

Well Being 125

intro intro

This questionnaire is part of our study about how people spend and save their income. We will ask you questions about your household expenditures and how your household plans its budget. We greatly value your input on these topics. It should take you less than 10 minutes to complete it. Please remember that your answers are extremely important to us and completely confidential. Thank you for your participation!

Q1 all the money

If you add up all the money you and other household members have in cash, savings and checking accounts at this time, how much would that be?

Integer

IF random number for asking questions 2 & 3 = Q2, Q3, Q11-Q15 in the before-paycheck / time preference in the after-paycheck THEN

| Q2 total combined income

| How much is the total combined income of all members of your household in a typical month?
| This includes money from jobs, net income from business, farm or rent, pensions, dividends,
| interest, social security payments and any other income received by all household members.

| Integer

| Q3 total amount of wealth

| What is the total amount of wealth you and your spouse have accumulated so far for the purpose
| of retirement preparation (including both accounts like 401k or IRA and also any other types
| of accounts or forms of retirement savings)?

| Integer

ENDIF

Q4 eating out

How much money did your household spend in the last 7 days eating out?

Integer

Q6 fruits and vegetables

How much money did your household spend in the last 7 days on fruits and vegetables?

Integer

Q5 grocery shopping

How much money did your household spend in the last 7 days on groceries?

Integer

Q7 overall

How much money did your household spend overall in the last 7 days?

Integer

Q8 cash check or debit card

How much of these expenses did your household pay using cash, check or debit card?

Integer

Q9 credit card

How much of these expenses did your household charge to a credit card?

Integer

Q10 meat fish or seafood

Did you eat meat, fish or seafood yesterday?

1 Yes

2 No

3 I do not eat meat, fish or seafood.

intro3 intro 3

Now we would like to ask you about your household finances.

IF random number for asking questions 2 & 3 = Q2, Q3, Q11-Q15 in the before-paycheck / time preference in the after-paycheck THEN

|

| **Q11** plan household budget

| Do you or someone in your household plan the household budget?

| 1 Yes

| 2 No

|

| IF plan household budget = Yes THEN

||

|| **Q12** time horizon

|| When making plans for the household budget, what is the time horizon of your plans? I (We)

|| plan the household budget for

|| 1 the next week

|| 2 the next two weeks

|| 3 the next month

|| 4 the next two months

|| 5 the next quarter

|| 6 the next six months

|| 7 the next year

||

| ENDIF

|

| **Q13** how your household plans budget

| Which of the following best describes how your household plans its budget?

| 1 I (We) plan how much to save and adjust the household expenditures to reach my/our savings target.

| 2 I (We) plan how much to spend and save whatever is left.

| 3 I (We) do not make any plans. I (We) meet expenses as they come up and save whatever is left.

|

| **Q14** maximum you can spend

| Have you or someone in your household calculated the maximum amount of money you can spend per week or per month to make ends meet?

| 1 Yes

| 2 No

|

ENDIF

introQ15 intro Q15

In a previous survey, you informed us that [main_source preload] is the source of income that provides you the most income in a typical month.

IF random number for asking questions 2 & 3 = Q2, Q3, Q11-Q15 in the before-paycheck / time preference in the after-paycheck THEN

|
| **Q15** household expenditures
| Thinking about how much your household spends before and after you receive a payment from [main_source preload], which of the following best describes your household expenditures?
| 1 I (We) spend less as it gets closer to the time of receiving the next payment and spend more after receiving the payment.
| 2 I (We) spend about the same amount before and after receiving the payment.
| 3 I (We) spend more as it gets closer to the time of receiving the next payment and spend less after receiving the payment.
|
ENDIF

IF be001b preload preload preload = 2 or be001b = 6 or be001b = 7 THEN

|
| **intro4** intro 4
| [fill for intro 4]
|
ENDIF

[The following questions are displayed as a table]

Q16_intro next paycheck intro
When are you going to receive your next [paycheck preload]?

Q16_dayofmonth day of month

- 1 1
- 2 2
- 3 3
- 4 4
- 5 5
- 6 6
- 7 7
- 8 8
- 9 9
- 10 10
- 11 11
- 12 12
- 13 13
- 14 14
- 15 15
- 16 16
- 17 17
- 18 18
- 19 19
- 20 20
- 21 21
- 22 22
- 23 23

24 24
25 25
26 26
27 27
28 28
29 29
30 30
31 31

Q16_month month

1 May
2 June
3 July

Q16_dayordinal day ordinal

1 1st
2 2nd
3 3rd
4 4th

Q16_dayofweek day of week

1 Monday
2 Tuesday
3 Wednesday
4 Thursday
5 Friday
6 Saturday
7 Sunday

Q16_month2 month

1 May
2 June
3 July

Q16_other other

String

[End of table display]

Q17 spend until next paycheck

Thinking about the expenditures your household may have until you receive your next [paycheck preload], what is your best guess about how much money you and other members of your household will spend until then?

Integer

Q18 minimum spend until next paycheck

We understand that it is hard to predict your household expenses because something unexpected may come up. Given this uncertainty, what is the minimum amount of money you think your

household will spend until you receive your next [paycheck preload]?
Integer

Q19 maximum spend until next paycheck

What is the maximum amount of money you think your household will spend until you receive your next [paycheck preload]?
Integer

Q20 household situation

Thinking about how well your household is going to manage with the household income as it gets closer to the time of receiving your next [paycheck preload], which of the following best describes what (you think) the situation of your household is going to be?

- 1 there will be a lot of money left
- 2 there will be some money left
- 3 there will not be enough money left

Q21 percentage of last paycheck saved

What percentage of your last [paycheck preload] do you expect to save?
Real

[The following questions are displayed as a table]

Q22 running out of money

If it happens that your household starts running out of money before you receive your next [paycheck preload], how do you plan to make ends meet?

- 1 Reduce my (our) expenditures momentarily
- 2 Overdraw my (our) bank account(s)
- 3 Rely on my (our) savings
- 4 Charge to credit cards
- 5 Take out a loan
- 6 Other (please specify):

Q22_other other

String

[End of table display]

Q23 borrow some money

If needed, would you be able to borrow some money before you receive your next [paycheck preload] to make ends meet?

- 1 Yes
- 2 No

IF borrow some money = Yes THEN

|

| **Q24** how much money borrow

| How much money would you be able to borrow?

| Integer

|

ENDIF

IF random number for asking questions Q2, Q3, Q11-Q15 in the after-paycheck / time preference

in the before-paycheck & 3 = 2 THEN

| **introtp** intro tp

| The following questions are hypothetical. Suppose you were receiving a payment and you had a choice between two different dollar amounts paid at two different dates.

| IF random number for block A or B = 1 THEN

|| **A1** \$100 today or \$101 in 10 days

|| Would you prefer:

|| 1 \$100 **today** or

|| 2 \$101 **in 10 days**

|| IF 0 today or 1 in 10 days <> 1 **in 10 days** THEN

||| **A2** \$100 today or \$102 in 10 days

||| Would you prefer:

||| 1 \$100 **today** or

||| 2 \$102 **in 10 days**

||| IF 0 today or 2 **in 10 days** in 10 days <> 2 THEN

|||| **A3** \$100 today or \$103 in 10 days

|||| Would you prefer:

|||| 1 \$100 **today** or

|||| 2 \$103 **in 10 days**

|||| IF 0 today or 3 in 10 days <> 3 **in 10 days** THEN

||||| **A4** \$100 today or \$105 in 10 days

||||| Would you prefer:

||||| 1 \$100 **today** or

||||| 2 \$105 **in 10 days**

||||| IF 0 today or 5 in 10 days <> 5 **in 10 days** THEN

||||| **A5** \$100 today or \$107 in 10 days

||||| Would you prefer:

||||| 1 \$100 **today** or

||||| 2 \$107 **in 10 days**

||||| IF 0 today or 7 in 10 days <> 7 **in 10 days** THEN

||||| **A6** \$100 today or \$110 in 10 days

||||| Would you prefer:

||||| 1 \$100 **today** or

||||| 2 \$110 **in 10 days**

||||| ENDIF

||||| ENDIF

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||||| ENDIF
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||||| ENDIF
|||||
||||| ENDIF
|||||
||||| B1 $100 in 3 months or $101 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $101 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 1 in 3 months and 10 days <> 1 in 3 months and 10 days THEN
|||||
||||| B2 $100 in 3 months or $102 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $102 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 2 in 3 months and 10 days in 3 months and 10 days <> 2 THEN
|||||
||||| B3 $100 in 3 months or $103 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $103 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 3 in 3 months and 10 days <> 3 in 3 months and 10 days THEN
|||||
||||| B4 $100 in 3 months or $105 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $105 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 5 in 3 months and 10 days <> 5 in 3 months and 10 days
||||| THEN
|||||
||||| B5 $100 in 3 months or $107 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $107 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 7 in 3 months and 10 days <> 7 in 3 months and 10 days
||||| THEN
|||||
||||| B6 $100 in 3 months or $110 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $110 in 3 months and 10 days
|||||
||||| ENDIF
|||||
||||| ENDIF
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||||| ENDIF
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||||| ENDIF
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||||| ENDIF
|||||
||||| ELSE
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||||| B1 $100 in 3 months or $101 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $101 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 1 in 3 months and 10 days <> 1 in 3 months and 10 days THEN
|||||
||||| B2 $100 in 3 months or $102 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
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|||||
||||| IF 0 in 3 months or 2 in 3 months and 10 days in 3 months and 10 days <> 2 THEN
|||||
||||| B3 $100 in 3 months or $103 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $103 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 3 in 3 months and 10 days <> 3 in 3 months and 10 days THEN
|||||
||||| B4 $100 in 3 months or $105 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $105 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 5 in 3 months and 10 days <> 5 in 3 months and 10 days
||||| THEN
|||||
||||| B5 $100 in 3 months or $107 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $107 in 3 months and 10 days
|||||
||||| IF 0 in 3 months or 7 in 3 months and 10 days <> 7 in 3 months and 10 days
||||| THEN
|||||
||||| B6 $100 in 3 months or $110 in 3 months and 10 days
||||| Would you prefer:
||||| 1 $100 in 3 months or
||||| 2 $110 in 3 months and 10 days
|||||
||||| ENDIF

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|||||
||||| ENDIF
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||||| ENDIF
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||||| ENDIF
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||||| ENDIF
|||||
||| A1 $100 today or $101 in 10 days
||| Would you prefer:
||| 1 $100 today or
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|||
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|||
||| IF 0 today or 7 in 10 days <> 7 in 10 days THEN
|||
||| A6 $100 today or $110 in 10 days
||| Would you prefer:
||| 1 $100 today or
||| 2 $110 in 10 days
|||
||| ENDIF
|||
||| ENDIF
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||| ENDIF  
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|| ENDIF  
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| ENDIF  
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| ENDIF  
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ENDIF
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CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

1 Very interesting

2 Interesting

3 Neither interesting nor uninteresting

4 Uninteresting

5 Very uninteresting