Well Being 235

survey_intro survey intro
This questionnaire is part of our study of how people are paid. We will ask you questions about your sources of income, how many payments you receive in a month and on which dates of the month you receive these payments. We greatly value your input on these topics. We would like you to answer the questions even if you are currently retired and receiving social security, receiving disability, getting help from your friends or relatives, or unemployed and receiving unemployment checks. It should take you about 5 minutes to complete it. Please remember that your answers are extremely important to us. Thank you for your participation!

P1 current marital situation
What is your current marital situation?
1 Married
2 Marriage-like relationship
3 Separated
4 Divorced
5 Widowed
6 Never married

IF P1 < Divorced THEN
|
| **P2** manage your finances with partner
| Do you and your spouse/partner manage your finances together as a couple?
| 1 Yes
| 2 No
|
| IF p2 = Yes THEN
| |
| | **intro_payment_partner** intro for partner or married people
| | When we ask you next about the payments you expect to receive during January 2013, please
| | consider the payments that you and your spouse/partner will receive.
| |
| ENDIF
|
ENDIF

[Questions P3_income to P3_income_other are displayed as a table]

P3_income source of income list
Do [you/you and your spouse/partner] expect to receive income during January 2013 from any of the following sources? Please check all that apply.
1 Wages and Salaries
2 Self-Employment
3 Unemployment Compensation
4 Social Security or Disability
5 Public Assistance or Welfare
6 Retirement Income
7 Other Income $Answer2$

P3_income_other Other source of income
Other source of income
String

IF Other Income $Answer2$ in P3_income and P3_income_other = empty THEN
| **error_other** error other

| You selected "other", but did not specify your answer. Please go back and check your answer.
ENDIF

IF is_numeric(P3_income_other) THEN
| **error_number** error number
| You entered a numeric value for "other". Please go back and enter a non-numeric answer.
ENDIF

IF (P3_income = response) THEN
|
| LOOP FROM 1 TO 7 DO
||
|| **income_source**
|| Module: incomesource
||
| ENDDO
|
| LOOP FROM 1 TO 7 DO
||
|| IF (cnt in P3_income) THEN
|||
||| [The following questions are displayed as a table]
|||
||| **P12_intro** intro
||| Please confirm whether the table below contains the correct information about all the payments
||| [you/you and your spouse/partner] expect to receive during January 2013 for [payment source] If everything is
||| correct, please click 'Next'. If the dates in the table are incorrect, use the calendar(s) shown below to correct
||| your answer by clicking on the right date. If the amounts are incorrect, please enter the
||| correct amounts in the box. After you have made your corrections, please click 'Update'.
|||
||| **P12_confirm** correct payment info
||| 1 Add another payment
|||
||| LOOP FROM 1 TO 5 DO
||||
|||| IF income_source{null}~P12_source{null} = response THEN
|||||
|||| ENDIF
||||
||| ENDDO
|||
|||| IF (number < 4) THEN
||||| **P12_add** add payment
||||| 1 Add another payment
|||| ELSEIF (number = 4 AND newindex = empty) THEN
|||||
||||| **P12_add** add payment
||||| 1 Add another payment
|||| ELSE
|||| ENDIF
||||
||| ELSE
||| ENDIF
|||
||| LOOP FROM 1 TO 5 DO
||||

| | | | IF income_source{null}~P12_source{null} = response THEN

| | | | |

| | | | | **P10_mark_calendar** mark calendar

| | | | | Please mark on the calendar the date in [today plus 2 mo] on which [ ] expect to receive the [] payment from []

| | | | | String

| | | | |

| | | | | **P11_amount** enter amount of payment

| | | | | Range: 1..10000000000

| | | | |

| | | | | **P12_delete** delete payment

| | | | | 1 Delete this payment

| | | | |

| | | | ENDIF

| | | |

| | | ENDDO

| | |

| | | IF newindex = response THEN

| | | |

| | | | **P10_mark_calendar** mark calendar

| | | | Please mark on the calendar the date in [January 2013] on which [you/you and your spouse/partner] expect to receive

| | | | the [first/second/third/fourth] payment from [payment source]

| | | | String

| | | |

| | | | **P11_amount** enter amount of payment

| | | | Range: 1..10000000000

| | | |

| | | | **P12_delete** delete payment

| | | | 1 Delete this payment

| | | |

| | | ENDIF

| | |

| | | [End of table display]

| | | [The following questions are displayed as a table]

| | |

| | | **P7_how_receive** how receive payments1

| | | How do [you/you and your spouse/partner] expect to receive the payments from [payment source]?

| | | 1 Receive a check in the mail

| | | 2 Receive a check in person

| | | 3 Direct Deposit

| | | 4 Paid in Cash

| | | 5 Other, specify: $Answer2$

| | |

| | | **P7_how_receive_other** how receive payments other

| | | Other way you typically receive payments from [payment source]?

| | | String

| | |

| | | [End of table display]

| | | IF (P7_how_receive{null} = Other, specify: $Answer2$) AND (

| | | P7_how_receive_other{null} =empty) THEN

| | | | **error_other** error other

| | | | You selected "other", but did not specify your answer. Please go back and check your answer.

| | | ENDIF

| | |

| | | IF is_numeric(P7_how_receive_other{null}) THEN

| | | | **error_number** error number

| | | | You entered a numeric value for "other". Please go back and enter a non-numeric answer.

| | | ENDIF
| | |
| | | IF P7_how_receive{null} = Receive a check in the mail or P7_how_receive{null} = Receive a
| | | check in person THEN
| | | |
| | | | [The following questions are displayed as a table]
| | | |
| | | | **P8_where_cash** where cash check1
| | | | Where do [you/you and your spouse/partner] plan to cash your check?
| | | | 1 Deposit into a bank account
| | | | 2 Cash in check with a non-bank check casher
| | | | 3 Other, specify: $Answer2$
| | | |
| | | | **P8_where_cash_other** where cash check other
| | | | String
| | | |
| | | | [End of table display]
| | | | IF P8_where_cash{null} = Other, specify: $Answer2$ AND P8_where_cash_other{null}=EMPTY THEN
| | | | | **error_other** error other
| | | | | You selected "other", but did not specify your answer. Please go back and check your
| | | | | answer.
| | | | ENDIF
| | | |
| | | | IF is_numeric(P8_where_cash_other{null}) THEN
| | | | | **error_number** error number
| | | | | You entered a numeric value for "other". Please go back and enter a non-numeric answer.
| | | | ENDIF
| | | |
| | | ENDIF
| | |
| | ENDIF
| |
| ENDDO
|
ENDIF

F1_shortage problems due to shortage of money
Over the past 12 months, have any of the following happened to [you/you and your spouse/partner] because of
a shortage of money?
1 Could not pay electricity, gas or telephone bills on time
2 Could not pay for car registration or insurance on time
3 Pawned or sold something
4 Went without meals
5 Unable to heat home
6 Sought assistance from welfare/community organizations
7 Sought financial help from friends or family
8 Took a loan from a payday lender
9 None of the above

IF None of the above IN F1_shortage AND CARDINAL(F1_shortage)> Could not pay electricity, gas or
telephone bills on time THEN
| **error_one_and_none** error one and none
| You selected an answer but also selected "none of the above". Please go back and check your answer.
ENDIF

F2_spending spending exceeded income

Over the past 12 months, how did your/your family's spending compare to (your/your family's) income?
1 Spending exceeded income
2 Spending equaled income
3 Spending was less than income

IF F2_spending = Spending exceeded income THEN
|
| [Questions F3_difference to F3_difference_other are displayed as a table]
|
| **F3_difference** make up difference
| To make up the difference, did [you/you and your spouse/partner]:
| 1 Overdraw your bank account/use an overdraft facility
| 2 Rely on your savings
| 3 Take up a loan with the bank
| 4 Borrow money from friends or relatives
| 5 Other, please specify: $Answer2$
|
| **F3_difference_other** other way make up difference
| Other way made up the difference:
| String
|
ENDIF

IF is_numeric(F3_difference_other) THEN
| **error_number** error number
| You entered a numeric value for "other". Please go back and enter a non-numeric answer.
ENDIF

[Questions F4_intro to F4e are displayed as a table]

F4_intro intro to f4
Please indicate how strongly you agree or disagree with the following statements:

F4a paycheck to paycheck
I live from paycheck to paycheck
1 Strongly agree
2 Agree
3 Neutral
4 Disagree
5 Strongly disagree

F4b set aside money for saving
I regularly set aside money for saving
1 Strongly agree
2 Agree
3 Neutral
4 Disagree
5 Strongly disagree

F4c spend more than i have
I often spend more money than I have
1 Strongly agree
2 Agree
3 Neutral
4 Disagree
5 Strongly disagree

F4d pay credit card bill in full
I usually pay the credit card bills in full
1 Strongly agree
2 Agree
3 Neutral
4 Disagree
5 Strongly disagree

F4e get into more debt each year
I get myself into more debt each year
1 Strongly agree
2 Agree
3 Neutral
4 Disagree
5 Strongly disagree

F5_applied_credit applied for credit
Have [you/you and your spouse/partner] applied for credit over the last 3 years?
1 Yes
2 No

IF F5_applied_credit = Yes THEN
|
| **F5** refused credit
| Over the last 3 years how many times were [you/you and your spouse/partner] refused credit?
| 1 Never
| 2 1 time
| 3 2 times
| 4 3 times
| 5 4 times
| 6 5 times
| 7 6 times
| 8 7 times
| 9 8 times
| 10 9 times
| 11 10 times
| 12 More than 10 times
|
| **F6** not granted full credit
| Over the last 3 years how many times were [you/you and your spouse/partner] not granted credit for the full amount
requested?
| 1 Never
| 2 1 time
| 3 2 times
| 4 3 times
| 5 4 times
| 6 5 times
| 7 6 times
| 8 7 times
| 9 8 times
| 10 9 times
| 11 10 times
| 12 More than 10 times
|

| **F7** not apply for credit
| Over the last 3 years how many times did [you/you and your spouse/partner] not apply for credit because you
| thought it would be refused?
| 1 Never
| 2 1 time
| 3 2 times
| 4 3 times
| 5 4 times
| 6 5 times
| 7 6 times
| 8 7 times
| 9 8 times
| 10 9 times
| 11 10 times
| 12 More than 10 times
|
ENDIF

F8 rate family financial status
Given your current needs and financial responsibilities, would you say [you/you and your spouse/partner] are:
1 Prosperous
2 Very comfortable
3 Reasonably comfortable
4 Just getting along
5 Poor
6 Very poor

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