



Field Report

Enironmental Attitude 2007

**Conducted for
Hamilton College**

**Submitted to Ann Owen
November 21, 2007**

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Knowledge Networks Deliverable Authorization			
Printed Name	Signature	Date	Title
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Environmental Attitude

Introduction

Knowledge Networks conducted a study about behaviors that can have consequences for the environment as well as other information such as financial decisions and general attitudes.

The target was to complete 1,800 interviews from the respondents in a general population sample. 2,759 panelists were invited to complete the survey on September 11, 2007. The table below shows the final completion rates

Overall Completion and Incidence Rates

	N Sampled	N Completed	% Completed
Main Survey	2759	1,808	65.5%

Data File Deliverables and Descriptions

The following data files were delivered to the Hamilton College:

1. Weighted SPSS file containing all of the data from all of the qualified completes
2. Final report, including information on weights, panel methodology and the questionnaire

Staffing the Project

Members of the Government and Academic Research Area will conduct the research for this study. Below are brief descriptions of the key staff and their respective disciplines.

J. Michael Dennis, Ph.D. (Political Science)

Vice President and Managing Director

Dr. Dennis is responsible for managing the Government and Academic Area for Knowledge Networks. Joining Knowledge Networks in February 2000, he has been responsible for managing the Survey Research Department, with oversight of panel recruitment, survey sampling, maximizing response rates, and survey methods research. More recently, Dr. Dennis has managed numerous surveys for academic and Foundation-based customers and for the Research Triangle Institute. A frequent presenter at the annual meeting of the American Association for Public Opinion Research, his current areas of methodological inquiry are nonresponse bias, panel conditioning, and data collection mode effects. Prior to joining Knowledge Networks, Dr. Dennis was a Senior Scientist at Abt Associates, where he managed several large-scale Federal Surveys and was Associate Project Director for the National Immunization Survey (CDC). Dr. Dennis has also been active in the area of medical ethics and biomedical politics, having served on the Ethics Committee of the United Network for Organ Sharing and written a dissertation on The Politics of Kidney Transplantation.

William C. McCready, Ph.D. (Sociology)

Vice President, Client Development

Dr. McCready is responsible for working with academic, government, and non-profit clients to help them design projects that use the Knowledge Networks Panel. In 2000, he worked with the Bureau of the Census and the University of Pennsylvania's Annenberg School of Public Policy on two large national projects for Knowledge Networks. He is currently involved in developing partnerships with academic and government research offices to utilize the national Knowledge Networks panel in a variety of applications. Dr. McCready has worked in the survey research field for more than 35 years, both as the first Program Director at NORC at the University of Chicago and more recently as Director of the Public Opinion Lab at Northern Illinois University. He directed the CDC-funded Illinois BRFS as well as projects for the Ford Foundation, the Smithsonian Institution, NIAAA, and McDonald's Corporation and is a past member the National Academy of Science's Committee for a National Urban Policy.

Sergei Rodkin, Ph.D (Psychology)

Senior Project Director

Dr. Rodkin worked at Abt Associates for five years prior to joining Knowledge Networks. He is responsible for technical design in survey projects, managing survey projects, and assuring that the Government and Academic research clients of Knowledge Networks receive quality deliverables. Dr. Rodkin manages Knowledge Networks/QuickView, an omnibus survey solution for social science and public policy researchers. He has extensive experience in survey methodology, questionnaire design and project management. Prior to joining Knowledge Networks in 2005, Dr. Rodkin was a Survey Director at Abt Associates (2000-2005), where he worked on several large scale projects as part of the State and Local Area Integrated Telephone

Survey (SLAITS). The SLAITS projects were part of the National Immunizations Survey and used the NIS sampling frame to provide researchers with state level health related data. Dr. Rodkin worked on SLAITS projects that covered such topics as children's health and well-being; health, socioeconomic, behavioral, and environmental predictors that relate to better control of asthma; health care availability and utilizations by children with special health related needs. While at Abt Associates, Dr. Rodkin participated in ongoing efforts to increase response rates on national surveys by using incentives and innovative methodological designs. Dr. Rodkin began his survey research career at the Senator Alan Bible Center for Applied Research at the University of Nevada, Reno. He earned his B.A. in psychology from Hendrix College and Ph.D. in social psychology from the University of Nevada, Reno.

Knowledge Networks Methodology

Introduction

Knowledge Networks has recruited the first online research panel - KnowledgePanelSM - that is representative of the entire U.S. population. Panel members are randomly recruited by telephone and households are provided with access to the Internet and hardware if needed. Unlike other Internet research which covers only individuals with Internet access who volunteer for research, Knowledge Networks surveys are based on a sampling frame which includes both listed and unlisted numbers, and is not limited to current Web users or computer owners.

Knowledge Networks selects households using random digit dialing (RDD). 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.

KnowledgePanelSM Recruitment Methodology

Beginning recruitment in 1999, Knowledge Networks (KN) has established the first online research panel 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 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 sampling frame that includes both listed and unlisted phone numbers, and is not limited to current Web users or computer owners. Panelists are selected by chance to join the panel; unselected volunteers are not able to join the KN panel.

Knowledge Networks initially selects households using random digit dialing (RDD) sampling methodology. Once a household is contacted by phone and household members recruited to the panel by obtaining their e-mail address or setting up e-mail addresses, panel members are sent surveys over the Internet using e-mail (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 e-mail notification is less obtrusive than telephone calls, and allows research subjects to participate in research when it is convenient for them.

Knowledge Networks' panel 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 on the sample frame consisting of the entire United States residential telephone population. Knowledge Networks

excludes only those banks of telephone numbers (consisting of 100 telephone numbers) that have zero directory-listed phone numbers. Two strata are defined using 2000 Census Decennial Census data that has been appended to all telephone exchanges. The first stratum has a higher concentration of Black and Hispanic households and the second stratum has a lower concentration relative to the national estimates. Knowledge Networks' telephone numbers are selected from the 2+ banks with equal probability of selection for each number within each of the 2 strata, with the Black and Hispanic stratum being sampled at a higher rate than the other stratum. Note that the sampling is done without replacement to ensure that numbers already fielded by Knowledge Networks do not get fielded again.

Telephone numbers for which Knowledge Networks is able to recover a valid postal address is about 60%-70%. The telephone numbers for which an address is recovered are selected with certainty; between one-half and one-third of the remainder were subsampled randomly depending on the recruitment period up until July 2005. In May 2007 subsampling was resumed at a rate of 0.75 of non-address households. The address-matched telephone numbers are sent an advance mailing informing them that they have been selected to participate in KnowledgePanelSM.

Following the mailing, the telephone recruitment process begins for all sampled phone numbers. Cases sent to telephone interviewers are dialed up to 90 days, with at least 10 dial attempts on cases where no one answers the phone, and on phone numbers known to be associated with households. Extensive refusal conversion is also performed. Experienced interviewers conduct all recruitment interviews. The recruitment interview, which typically requires about 10 minutes, begins with the interviewer informing the household member that they have been selected to join KnowledgePanelSM. If the household does not have a PC and access to the Internet, they are told that in return for completing a short survey weekly, the household will be given a WebTV set-top box and free monthly Internet access. All members in the household are then enumerated, and some initial demographic variables and background information of prior computer and Internet usage are collected.

As of August 2002, those RDD households that inform interviewers that they have a home computer and Internet access have been recruited to the panel and asked to take their surveys using their own equipment and Internet connections. Points, which can be redeemed for cash at regular intervals, are given to respondents for completing their surveys and take the place of a free WebTV and monthly Internet access provided to other panel households. Additional incentive points may be added to specific surveys to improve response rates or to compensate for longer surveys.

Prior to shipment, each WebTV 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 and will, when needed, provide on-site installation. The Knowledge Networks Call Center also contacts household members who do not respond to e-mail and attempts to restore contact and cooperation. PC panel members provide KN with their email account and their weekly surveys are sent to that email account.

All new WebTV panel members are sent an initial survey to confirm equipment installation and familiarize them with the WebTV unit. For all new panel members, demographics such as gender, age, race, income, and education are collected in a follow-up survey for each panel member to create a member profile. This information can be used to determine eligibility for specific studies and need not be gathered with each survey. Once this survey is completed, the panel member is regarded as active and ready to be sampled for other surveys. Parental or legal guardian consent is also collected for conducting surveys with teenagers age 13-17 as part of the first survey.

Survey Administration

For client-based surveys, a sample is drawn at random from active panel members who meet the screening criteria (if any) for the client's study. The typical sample size is between 200 and 2000 persons, depending on the purpose of the study. Once selected, members can be sent an advance letter by email several days prior to receiving the questionnaire through their WebTV appliance or personal computer to notify them of an important, upcoming survey.

Once assigned to a survey, members receive a notification email on their WebTV or personal computer letting them know there is a new survey available for them to take. The email notification contains a button to start the survey. No login name or password is required. The field period depends on the client's needs, and can range anywhere from a few minutes to two weeks.

Email reminders are sent to uncooperative panel members. If email does not generate a response, a phone reminder is initiated. The usual protocol is to wait at least three days and to permit a weekend to pass before calling. Knowledge Networks also operates an ongoing incentive program to encourage participation and create member loyalty. 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.

Survey Sampling from KnowledgePanelSM

Once Panel Members are recruited and profiled, they become eligible for selection for specific surveys. In most cases, the specific survey sample represents a simple random sample from the panel. The sample is drawn from eligible members using an implicitly stratified systematic sample design. Customized stratified random sampling based on profile data is also conducted, as required by specific studies.

The primary sampling rule is not to assign more than six surveys per month to members with the expectation that on average four surveys a month will be completed by a panel member. In certain cases, a survey sample calls for pre-screening, that is, members are drawn from a sub-sample of the panel (e.g., females, Republicans). 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 is representative of the panel distributions.

A total of 7,038 Knowledge Networks adult panel members were sampled for survey (2,221 for the pretest and 4,817 for the main).

Weighting and Estimation

Whereas in principle the sample design is an equal probability design that is self-weighting, in fact there are several known deviations from this guiding principle. Furthermore, despite our efforts to correct for known sources of deviation from equal-probability design, there are several other sources of survey error that are an inherent part the process. We address these sources of survey error globally through the base weights and post-stratification weights, which are described below.

Base Weights

The eight sources of deviation from an equal probability sample design are:

1. Subsampling of telephone numbers for which we could not find an address,
2. Random Digit Dial sampling rates proportional to the number of phone lines in the household,
3. Minor oversampling of Chicago and Los Angeles due to early pilot surveys in those two cities,
4. Short-term double-sampling the four largest states (CA, NY, FL, and TX) and central region states,
5. Under-sampling of households not covered by MSN® TV,
6. Oversampling of minority households (Black and Hispanic),
7. Oversampling of households with personal computers and access to the Internet, and
8. Selection of one adult per household.

A few words about each feature:

1. Once the telephone numbers have been purged and screened, we address match as many of these numbers as possible. The success rate so far has been in the 60%-70% range. The telephone numbers with addresses are sent an advance letter, notifying the household that they will be contacted by phone to join the Knowledge Networks panel. The remaining, unmatched numbers were subsampled in the past in order to reduce costs. Subsampling stopped between July 2005 and April 2007. We currently subsample unmatched numbers at a rate of 0.75.
2. As part of the field data collection operation, we collect information on the number of separate phone lines in the selected households. We correspondingly down-weight households with multiple phone lines.

3. Two pilot surveys carried out in Chicago and Los Angeles increased the relative size of the sample from these two cities. The impact of this feature is disappearing as the panel grows, but we still include it as part of our correction process.
4. Since we anticipated additional surveying in the four largest states, we double-sampled these states during January-October 2000. Similarly, the central region states were over-sampled for a brief period.
5. Certain areas of the U.S. are not serviced by MSN®. We select a smaller sample of phone numbers in those areas and use other Internet Service Providers for Internet access of recruited households in those areas.
6. As of October 2001, we began oversampling telephone exchanges with high densities of minority households (Black and Hispanic) to increase panel capacity for those subgroups.
7. As of August 2002, we began oversampling households with personal computers and access to the Internet to reduce the panel costs associated with distributing, set-up and maintenance of MSN®TV units.
8. For most of our surveys, we select panel members across the board, regardless of household affiliation. For some surveys, however, we select members in two stages: households in the first stage and one adult per household in the second stage. We correct for this feature by multiplying the probabilities of selection by $1/a_i$ where a_i represents the number of adults (18 and over) in the household.

To reduce the effects of potential nonresponse and noncoverage bias in panel estimates, a cell post-stratification adjustment is applied to panel weights after accounting for sample design factors using demographic distributions from the most recent data from the Current Population Survey. The post-stratification variables include age, race, gender, Hispanic ethnicity and education are applied prior to selection of any client sample from the Knowledge Networks panel. These weights constitute the base starting weights for any client survey selected from the Knowledge Networks panel.

Post-stratification Weights

Once all completion goals are met for the survey, Knowledge Networks weights the final respondent data using a post-stratification process to adjust for nonresponse and noncoverage. Demographic and geographic distributions from the most recent Current Population Survey (CPS) conducted by the U.S. Census Bureau for the population of adults age 18 and older are used as benchmarks in the adjustment. Additionally, benchmarks for household Internet access capability are derived from the larger Knowledge Networks Panel and are used in the post-stratification since comparable information is unavailable from CPS data.

The primary purpose of a post-stratification adjustment to CPS and Knowledge Networks panel data is to reduce the sampling variance for characteristics that may be highly correlated with the known demographic and geographic benchmarks. This adjustment also minimizes any bias that may be due to nonresponse.

To implement post-stratification, we employed the following weighting approach:

1. Calculate and attach a base weight to each sampled case.
2. Adjust all base weights with a post-stratification weight derived from the most recent CPS population benchmarks for all adults 18 years of age and older. The following benchmark distributions are used:
 - Gender (Male, Female)
 - Age (18-29, 30-44, 45-59, 60+)
 - Race/Hispanic ethnicity [White (Non-Hispanic), Black, (Non-Hispanic), Other (Non-Hispanic), Hispanic, 2+ Races (Non-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)

To accommodate an adjustment that balances all the weighting dimensions simultaneously, an iterative proportional fitting or “raking” approach is used. This procedure adjusts the sample data by iteratively fitting the weighted sample to the marginal distributions of the benchmark data until the sample distributions converge to approximate the benchmark distributions. The resulting weight is then conservatively trimmed to restrict outlier weights to the upper and lower tails of the weight distribution. The post-stratified and truncated weight (called WEIGHT) is scaled so that the sum of the weights equals the total sample size of respondents who saw the corrected version of the survey, $n = 1,808$.

Appendix A: Final Programmed Questionnaire

Environmental Attitude 2007 Survey
September 2007
- Questionnaire -

[SC BY DEFAULT]

[DISPLAY]

INTRO

We are interviewing people in the United States about their opinions and household decisions. We want to learn more about behaviors that can have consequences for the environment as well as other information such as financial decisions and general attitudes.

The survey has two parts. First, you will be asked questions related to the environment. In the second part, you will be asked about financial decisions and trade-offs to help us understand how people make decisions in general.

Many of the questions ask about your personal opinions, for which there are no right or wrong answers.

Except when otherwise noted, please answer these questions considering only your own individual behavior and opinions, not those of others in your household.

The survey is completely confidential. No attempt will be made to connect your identity with your answers to these questions.

Q1. First, if you had to choose, which one of the following would be closest to your views?

- a. Government should let ordinary people decide for themselves how to protect the environment, even if it means they don't always do the right thing, or
- b. Government should pass laws to make ordinary people protect the environment, even if it interferes with people's right to make their own decisions.

Q2 Now, we are going to present a list of issues which may concern some people. For each statement, please indicate whether you STRONGLY AGREE, MILDLY AGREE, MILDLY DISAGREE, or STRONGLY DISAGREE with it.

We worry too much about the future of the environment and not enough about prices and jobs today.

- a. Strongly agree
 - b. Mildly agree
 - c. Mildly disagree
 - d. Strongly disagree
3. Over the next 50 years, environmental damage will cause a reduction in living standards.
- a. Strongly agree
 - b. Mildly agree
 - c. Mildly disagree
 - d. Strongly disagree
4. Over the next five years, the U.S. economy will improve.
- a. Strongly agree
 - b. Mildly agree
 - c. Mildly disagree
 - d. Strongly disagree
5. It is just too difficult for someone like me to do much about the environment.
- a. Strongly agree
 - b. Mildly agree
 - c. Mildly disagree
 - d. Strongly disagree
6. Humans have the right to modify the natural environment.
- a. Strongly agree
 - b. Mildly agree
 - c. Mildly disagree
 - d. Strongly disagree
7. Humans are severely abusing the environment.
- a. Strongly agree
 - b. Mildly agree
 - c. Mildly disagree
 - d. Strongly disagree
8. Technology will ensure that we do NOT make the earth unlivable.
- a. Strongly agree
 - b. Mildly agree
 - c. Mildly disagree
 - d. Strongly disagree

Q9 These are things some people do that have consequences for the environment. We want to know if reducing your own personal impact on the environment is an important factor in your decision to do some of these things. In the last 12 months, *out of concern for the environment*, how often have you done the following?

Recycle

- a. Nearly all the time
 - b. Frequently
 - c. Occasionally
 - d. Never
10. Reduce energy consumption at home (e.g., using less hot water, using a clothesline instead of dryer, unplugging appliances not in use, only running the dishwasher with a full load, adjusting the thermostat)
- a. Nearly all the time
 - b. Frequently
 - c. Occasionally
 - d. Never
11. Buy environmentally friendly products (e.g., using energy saving light bulbs and recycled paper products, avoiding heavily packaged products)
- a. Nearly all the time
 - b. Frequently
 - c. Occasionally
 - d. Never
12. Attempt to reduce your gasoline consumption (e.g., by carpooling, biking, using mass transit, walking)
- a. Nearly all the time
 - b. Frequently
 - c. Occasionally
 - d. Never
13. Alter your food consumption (e.g., consuming locally grown foods, buying fresh instead of frozen, eating less meat)
- a. Nearly all the time
 - b. Frequently
 - c. Occasionally
 - d. Never
14. Contribute money to an environmental group or cause
- a. Nearly all the time
 - b. Frequently
 - c. Occasionally
 - d. Never

15. Suggest to friends, relatives, or acquaintances that they change their behavior out of concern for the environment
- Nearly all the time
 - Frequently
 - Occasionally
 - Never
16. How many of the following home maintenance activities have you or someone in your household performed to reduce energy consumption:
- Install programmable thermostats
 - Clean filters on furnace and air conditioner
 - Wrap water heater
 - Buy energy saving appliances
- none of the above listed activities
 - 1 of the above listed activities
 - 2 of the above listed activities
 - 3 of the above listed activities
 - 4 of the above listed activities
 - Not applicable, (e.g., do not own a home)
17. Now, we would like to ask you about other types of behaviors that take more time and money. Please answer the following two questions considering things you might have done at least once in your lifetime *out of concern for the environment*.
- Have you ever spent more than \$10,000 to purchase an environmentally friendly product? (e.g., a hybrid car, major home renovations, move to a smaller house)
- Yes
 - No
18. Have you ever worked with others in your community to solve a local environmental problem? (e.g., working in the development and maintenance of local parks, working in a community garden, opposing undesirable development).
- Yes
 - No
19. For each of the following statements, please indicate whether you STRONGLY AGREE, MILDLY AGREE, MILDLY DISAGREE, or STRONGLY DISAGREE with it.
- If it costs too much money, takes up too much time or is otherwise inconvenient, I usually don't make an extra effort to recycle.
- Strongly agree
 - Mildly agree
 - Mildly disagree
 - Strongly disagree

20. I purchase environmentally friendly products even when it costs more money, takes up more time or is otherwise inconvenient.

- a. Strongly agree
- b. Mildly agree
- c. Mildly disagree
- d. Strongly disagree

21. Would you describe yourself as an environmentalist?

- 1 Yes, definitely
- 2 Yes, somewhat
- 3 No

22. Scientists who study the earth's climate have debated the possible causes and effects of global warming. Many scientists have argued that global average temperatures have risen slightly and will continue to increase for many years as a result of human activities. For each of these statements, tell us your opinion about how true it is.

Every time we use coal or oil or gas, we contribute significantly to climate change.

- a. Definitely true
- b. Probably true
- c. Probably not true
- d. Definitely not true

23. Climate change is caused by a hole in the earth's atmosphere.

- a. Definitely true
- b. Probably true
- c. Probably not true
- d. Definitely not true

24. Nuclear power plants increase climate change.

- a. Definitely true
- b. Probably true
- c. Probably not true
- d. Definitely not true

25. In your opinion, how likely is it that climate change will affect you personally in the future?

- a. Very Likely
- b. Likely
- c. Unlikely
- d. Very Unlikely

[DISPLAY]

INTRO Many scientists think that average global temperatures are rising and global climate is changing because carbon dioxide from burning coal and oil and other greenhouse gases are released into the atmosphere.

Experts recommend that to reduce energy consumption and carbon emissions you should adjust your thermostat up two degrees in the summer and down two degrees in the winter. For the typical household, this one action would reduce carbon dioxide emissions by about 2,000 pounds per year. Using this information as a baseline, give *your best guess* as to the impact of the following behaviors:

[SC]

26. What is *your best guess* for the impact of replacing five regular light bulbs with five compact fluorescent light bulbs?

It reduces carbon emissions in one year by:

- Significantly less than adjusting your thermostat (less than 1,500 pounds)
- About the same as adjusting your thermostat (1,500 up to 2,500 pounds)
- Significantly more than adjusting your thermostat (more than 2,500 pounds)

27. What is *your best guess* for the impact of recycling half of your household garbage in one year?

It reduces carbon emissions in one year by:

- Significantly less than adjusting your thermostat (less than 1,500 pounds)
- About the same as adjusting your thermostat (1,500 up to 2,500 pounds)
- Significantly more than adjusting your thermostat (more than 2,500 pounds)

28. What is *your best guess* for the impact of eliminating meat and all other animal products from your diet (i.e., becoming a vegan)?

It reduces the carbon emissions associated with your food consumption in one year by:

- Significantly less than adjusting your thermostat (less than 1,500 pounds)
- About the same as adjusting your thermostat (1,500 to 2,500 pounds)
- Significantly more than adjusting your thermostat (more than 2,500 pounds)

29. What is *your best guess* for the impact of using cold water instead of warm or hot water to wash your clothes?

It reduces carbon emissions in one year by:

- Significantly less than adjusting your thermostat (1,500 pounds or less)
- About the same as adjusting your thermostat (1,500 to 2,500 pounds)
- Significantly more than adjusting your thermostat (more than 2,500 pounds)

30 The following questions are about trade-offs, financial decisions in your household, and opinions. Your answers will help us understand how people make decisions in general.

When making investment decisions, how often do you consider whether or not the companies you are investing in are socially responsible?

- a. Nearly all the time
 - b. Frequently
 - c. Occasionally
 - d. Never
 - e. N/A—I don't have investments or make investment decisions
31. In planning your savings and spending, which of the following time periods is most important to you and your household?
- a. The next few months
 - b. The next year
 - c. The next few years
 - d. The next 5-10 years
 - e. Longer than 10 years
32. Which of the following statements comes closest to describing your saving habits?
- a. I don't save and usually spend more than my income.
 - b. I don't save and usually spend about as much as income.
 - c. I save whatever is left over at the end of the month but don't have a regular plan.
 - d. I save income of one family member, spend the other.
 - e. I spend regular income, save other income.
 - f. I save regularly by putting money aside each month.
33. Some people think it is important to leave an inheritance to their surviving heirs, while others don't. Do you feel it is very important, somewhat important, or not at all important?
- a. Very important
 - b. Somewhat important
 - c. Not at all important
34. Do you expect to leave a sizeable inheritance to your heirs?
- a. Definitely yes
 - b. Probably yes
 - c. Not sure
 - d. Probably not
 - e. Definitely not

35. Suppose that you are the only income earner in the family, and you have a good job guaranteed to give you your current (family) income every year for life. You are given the opportunity to take a new and equally good job. The new job has a 50-50 chance of doubling your (family) income and a 50-50 chance that it will cut your (family) income by a third. Would you take the new job?
- Yes
 - No

[IF Q35 = 1]

36. Suppose that you are the only income earner in the family, and you have a good job guaranteed to give you your current (family) income every year for life. You are given the opportunity to take a new and equally good job. The new job has a 50-50 chance of doubling your (family) income and a 50-50 chance that it will cut your (family) income by half. Would you still take the new job?
- Yes
 - No

[IF Q35 = 2]

37. Suppose that you are the only income earner in the family, and you have a good job guaranteed to give you your current (family) income every year for life. You are given the opportunity to take a new and equally good job. The new job has a 50-50 chance of doubling your (family) income and a 50-50 chance that it will cut your (family) income by 20 percent. Would you now take the new job?
- Yes
 - No

38. Would you rather win \$1,000 now or \$3,500 five years from now?
- Win \$1,000 now
 - Win \$3,500 five years from now

39. Would you rather lose \$1,000 now or \$3,500 five years from now?
- Lose \$1,000 now
 - Lose \$3,500 five years from now

40. Would you rather win \$1,000 now or \$15,000 ten years from now?
- Win \$1,000 now
 - Win \$15,000 ten years from now

41. Would you rather lose \$1,000 now or \$15,000 ten years from now?
- Lose \$1,000 now
 - Lose \$15,000 ten years from now

__ ENTER NUMBER OF YEARS [RANGE 0-99]

49. What is the likelihood that you will remain in this community for at least 5 years?
- a. Very Likely
 - b. Likely
 - c. Neither likely nor unlikely
 - d. Unlikely
 - e. Very Unlikely
50. How far do you live from your primary place of work?
- A. Less than 5 miles
 - B. 5 – 15 miles
 - C. 15 - 25 miles
 - D. 25 – 40 miles
 - E. More than 40 miles