Well Being 126

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 Q2, Q3, Q11-Q15 in the after-paycheck / time preference in the before-paycheck & 3 = 2 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 Q2, Q3, Q11-Q15 in the after-paycheck / time preference
in the before-paycheck & 3 = 2 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 income
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 Q2, Q3, Q11-Q15 in the after-paycheck / time preference in the before-paycheck & 3 = 2 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_month 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

IF rep_dom preload = 1 THEN
|
| [The following questions are displayed as a table]
|
| **Q20_intro** last paycheck intro
| Now we would like to change gears and ask you about your last [] When did you receive your
| last []
|
| **Q20_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
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| 22 22
| 23 23
| 24 24
| 25 25
| 26 26
| 27 27
| 28 28
| 29 29
| 30 30
| 31 31
|
| **Q20_month** month
|

| 1 May
| 2 June
| 3 July
|
| **Q20_other** other
|
| String
|
| [End of table display]
ENDIF

IF rep_dow preload = 1 THEN
|
| [The following questions are displayed as a table]
|
| **Q20_intro** last paycheck intro
| Now we would like to change gears and ask you about your last [] When did you receive your
| last []
|
| **Q20_dayordinal** day ordinal
|
| 1 1st
| 2 2nd
| 3 3rd
| 4 4th
|
| **Q20_dayofweek** day of week
|
| 1 Monday
| 2 Tuesday
| 3 Wednesday
| 4 Thursday
| 5 Friday
| 6 Saturday
| 7 Sunday
|
| **Q20_month** month
|
| 1 May
| 2 June
| 3 July
|
| **Q20_other** other
|
| String
|
| [End of table display]
ENDIF

Q21 household situation
Thinking about how well your household managed with the household income as it got closer to the
time of receiving your last [paycheck preload], which of the following best describes what the

situation of your household was?
1 there was a lot of money left
2 there was some money left
3 there was not enough money left

Q22 percentage of previous paycheck saved
What percentage of your previous [paycheck preload] did you save?
Real

Q23 running out of money
Did your household start running out of money before you received your last [paycheck preload]?
1 Yes
2 No

IF running out of money = Yes THEN
|
| [The following questions are displayed as a table]
|
| **Q24** how make ends meet
| How did you make ends meet?
| 1 Reduced my (our) expenditures momentarily
| 2 Overdrew my (our) bank account(s)
| 3 Relied on my (our) savings
| 4 Charged to credit cards
| 5 Took out a loan
| 6 Other (please specify):
|
| **Q24_other** other
|
| String
|
| [End of table display]
ENDIF

Q101 10 certificates how many use in year 1
The following questions are hypothetical. Suppose you win 10 certificates, each of which can
be used once to receive a "dream restaurant night." On each such night, you and a
companion will get the best table and an unlimited budget for food and drink at a restaurant of
your choosing. You have two years to use these certificates. The questions below ask
you how you would use these 10 certificates. How many of the 10 certificates would you like
to use in year 1?
Range: 0..10

Q102 temptation 10 certificates how many use in year 1
Some people might make initial plans on how many certificates to use in year 1 and then feel
tempted to spend more certificates in year 1 than they had initially planned. If you were to
give in to temptation, how many certificates do you think you would use in year 1?
Range: 0..10

Q103 resist 10 certificates how many use in year 1
But people also may have ways they use to resist temptation. Given your ability to resist
temptation, how many of the 10 nights do you think you would end up using in year 1?

Range: 0..10

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

||||

|||ENDIF

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||ENDIF

||

|ELSE

||

|| **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

| | | | |

| | | | ENDIF

| | | |

| | | ENDIF

| | |

| | ENDIF

| |

| | **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
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||ENDIF
||
|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