## Well Being 121

## startintro intro start

This questionnaire is part of our study about the timing of income receipt. We will ask you questions about your sources of income, the frequency with which you receive these payments and about payment dates. 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 less than 5 minutes to complete it. Please remember that your answers are extremely important to us. Thank you for your participation!

## be001 sources of income

What sources of income do you receive?

- 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

## ENDIF

IF card( sources of income ) = Wages and Salaries THEN

ELSE

**be001b** main source of income

Which of these sources provides the most income to you in a typical month?

- | 1 [wages fill]
- |2 [wages fill]
- | 3 [wages fill]
- |4 [wages fill]
- | 5 [wages fill]
- 6 [wages fill]
- 7 [wages fill]

ENDIF

**be002** How much last month How much do you earn in a typical month from [wages fill]? String

[Questions be003 to be003\_other are displayed as a table]

be003 amount paid period

With which frequency do you receive payments from [wages fill]?

- 1 Weekly
- 2 Every other week
- 3 Twice a month
- 4 Monthly
- 5 Other, please specify

be003\_other amount paid period other

Was this amount paid String

IF amount paid period = Every other week THEN

**be004\_biweek** which day typically paid biweek On which day are you typically paid? String

**be006** paid last week Were you paid last week?

1 Yes

| 2 No

| 3 I don't know

ENDIF

IF amount paid period = Twice a month THEN

[Questions be004\_twicemonth\_1 to be004\_twicemonth\_2 are displayed as a table]

**be004\_twicemonth\_1** which days typically paid twice monthly | On which days of the month are you typically paid? | String

**be004\_twicemonth\_2** which days typically paid twice monthly

On which days of the month are you typically paid? First payment: (e.g., on the 1st of the month) Second payment: (e.g., on the 15th of the month)

| String

ENDIF

IF amount paid period = Monthly THEN

be004\_month which day typically paid monthlyOn which day of the month are you typically paid?String

ENDIF

IF Social Security or Disability IN sources of income THEN

[Questions be005 to be005\_other are displayed as a table]

**be005** which day(s) typically paid

If you are a recipient of Social Security from the U.S. Government, on which day of the month do you typically receive your Social Security payment?

1 3rd of the month

2 Second Wednesday of the month

3 Third Wednesday of the month

- 4 Fourth Wednesday of the month
- | 5 Other, please specify

| **be005\_other** which day(s) typically paid other

If you are a recipient of Social Security from the U.S. Government, on which day of the monthdo you typically receive your Social Security payment?String

ENDIF

IF amount paid period = Every other week OR amount paid period = Twice a month OR amount paid period = Monthly THEN

| IF Random order q6 q7 = q6 then q7 THEN || **qn006 intro** question 6 intro 1 || It is time for you to be mailed the quarterly check for the last three months of surveys || you have completed. We would like you to ask you to choose when you would like to have || your check mailed to you. We are offering you two options. You could choose to: || (1) have the check mailed to you today or (2) have two checks mailed to you in 10 days, || your original check and an additional check, that together have a total value of 110% of || option (1) above. Your choice on this question will be honored. The mailing date and || the amount to be received will depend on your choice. || qn006\_calc1 question 6 calculator intro || The calculator below shows the total amount of the checks that will be mailed to you if | you are willing to wait 10 days. Pay today Pay in 10 days ||\$ \$ So for example, if you were to be paid \$100 for your || participation, then you could choose to (1) have a \$100 check mailed to you today or (2) || have two checks mailed to you in 10 days, your original check and an additional check, || that together have a total value of \$110. [] [The following questions are displayed as a table] || **qn006 calc2** question 6 calculator intro || Now you can use the calculator yourself in order to make your decision. Enter the value || of the survey check in the box to the left and click "Calculate" to calculate the amount | to be paid if you are willing to wait 10 days || 1 Have the check mailed to you **today** || 2 Have two checks mailed to you in 10 days, your original check and an additional check, that together have a total value of 110% of the option above. || qn006 amount1 calculator amount 1 ||Real || qn006\_amount2 calculator amount 2 ||Real [| [End of table display] || **qn007 intro** question 7 intro 1 || In three months, it will be time for you to be mailed another quarterly check for your || participation in the surveys. We would like you to ask you to choose when you would like || to have your check mailed to you. We are offering you two options. You could choose || to: (1) have the check mailed to you in 3 months or (2) have two checks mailed to you in

|| 3 months and 10 days, your original check and an additional check, that together have a || total value of 110% of option (1) above. Your choice on this question will be honored. || The mailing date and the amount to be received will depend on your choice. || **qn007 calc1** question 7 calculator intro || The calculator below shows the total amount of the checks that will be mailed to you if || you are willing to wait 10 days. Pay in 3 months Pay in 3 months and 10 days || \$ \$ So for example, if you were to be paid \$100 for your || participation, then you could choose to (1) have a \$100 check mailed to you in 3 months || or (2) have two checks mailed to you in 3 months and 10 days, your original check and an | additional check, that together have a total value of \$110. [] [The following questions are displayed as a table] || **qn007\_calc2** question 7 calculator intro || Now you can use the calculator yourself in order to make your decision regarding when you || would like your ALP quarterly check sent. Enter the value of the survey check in the box || to the left and click "Calculate" to calculate the amount to be paid if you are willing to wait 10 days || 1 Have the check mailed to you in **3 months** || 2 Have two checks mailed to you in **3 months and 10 days**, your original check and an additional check, that together have a **total** value of 110% of the option above. || qn007\_amount1 question 7 calculator amount 1 ||Real || **qn007 amount2** question 7 calculator amount 2 ||Real [| [End of table display] | ELSE || **qn007 intro** question 7 intro 1 || In three months, it will be time for you to be mailed another quarterly check for your || participation in the surveys. We would like you to ask you to choose when you would like || to have your check mailed to you. We are offering you two options. You could choose || to: (1) have the check mailed to you in 3 months or (2) have two checks mailed to you in || 3 months and 10 days, your original check and an additional check, that together have a || total value of 110% of option (1) above. Your choice on this question will be honored. || The mailing date and the amount to be received will depend on your choice. || **qn007\_calc1** question 7 calculator intro || The calculator below shows the total amount of the checks that will be mailed to you if || you are willing to wait 10 days. Pay in 3 months Pay in 3 months and 10 days || \$ \$ So for example, if you were to be paid \$100 for your || participation, then you could choose to (1) have a \$100 check mailed to you in 3 months || or (2) have two checks mailed to you in 3 months and 10 days, your original check and an || additional check, that together have a total value of \$110. [] [The following questions are displayed as a table] || **qn007\_calc2** question 7 calculator intro

|| Now you can use the calculator yourself in order to make your decision regarding when you || would like your ALP quarterly check sent. Enter the value of the survey check in the box || to the left and click "Calculate" to calculate the amount to be paid if you are willing to wait 10 days || 1 Have the check mailed to you in **3 months** || 2 Have two checks mailed to you in 3 months and 10 days, your original check and an additional check, that together have a **total** value of 110% of the option above. || qn007\_amount1 question 7 calculator amount 1 | | Real || qn007\_amount2 question 7 calculator amount 2 ||Real [| [End of table display] || **qn006 intro** question 6 intro 1 || It is time for you to be mailed the quarterly check for the last three months of surveys | you have completed. We would like you to ask you to choose when you would like to have | your check mailed to you. We are offering you two options. You could choose to: ||(1) have the check mailed to you today or (2) have two checks mailed to you in 10 days, | your original check and an additional check, that together have a total value of 110% of || option (1) above. Your choice on this question will be honored. The mailing date and || the amount to be received will depend on your choice. || **qn006 calc1** question 6 calculator intro || The calculator below shows the total amount of the checks that will be mailed to you if | you are willing to wait 10 days. Pay today Pay in 10 days ||\$ \$ So for example, if you were to be paid \$100 for your || participation, then you could choose to (1) have a \$100 check mailed to you today or (2) || have two checks mailed to you in 10 days, your original check and an additional check, || that together have a total value of \$110. [] [The following questions are displayed as a table] || **qn006\_calc2** question 6 calculator intro || Now you can use the calculator yourself in order to make your decision. Enter the value || of the survey check in the box to the left and click "Calculate" to calculate the amount | to be paid if you are willing to wait 10 days || 1 Have the check mailed to you **today** || 2 Have two checks mailed to you in **10 days**, your original check and an additional check, that together have a total value of 110% of the option above. || qn006\_amount1 calculator amount 1 ||Real || qn006\_amount2 calculator amount 2 | | Real [| [End of table display] | ENDIF

eq001 intro extra questions Now we would like to ask you about your preferences for spending over the month. People have different preferences about how to distribute their spending over the weeks of the month. Some people prefer to spend less in the week they receive their paycheck and have more to spend in the last week before they receive their next paycheck. Others prefer to spend more in the first week and spend less in the last week before paycheck arrival. Some may prefer to spend the same amount in the two weeks. | IF random order eq002 eq003 = eq002 then eq003 THEN || eq002 how much money like to spend 7 days after [[fill for intro] Not counting the purchase of a home, motor vehicle, or your normal || household bills, how much money would you like to spend in the first 7 days after you || receive your paycheck? || String || eq003 how much money like to spend 7 days before [[fill for intro] Not counting the purchase of a home, motor vehicle, or your normal || household bills, how much money would you like to spend in the last 7 days before you || receive your paycheck? || String | ELSE || eq003 how much money like to spend 7 days before [] [fill for intro] Not counting the purchase of a home, motor vehicle, or your normal || household bills, how much money would you like to spend in the last 7 days before you || receive your paycheck? || String || eq002 how much money like to spend 7 days after [] [fill for intro] Not counting the purchase of a home, motor vehicle, or your normal || household bills, how much money would you like to spend in the first 7 days after you || receive your paycheck? || String | ENDIF **ENDIF** 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