Because AMCHAS is meant to tell a story about the American middle class generally, we prioritized geographic diversity in our selection criteria for the five study locations for qualitative data collection, recognizing that the people’s lived experience – and associated well-being – differs based on where in the country they reside. We selected locations that varied in urbanicity – i.e., small towns, big cities, and some places in between. Finally, we sought to minimize qualitative research in locations that are outliers nationally, so we selected locations with similar racial and ethnic diversity, median incomes, education levels, and top industries as the national average. These criteria led us to select Las Vegas, Nevada, Wichita, Kansas, Houston, Texas, Central Pennsylvania, and Prince George’s (PG) County, Maryland. See Appendix 2 for a breakdown of these variables for each of our five focus group locations and see the [Voices of the Middle Class Interactive](#) for a brief discussion on the selection of each location.

The location demographics and population size informed the placement of the race-gender focus groups in each of the five locations (Figure 2). We stratified our focus groups by race-gender for two reasons. First, we knew from the extant literature that race and gender may have a strong impact on the way that people understand and talk about their quality of life. Scholars have both theorized and empirically shown that race and gender are associated with significant differences in subjective well-being. Second, we knew that focus group homogeneity tends to result in higher quality focus group interaction and an increase in self-disclosure among participants. Focus groups provide the highest quality data when participants are open, candid, and willing to talk about their experiences and beliefs. Homogeneous focus groups bring together people of similar backgrounds and experiences in
order to reduce variation and better encourage group discussion. That being said, there is a trade-off to relying on focus groups rather than a more individual form of qualitative data, like interviews. Focus groups, especially more homogeneous focus groups, might contribute to a group-think dynamic, strengthening the social pressure to conform to the broader sentiment being discussed in the group.

**Qualitative Recruitment and Data Collection**

**Figure 2. Race-Gender Focus Groups in 5 Locations**

<table>
<thead>
<tr>
<th>Las Vegas, Nevada</th>
<th>Wichita, Kansas</th>
<th>Houston, Texas</th>
<th>Central Pennsylvania</th>
<th>Prince George’s County, Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Latina women</td>
<td>• Black women</td>
<td>• White men</td>
<td>• White men</td>
<td>• Black men</td>
</tr>
<tr>
<td>• Latino men</td>
<td>• White women</td>
<td>• Black men</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Black women</td>
<td>• White women</td>
<td>• White men</td>
<td></td>
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</tr>
</tbody>
</table>

Our study used Econometrica’s internal Institutional Review Board to ensure our qualitative focus group methodology minimized harm to human research subjects. We were approved to begin the qualitative work on September 27, 2019. Data collection ended on December 17, 2019. Econometrica’s focus group moderators and note takers were trained in focus group moderation, note taking, and other analytic protocols by the Econometrica leadership team and Brookings research staff.

Econometrica conducted the recruitment for the focus groups. Participants were recruited through a variety of means, including paid and free Craigslist postings, paid Google advertisements, postings on social media sites (Facebook, Twitter, and LinkedIn), internal email blasts to employees of Econometrica, and email and telephone outreach to local businesses, libraries, schools, pharmacies, theatres, hotels and casinos, apartment complexes, and coworking spaces in the selected area. Interested individuals were instructed to complete an online eligibility screening survey hosted on Google Forms. We received 1,109 completed screening survey responses, of which 419 qualified to participate. To be eligible to participate in AMCHAS focus groups, an individual had to meet the following requirements:

- Be a working age adult (between 24 and 64 years of age);
- Be middle class (according to the middle 60% income requirement for your geographic location);
- Live in one of the 5 specific geographic areas; and
- Meet the race-gender specifications for a given focus group in your area.

The recruitment strategy yielded 127 middle class participants across the twelve focus groups. At the end of the focus groups, participants received a $75 incentive for their contribution to the research. Focus groups lasted about an hour and a half and were audiotaped with permission and transcribed for later analysis. The final focus group participants had a range of middle class incomes (from $22,900-$130,900), careers (healthcare management, social worker, retired school teacher, small business owner), and educational backgrounds, with nearly half of participants with some college or associates, a
little over a quarter with a bachelor's, and about 10% with graduate or professional degrees. Nearly two thirds of the participants were parents and roughly a quarter were married. Over half identified as political moderates, with nearly equal proportions of people identifying as liberal (or very liberal) and conservative (or very conservative).

**Qualitative Analysis**

We analysed the focus group data in two phases for our time paper. Our focus group data was first analysed in partnership with Brookings Institution and Econometrica, Inc. researchers using constant comparison analysis to identify and synthesize key themes across focus groups. All researchers involved in the analysis had either moderated one or two of the focus groups or listened to them live. Econometrica, Inc. researchers developed a codebook of 15 broad codes based on the five determinants of well-being we wanted to explore (see Appendix 3 for the codebook). Transcripts were manually coded using NVivo. Researchers split the coding of focus groups in half by race-gender: a Brookings researcher coded one of each race-gender focus group, totalling six, and the team of Econometrica, Inc. researchers coded the other six. Researchers conducted an intercoder reliability test with one of the focus groups to establish the reliability of our coding scheme and found 87% agreement. In the final stage of constant comparison analysis, our codes were distilled, and themes were generated to reflect common ideas or sentiments (i.e. selective coding). This process yielded eight broad themes which we felt captured the content within the focus group discussions.

For the paper on time, the Brookings research team conducted follow-up qualitative analysis, focusing on the portion of the focus group discussion in which participants discussed their time, via the micro-interlocutor analysis approach. This analysis approach, which treats the individuals in the focus group as the unit of analysis rather than the entire group, allows for an individual-level examination of the focus group data. While there may be pressure to agree in a focus group setting, micro-interlocutor analysis reveals the extent to which focus group participants made statements which were in agreement or disagreement with the time themes we developed in phase one. This approach allowed us to more easily attach race/ethnicity, gender, and parenthood characteristics to these themes, which helped to clearly identify demographic trends occurring in our qualitative data. For this second phase we analysed participants’ responses to three broad questions about time: When you think about time – how you spend your time now or in the future – what are you most happy or hopeful about?, When you think about your current or future time, what are you most anxious or concerned about?, and Do you feel you have enough time for all of your current activities at work, at home, or elsewhere? We created a spreadsheet in Microsoft Excel with a “key” tab, a “counts” tab, and a tab labelled for each focus group. The focus group specific tabs had the themes and sub-themes listed in column B (with quotes to help describe the theme) and each focus group participant’s identifier code across row 1 (structure can be seen in Figure 3). For each person in the focus groups, we searched for every instance where they spoke. From there, we assessed if their statement was either in agreement or disagreement with a theme (or sub-theme) that had been developed from phase one. When the participant agreed, we labelled the cell “AGREE” and included their quote. We did the same when participants disagreed. If a participant did not say anything related to the theme, we put “NR” (indicating no response) in their cell. By the end of this process, we had a clearer idea of which themes related to time were substantiated and by whom. This allowed us to more clearly articulate a set of time-related themes to quantify and attempt to generalize.
The themes developed from the qualitative analysis were used to select quantitative metrics from representative survey data. The purpose of the quantitative analysis was to quantify our qualitative themes and potentially generalize what our focus group participants said, allowing us to understand how our focus group findings stood up when applied to the national middle class. We used a matrix of results possibilities developed in Microsoft Word to visualize our qualitative themes and select quantitative metrics which might best quantify our qualitative evidence. In our first pass, we brainstormed ideal metrics and potential datasets where we might find the quantitative evidence to generalize our themes. Next, we searched for or analysed that data and added it to the matrix as either a statement, table, or figure. Figure 4 provides an example of our matrix for one of our sub-themes. Not all of our themes were able to be generalized via nationally representative quantitative evidence. We discuss this further in the paper.
Figure 4. Matrix of Results Possibilities

<table>
<thead>
<tr>
<th>(1) Qualitative theme or sub-theme</th>
<th>(2) Qualitative evidence</th>
<th>(3) Quantitative evidence: Does the quantitative evidence generalize what people said?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Self-employment, the ability to work from home, and other factors which increased work flexibility</strong> (on one side)</td>
<td>People discussed the positive impact of factors which increased work time flexibility and ultimately personal control over their time.</td>
<td></td>
</tr>
</tbody>
</table>

**FGD_TX_WAL_09**: “A few months ago I started my own business. For many, many years I worked for somebody else. I was on the schedule. What time to go to work, what time to come home every day. Now, for the last few months, I’m trying to organize my time and my schedule to be flexible and efficient and not waste time, but also not get bogged down. And go to my company, I’ll take a day off. I want to keep that in check and go to my company, so I need to put 100% into it everyday. Now I think pretty much work goes days a week, I’m afraid not to because I won’t be successful if I don’t. Now, I work seven days a week, five days a week, 12 Hour shift as a restaurant manager was pretty standard. Nowadays, I make sure that I always plan out my week. Next week ahead of time on my calendar, I’m trying to stay hyper organized but there’s also times in the back of your mind where you go, ‘Well, I can take tomorrow off. The weather’s beautiful, I’ll take the day off.’ But I have to keep that in check and make sure I don’t do that.”

**FGD_LA_IF_29**: “I agree and disagree (personally) don’t think this is the best county in the world. If you’re a Latino or black person, there’s so many hurdles we have to jump over. Being in this country, there are countries that have free healthcare and free education. So, in my opinion, this is not the best country. If I need three jobs to, raise my children, to keep the lights on and go to school. And then either I’m out of school, I owe money up until I’m 30 and 40, but I agree since I can’t corporate America, I do have the opportunity to spend more time with my family. Because I’m a creator. But what about the people who don’t create, who are not in show business, who can’t do YouTube channels?”

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**Interpretation and Writing**

Once our qualitative and quantitative evidence were placed in a side-by-side display, we dug into our qualitative data again in order to gather additional quotes and provide information on race, gender, parenthood, age, or other trends which may help to strengthen our interpretation of differences across race and gender. Relying on the blend of qualitative findings, direct quotes from focus group participants, and quantitative survey analysis, we integrated the data strands into a cohesive interpretation of middle-class well-being as it relates to time. The final themes in the paper were reached not only through the qualitative and interpretation phase of this analysis, but also through the process of digging back into the qualitative and quantitative data to further substantiate and clarify the themes in writing.

Through the writing process, facts and narratives were added and removed as themes tightened and became clearer. In some cases, the original facts or stories which informed the initial development of a theme were removed from the final report and replaced with other...
quantitative and qualitative evidence which more succinctly communicated the more narrowly defined theme. Figure 5 below shows how the time themes shifted from analysis to writing. Arguments in the paper should be read as a conversation between middle class Americans’ words, nationally representative quantitative evidence, and existing literature on middle class experiences of time.19

Figure 5. Time Themes from Analysis to Writing

<table>
<thead>
<tr>
<th>Time themes at the end of constant comparison analysis</th>
<th>Time themes at the end of micro-interlocutor analysis</th>
<th>Time themes at the end of interpretation and writing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Work and Life Responsibilities</td>
<td>1. Balancing work and life is difficult because work is the main driver of how people spend their time.</td>
<td></td>
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<tr>
<td>2. Factors Impacting the Work Burden</td>
<td>1a. Balancing work and life is especially difficult for women because they described feeling substantial pressure to manage the day-to-day lives of their children or other family members.</td>
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<tr>
<td>3. Difficult Choices</td>
<td>2. Difficulty balancing work and life is exacerbated by workplace policy and forms of employment.</td>
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<tr>
<td>4. Missing out on Quality Time with Family</td>
<td>2a. Shift work and unpredictable hours were sources of anxiety and made it difficult to balance work and life.</td>
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<tr>
<td>5. Missing out on Quality Time for Self and Well-being</td>
<td>2b. Self-employment, the ability to work from home, and other factors which increased work flexibility were sources of hope and made it easier to balance work and life.</td>
<td></td>
</tr>
<tr>
<td>6. Missing out on Quality Time for Leisure Activities and Living Life</td>
<td>3. Because of the difficulty balancing work and life, people are forced to make tough sacrifices with how they spend their time.</td>
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<tr>
<td>7. Life Changes with Children</td>
<td>3a. Sacrificing quality time with the people they care about most, including their children, spouses or partners, and parents</td>
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<tr>
<td>8. Retirement</td>
<td>3b. Sacrificing time spent on self-care and nurturing their well-being, including sleep</td>
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<td></td>
<td>3c. Sacrificing leisure time or relaxation, including hobbies, travel, sports, church activities, volunteer work, going to the gym, and home improvement.</td>
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<td></td>
<td>4. Making tough sacrifices about how they spend their time takes a toll on people’s mental health.</td>
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<td></td>
<td>5. In addition to thinking about time in hours and days, people think about their time in years and the associated life stages and changes are sources of hope and anxiety</td>
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<td></td>
<td>6. Time use and allocation is within ones’ internal locus of control</td>
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</table>

This mixed methods research would not have been possible without the collaboration of Econometrica, Inc. researchers and the generosity of the 127 middle class Americans who shared their stories.
Appendix 1: AMCHAS Moderator Guide

A.1. Pre-Focus Group

1. Call in to phone line.

2. Welcome and thank you for coming today. I am [name] and I will be the moderator today. My role as moderator will be to guide the discussion. [Name] is also here with us today, and [she/he] will be taking notes on the conversation. We also have other researchers on the line.

3. We are here to better understand what people like you think matters most to quality of life. The results this and other focus groups like it will be used to develop policy recommendations to improve the quality of life of Americans.

4. First, let’s go through some housekeeping items.

5. [IF NOT COMPLETED AS PARTICIPANTS ARRIVE] Each of you has a consent form. This form provides information about the study and your rights and protections as a participant. Let’s go through the form together.
   - Your participation in this focus group is voluntary, and you have the right to stop at any time. There are no direct risks or benefits to you in participation. You will receive $75 at the end of the group.
   - Your participation and comments in the group today will remain confidential. Information will be stored securely and will not be shared with any individuals outside the research team. Your full name and other identifying information will not be included in any study reports, although the research team may use quotes from participants with general information about them, such as first name, age, city, or occupation.
   - By signing this consent form, you are also consenting to allow us to record the focus group. We are recording the group so that we do not miss any of your comments. Recordings will be destroyed after the study ends.
   - Does anyone have questions about the consent form or the study?
   - [Collect signed consent forms.]

6. As you can see, this focus group is made up of all [White men/White women/Black men/Black women/Latino men/Latino women]. The topics that we are going to discuss today may be sensitive, so we separated our groups out in this way in order to better encourage comfort and honesty in our group discussion.

7. Next, let’s go over some basic ground rules.
   - A focus group is a group discussion on a topic, guided by a moderator.
     - During the group, we will cover several questions.
     - There are no right or wrong answers, only different points of view. Please feel free to share your thoughts even they are different from what others have said. We’d like to hear from everyone!
Some of the questions touch on sensitive topics. This is a safe space and a confidential discussion. We ask that you consider everything that’s said in the group confidential.

Since we’re tape recording, it’s best to have one person speaking at a time.

We ask that your turn off your phones or pagers. If you must respond to a call, please do so as quietly as possible [identify appropriate area] and rejoin us as quickly as you can.

The restroom is located [location of restroom].

8. Begin the recording. When the recording begins, state:

   “This is the Brookings AMCHAS [women’s/men’s] focus group on [DATE] in [city].”

A.2. Focus Group Guide

Okay, let’s begin. As we discussed, today we are going to talk about factors that influence quality of life, including your hopes and concerns now and in the future. Let’s start by giving everyone a chance to introduce themselves. As we go around, please tell us your first name and something about yourself.

A.2.1. Hopes [~5 min.]

Let’s start with a broad question to start a list of your ideas. Feel free to start thinking about these topics and we’ll go into more detail on many of them later in the group.

1. When you think about your future life, what are you most optimistic about? And when you think about your current life, what are you happiest about?

   o [If any responses:] We’ve heard [one, a few, several] thing that you all are happy or optimistic about so far: [topic 1, topic 2, topic 3, etc.]
     ▪ Can you say more about [topic 1]? [Repeat for each topic mentioned.]

   o [If no responses or very few responses:] What [else] makes you happy now or optimistic about the future?
     ▪ [If still no responses or very few responses:]
       o How about your family or relationships?
       o How about your job situation or prospects?

A.2.2. Anxieties [~5 minutes.]

Now we’re going to shift slightly and think about some of the things in your life that may concern you.

1. When you think about your current or future life, what sort of things are you most concerned about?

   o [If any responses:] We’ve heard [one, a few, several] concerns so far: [topic 1, topic 2, topic 3, etc.]
     ▪ Can you say more about [topic 1]? [Repeat for each topic mentioned.]
[If no responses or very few responses:] What [else] are you most concerned about?
  ▪ [If still no responses or very few responses:]
    o How about time?
    o How about finances?
    o What about your job situation or prospects?
    o How about your family or relationships?
    o How about health?

A.2.3. Time (~15 min.)
We talked earlier about your overall hopes and concerns. We now want to talk about some specific areas of hopes and concerns: time, finances, health, respect and relationships – in that order. In the next few questions, we are going to focus specifically on time.

1. When you think about time – how you spend your time now or in the future – what are you most happy or hopeful about?
   o [If any responses:] We’ve heard [one, a few, several] things that people are hopeful about so far: [topic 1, topic 2, topic 3, etc.]
     ▪ Can you say more about [topic 1]? [Repeat for each topic mentioned.]

2. When you think about your current or future time, what are you most anxious or concerned about?
   o [If any responses:] We’ve heard [one, a few, several] concerns so far: [topic 1, topic 2, topic 3, etc.]
     ▪ Can you say more about [topic 1]? [Repeat for each topic mentioned.]
   o [If no responses or very few responses:] What [else] are you most concerned about?
   o [If still no responses:] Is anyone concerned about:
     ▪ Having time to care for children or elders?
       o Can you say more about that?
     ▪ Having enough time off from work?
       o [If anyone has this concern, probe into whether it’s because they don’t have enough paid leave, the employer limits how leave can be used, or some other reason.]
       ▪ Having enough time to attend to household roles or responsibilities?
         o Can you say more about that?

3. Do you feel you have enough time for all of your current activities at work, at home, or elsewhere?
   o [If YES:] Do you feel you have any challenges to managing your time?
   o [If NO:] What are the biggest challenges to managing your time?
   o [Moderator: Repeat list to group or construct list aloud as each item comes up]
A.2.4. Finances (~15 min.)
Now let’s shift to talking about money. In the next questions, we’re going to ask about your concerns about financial security.

1. Do you feel like you and your family are financially secure at the current time? And what about the future?
   - [If YES:] What are you happiest about when it comes to your financial security?
     - [If any responses:] We’ve heard [one, a few, several] things that people are happy about so far: [topic 1, topic 2, topic 3, etc.]
       - Can you say more about [topic 1]? [Repeat for each topic mentioned.]
   - [If NO:] What are your biggest concerns about financial security?
     - [If any responses:] We’ve heard [one, a few, several] concerns so far: [topic 1, topic 2, topic 3, etc.]
       - Can you say more about [topic 1]? [Repeat for each topic mentioned.]
     - [If no responses or very few responses:] What [else] are you most concerned about in terms of financial security? For example:
       - Do you struggle to afford any of the things that you feel are important to you or your family?
         - Can you say more about that?
       - What about your current employment or future prospects?
       - What about student debt or college expenses?
       - What about housing costs?
         - Are you able to afford the sort of housing that you feel comfortable living in?
       - What about the cost of childcare?
       - How about healthcare costs?

A.2.5. Health (~10 min.)
Now let’s focus on health.

1. Are there any aspects of your current or future health that you are optimistic about?
   - [If YES:] Can you say more about that?

2. Is your current or future health something that concerns you?
   - [If YES:] In what ways or what aspects of health?
A.2.6. Relationships & Respect (~15 min.)
One of the last topics we’re going to focus on today is relationships and respect. When we say relationships, we are thinking broadly about relationships you may have with people at home, at work, or even in your community.

1. When you think about your closest relationships in your home, work, or community, how important are those relationships to your quality of life?
   - [If people say their close relationships are important:] What makes those relationships important to your quality of life?
   - [If no responses or very few responses:] What are your closest relationships?
     - How important are those relationships to your quality of life?

One aspect of relationships that we’re interested in is whether or not you feel respected.

2. Do you feel like you are treated with respect and supported by your family, people at your job, or people in your local community?
   - How important is respect and support to your quality of life?

A.2.7. Identity (~15 min.)
The final question that we have is focused on identity. As we mentioned at the beginning of the group, this is an all [White male/White female/Black male /Black female /Latino male /Latino female] group.

1. How, if at all, do you think being a [White male/White female/Black male/Black female/Latino male /Latino female] impacts your hopes or concerns?
   - [If no responses or very few responses:] Can you talk about any specific benefits to your quality of life as a result of your race and/or gender?
   - [If no responses or very few responses:] Can you talk about any specific struggles or obstacles to your quality of life as a result of your race and/or gender?

Is there anything that I haven’t asked about that you’d like to share?

A.3. Post-Focus Group

☐ Ensure each participant completes their post-interview survey.
☐ Distribute participation stipend to each participant. Ensure participants sign that they received their stipend.
☐ Debrief the focus group.
☐ Gather and save all documentation and stipends into a secure location.
### Appendix 2: AMCHAS Focus Group Location Demographics

<table>
<thead>
<tr>
<th>Region</th>
<th>United States</th>
<th>Las Vegas, NV</th>
<th>Wichita, KS</th>
<th>Houston, TX</th>
<th>PA</th>
<th>PG County, MD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Race and Gender</td>
<td>---</td>
<td>White women</td>
<td>Black women</td>
<td>White men</td>
<td>Black men</td>
<td>White men</td>
</tr>
<tr>
<td>Population Size</td>
<td>318,558,162</td>
<td>613,295</td>
<td>388,033</td>
<td>2,240,582</td>
<td>136,950</td>
<td>897,693</td>
</tr>
<tr>
<td>Gender (%) Female</td>
<td>50.8%</td>
<td>50.0%</td>
<td>50.7%</td>
<td>49.9%</td>
<td>51.1%</td>
<td>51.9%</td>
</tr>
<tr>
<td>Ethnicity (% White)</td>
<td>73.3%</td>
<td>64.0%</td>
<td>76.2%</td>
<td>58.3%</td>
<td>89.9%</td>
<td>19.4%</td>
</tr>
<tr>
<td>Ethnicity (% Black)</td>
<td>12.6%</td>
<td>11.8%</td>
<td>11.2%</td>
<td>22.8%</td>
<td>3.1%</td>
<td>63.5%</td>
</tr>
<tr>
<td>Ethnicity (% Hispanic)</td>
<td>17.3%</td>
<td>32.2%</td>
<td>16.4%</td>
<td>44.3%</td>
<td>11.7%</td>
<td>16.7%</td>
</tr>
<tr>
<td>Median Age</td>
<td>37.7</td>
<td>37.4</td>
<td>34.4</td>
<td>32.7</td>
<td>41.2</td>
<td>36.1</td>
</tr>
<tr>
<td>Average HHI</td>
<td>$77,866</td>
<td>$69,161</td>
<td>$63,677</td>
<td>$75,763</td>
<td>$68,677</td>
<td>$92,135</td>
</tr>
<tr>
<td>Median HHI</td>
<td>$55,322</td>
<td>$50,882</td>
<td>$46,775</td>
<td>$47,010</td>
<td>$56,191</td>
<td>$75,925</td>
</tr>
<tr>
<td>% Married – Men</td>
<td>49.8%</td>
<td>43.6%</td>
<td>48.2%</td>
<td>43.0%</td>
<td>54.3%</td>
<td>41.2%</td>
</tr>
<tr>
<td>% Married – Women</td>
<td>46.4%</td>
<td>41.7%</td>
<td>45.7%</td>
<td>39.9%</td>
<td>50.1%</td>
<td>35.7%</td>
</tr>
<tr>
<td>% High School Graduate</td>
<td>27.5%</td>
<td>28.2%</td>
<td>26.6%</td>
<td>22.7%</td>
<td>43.3%</td>
<td>25.9%</td>
</tr>
<tr>
<td>% Bachelors</td>
<td>18.8%</td>
<td>14.7%</td>
<td>19.0%</td>
<td>19.1%</td>
<td>12.2%</td>
<td>18.0%</td>
</tr>
<tr>
<td>% Graduate Degree</td>
<td>11.5%</td>
<td>7.7%</td>
<td>9.9%</td>
<td>12.1%</td>
<td>7.7%</td>
<td>13.4%</td>
</tr>
</tbody>
</table>

#### Top Three Industries

<table>
<thead>
<tr>
<th>Top Industry #1</th>
<th>Educational services, healthcare and social assistance (23.1%)</th>
<th>Arts, entertainment, and recreation, accommodation and food services (26.8%)</th>
<th>Educational services, healthcare and social assistance (22.8%)</th>
<th>Educational services, healthcare and social assistance (18.9%)</th>
<th>Educational services, healthcare and social assistance (24.6%)</th>
<th>Educational services, healthcare and social assistance (22.5%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Industry #2</td>
<td>Retail trade (11.5%)</td>
<td>Educational services, healthcare and social assistance (15.6%)</td>
<td>Manufacturing (17.9%)</td>
<td>Professional, scientific, and management, and administrative (14.4%)</td>
<td>Manufacturing (15.3%)</td>
<td>Professional, scientific, and management, and administrative (15.1%)</td>
</tr>
<tr>
<td>Top Industry #3</td>
<td>Professional, scientific, and management, administrative and waste management services (11.2%)</td>
<td>Professional, scientific, and management, administrative and waste management services (12.6%)</td>
<td>Retail trade (11.7%)</td>
<td>Retail trade (10.5%)</td>
<td>Retail trade (12.2%)</td>
<td>Public administration (14.2%)</td>
</tr>
</tbody>
</table>

Source: 2012–2016 ACS 5-year data.
<table>
<thead>
<tr>
<th>Domain</th>
<th>Code</th>
<th>Description</th>
<th>Scope</th>
</tr>
</thead>
<tbody>
<tr>
<td>Background</td>
<td>Part-info</td>
<td>Participant information</td>
<td>This includes how the participant introduces themselves at the beginning of the focus group or provides insights like family structure, etc.</td>
</tr>
<tr>
<td>Time</td>
<td>Time-H</td>
<td>Time hopes</td>
<td>Includes any references to hopes about time and related contextual information.</td>
</tr>
<tr>
<td></td>
<td>Time-A</td>
<td>Time anxieties</td>
<td>Includes any references to anxieties/concerns about time and related contextual information.</td>
</tr>
<tr>
<td></td>
<td>Time-enough</td>
<td>Time – enough time for current activities</td>
<td>Includes anything about feeling like there is enough/not enough time, the reasons why, constraints on time.</td>
</tr>
<tr>
<td>Finances</td>
<td>Fin-H</td>
<td>Financial hopes</td>
<td>Includes any references to hopes about financial well-being and related contextual information.</td>
</tr>
<tr>
<td></td>
<td>Fin-A</td>
<td>Financial anxieties</td>
<td>Includes any references to anxieties/concerns about financial well-being and related contextual information.</td>
</tr>
<tr>
<td>Health</td>
<td>Health-H</td>
<td>Health-related hopes</td>
<td>Includes any references to hopes about health and related contextual information.</td>
</tr>
<tr>
<td></td>
<td>Health-A</td>
<td>Health-related anxieties</td>
<td>Includes any references to anxieties/concerns about health and related contextual information.</td>
</tr>
<tr>
<td>Relationships</td>
<td>Relat-imp</td>
<td>Importance of relationships and most important relationships</td>
<td>Includes any references generally to the importance of relationships to quality of life and why, and, specifically, what closest relationships are and why they are important.</td>
</tr>
<tr>
<td></td>
<td>Relat-respect</td>
<td>Feeling respected in relationships</td>
<td>Includes any references to whether they feel respected in relationships and why it is or is not important to quality of life.</td>
</tr>
<tr>
<td>Identity</td>
<td>Ident-benefit</td>
<td>Perceived benefits of gender/racial/ethnic identity</td>
<td>Includes any references to gender/racial/ethnic identity as a benefit to quality of life and related contextual information.</td>
</tr>
<tr>
<td></td>
<td>Ident-chall</td>
<td>Perceived challenges of gender/racial/ethnic identity</td>
<td>Includes any references to gender/racial/ethnic identity as a challenge to quality of life and related contextual information.</td>
</tr>
<tr>
<td>Other</td>
<td>Other-H</td>
<td>Other hopes</td>
<td>Includes any references to other hopes not captured under time, finances, health, relationships, identity.</td>
</tr>
<tr>
<td>Other-A</td>
<td>Other anxieties/concerns</td>
<td>Includes any references to other anxieties/concerns not captured under time, finances, health, relationships, identity.</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Quote</td>
<td>Potential material for a quote</td>
<td>Includes any snippets that can help to make a point about a finding.</td>
<td></td>
</tr>
</tbody>
</table>
Endnotes


4 Our colleague Mark Fabian provides a useful overview of the well-being literature where he details the evidence surrounding these determinants.


6 Ibid.


10 Ibid.


14 Ibid.


