

## Well Being 298

### Q1intro1 Intro

We want to learn about your current economic well-being and your outlook for the future. Most of the questions in this survey have no right or wrong answers - we are interested in your views and opinions. Your responses are confidential, and it helps us a great deal if you respond as carefully as possible. If you should come to any question that you can't or don't want to answer, just click on 'NEXT' until the next question appears. Thank you for your participation!

### Q1 Financially better or worse than 12 months ago

Do you think you (and any family living with you) are financially better or worse off these days than you were 12 months ago? Please select only one.

- 1 Much worse off
- 2 Somewhat worse off
- 3 About the same
- 4 Somewhat better off
- 5 Much better off

### Q2 Financially better or worse than 12 months from now

And looking ahead, do you think you (and any family living with you) will be financially better or worse off 12 months from now than you are these days? Please select only one.

- 1 Much worse off
- 2 Somewhat worse off
- 3 About the same
- 4 Somewhat better off
- 5 Much better off

### Q3intro percent chance intro

In some of the following questions, we will ask you to think about the percent chance of something happening in the future. Your answers can range from 0 to 100, where 0 means there is absolutely no chance, and 100 means that it is absolutely certain. For example, numbers like: 2 and 5 percent may indicate "almost no chance" 18 percent or so may mean "not much chance" 47 or 52 percent chance may be a "pretty even chance" 83 percent or so may mean a "very good chance" 95 or 98 percent chance may be "almost certain"

### Q3 percent chance move over next 12 months

For example, what do you think is the percent chance that over the next 12 months you will move to a different primary residence (that is, the place where you usually live)? Please click on the scale to indicate your answer.

Range: 0..100

### Q4intro economic expectations intro

Next, we would like to ask you for your expectations about the economy. Of course, no one can know the future. These questions have no right or wrong answers - we are interested in your views and opinions.

### Q4 percent chance unemployment rate higher in 12 months

What do you think is the percent chance that 12 months from now the unemployment rate in the U.S. will be higher than it is now? Please click on the scale to indicate your answer.

Range: 0..100

### Q5 percent chance savings account interest rates higher in 12 months

What do you think is the percent chance that 12 months from now the average interest rate on saving accounts will be higher than it is now? Please click on the scale to indicate your answer.

Range: 0..100

### Q6 percent chance stock prices will be higher in 12 months

What do you think is the percent chance that 12 months from now, on average, stock prices in the U.S. stock market will be higher than they are now? Please click on the scale to indicate your answer.



**Q9\_4\_de** deflation between 4% and 8%  
the rate of deflation (opposite of inflation) will be between 4% and 8%  
Range: 0.0..100.0

**Q9\_8\_de** deflation between 8% and 12%  
the rate of deflation (opposite of inflation) will be between 8% and 12%  
Range: 0.0..100.0

**Q9\_12\_de** deflation 12% or higher  
the rate of deflation (opposite of inflation) will be 12% or higher  
Range: 0.0..100.0

**Q9Total** total  
total  
Integer

[End of table display]

IF Q9Total = THEN

|  
| **checkAllEmpty** all empty  
| Your answers are important to us. Please return to the previous question and provide an answer even if  
| you are not sure. Otherwise click NEXT to continue.

|  
ENDIF

IF Q9Total > AND Q9Total <> 100 THEN

|  
| **checkQ9Total** total adds up to 100 check  
| Your total adds up to [] Please go back and change the numbers in the table so they add up to 100% or  
| choose next to continue.

|  
ENDIF

**Q9b1** inflation 2015-2016

Now we would like you to think about inflation further into the future. Over the 12-month period between February 2015 and February 2016, do you think that there will be inflation or deflation? (Note: deflation is the opposite of inflation)Please choose one.

- 1 inflation
- 2 deflation

[The following questions are displayed as a table]

**Q9b1** inflation 2015-2016

Now we would like you to think about inflation further into the future. Over the 12-month period between February 2015 and February 2016, do you think that there will be inflation or deflation? (Note: deflation is the opposite of inflation)Please choose one.

- 1 inflation
- 2 deflation

**Q9b2** inflation or deflation rate Jan 2015 to Jan 2016

What do you expect the rate of [inflation 2015-2016 ] to be over that period? Please give your best guess. Please enter a number greater than 0 or equal to 0.

Range: 0.0..1000000000000000000000000000000.0

[End of table display]

[The following questions are displayed as a table]

**Q9cTableStart** bracket inflation or deflation rate between Feb 2015 and Feb 2016

And in your view, what would you say is the percent chance that, over the 12-month period between February 2015 and February 2016... (Please note: the numbers need to add up to 100.)

**Q9c\_12** 12% or higher

the rate of inflation will be 12% or higher

Range: 0..100

**Q9c\_8** between 8 and 12%

the rate of inflation will be between 8% and 12%

Range: 0.0..100.0

**Q9c\_4** between 4 and 8%

the rate of inflation will be between 4% and 8%

Integer

**Q9c\_2** between 2% and 4%

the rate of inflation will be between 2% and 4%

Range: 0.0..100.0

**Q9c\_0** between 0% and 2%

the rate of inflation will be between 0% and 2%

Range: 0..100

**Q9c\_0\_de** deflation between 0% and 2%

the rate of deflation (opposite of inflation) will be between 0% and 2%

Range: 0.0..100.0

**Q9c\_2\_de** deflation between 2% and 4%

the rate of deflation (opposite of inflation) will be between 2% and 4%

Range: 0.0..100.0

**Q9c\_4\_de** deflation between 4% and 8%

the rate of deflation (opposite of inflation) will be between 4% and 8%

Range: 0.0..100.0

**Q9c\_8\_de** deflation between 8% and 12%

the rate of deflation (opposite of inflation) will be between 8% and 12%

Range: 0.0..100.0

**Q9c\_12\_de** deflation 12% or higher

the rate of deflation (opposite of inflation) will be 12% or higher

Range: 0.0..100.0

**Q9cTotal** total

total

Integer

[End of table display]

IF Q9cTotal = THEN

|

| **checkAllEmpty** all empty

| Your answers are important to us. Please return to the previous question and provide an answer even if

| you are not sure. Otherwise click NEXT to continue.

|  
ENDIF

IF Q9cTotal > AND Q9cTotal <> 100 THEN

|  
| **checkQ9cTotal** total adds up to 100 check  
| Your total adds up to [] Please go back and change the numbers in the table so they add up to 100% or  
| choose next to continue.

|  
ENDIF

[The following questions are displayed as a table]

**Q10** employment situation

What is your current employment situation? Please select all that apply.

- 1 Working/Employed full-time
- 2 Working/Employed part-time
- 3 Not working, but would like to work
- 4 Temporarily laid off
- 5 On sick or other leave
- 6 Permanently disabled or unable to work
- 7 Retiree or early retiree
- 8 Student, at school or in training
- 9 Homemaker
- 10 Other (please specify)\$Answer2\$

**Q10\_other** employment situation other

What is your current employment situation?

String

[End of table display]

IF Not working, but would like to work in q10 and Working/Employed full-time in q10 THEN

|  
| **errorE8** error working  
| Please change your answer: you cannot choose both "working or employed" and "not working but would  
| like to work."

|  
ENDIF

IF Not working, but would like to work in q10 and Working/Employed part-time in q10 THEN

|  
| **errorE8** error working  
| Please change your answer: you cannot choose both "working or employed" and "not working but would  
| like to work."

|  
ENDIF

IF Temporarily laid off in q10 THEN

|  
| **Q11\_laidoff** how many jobs have including laid off  
| Altogether, how many jobs do you have (including the job from which you were temporarily laid off, but  
| excluding volunteer or other unpaid work)?Please enter a number in the box below.

| Integer

|  
ELSE

|

| IF Working/Employed full-time in q10 or Working/Employed part-time in q10 or On sick or other  
| leave in q10 THEN

||  
| **Q11** how many jobs have  
| Altogether, how many jobs do you have, excluding volunteer or other unpaid work? Please enter a  
| number in the box below.

|| Integer

||  
| ENDIF

|  
ENDIF

IF Q11 > 1 OR Q11\_laidoff > 1 THEN

|  
| **Q12intro** main job intro  
| The next questions ask about your main job. By main job we mean the one at which you usually work the most hours.

|  
ELSE

|  
ENDIF

IF ( Working/Employed full-time in Q10 or Working/Employed part-time in q10 or On sick or other  
leave in Q10 ) AND ( q11\_laidoff >= 1 or q11 >=1) THEN

|  
| **QSELF** self employed  
| In your [fill for same or main] job, do you work for someone else or are you self-employed? Please choose only one.  
| 1 Work for someone else  
| 2 Self-employed

|  
| IF QSELF = Work for someone else THEN

||  
| **Q13** lose job in next 12 months  
| What do you think is the percent chance that you will lose your [fill for same or main] job during  
| the next 12 months? Please click on the scale to indicate your answer.  
| Range: 0..100

||  
| **Q14** leave job voluntarily in next 12 months  
| What do you think is the percent chance that you will leave your [fill for same or main] job  
| voluntarily during the next 12 months? Please click on the scale to indicate your answer.  
| Range: 0..100

||  
| ENDIF

|  
ENDIF

IF Not working, but would like to work in Q10 AND NOT( Temporarily laid off in Q10 OR On sick or  
other leave in Q10) THEN

|  
| **Q15** looking for work  
| You just mentioned that you are currently not working but would like to work. Are you currently looking  
| for a job? Please select only one.

| 1 Yes

| 2 No

|  
| IF q15 = Yes THEN

||

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| | Q16 how long unemployed
| | How long have you been unemployed?Please enter a number in the box below.
| | String
| |
| | Q17 percent chance job in coming 12 months
| | What do you think is the percent chance that within the coming 12 months, you will find a job that
| | you will accept, considering the pay and type of work? Please click on the scale to indicate your answer.
| | Range: 0..100
| |
| | Q18 percent chance jobin coming 3 months
| | And looking at the more immediate future, what do you think is the percent chance that within the
| | coming 3 months, you will find a job that you will accept, considering the pay and type of work?
| | Please click on the scale to indicate your answer.
| | Range: 0..100
| |
| | ENDIF
|
| ENDIF

IF q15 = No THEN
|
| Q19 how long out of work
| How long have you been out of work?Please enter a number in the box below.
| Range: 0..1000
|
| ENDIF

IF q15 in No OR Q11 = OR Q11_laidoff = OR q10 = Retiree or early retiree OR q10 = Student, at
school or in training or q10 = Homemaker THEN
|
| Q20 percent chance started looking for job within coming 12 months
| What do you think is the percent chance that within the coming 12 months, you will have started looking
| for a job? Please click on the scale to indicate your answer.
| Range: 0..100
|
| Q21 percent chance started looking for job within coming 3 months
| And looking at the more immediate future, what do you think is the percent chance that within the coming
| 3 months, you will have started looking for a job? Please click on the scale to indicate your answer.
| Range: 0..100
|
| ENDIF

IF ( Working/Employed full-time in Q10 OR Working/Employed part-time in Q10 OR Temporarily laid
off in Q10 OR On sick or other leave in Q10) and ( q11_laidoff >= 1 or q11 >=1) THEN
|
| Q22 percent chance find job within 3 months if lost one
| Suppose you were to lose your [fill for same or main] job this month. What do you think is the percent
| chance that within the following 3 months, you will find a job that you will accept, considering the
| pay and type of work? Please click on the scale to indicate your answer.
| Range: 0..100
|
| IF Q11 > 1 OR Q11_laidoff > 1 THEN
| |
| | ELSE
| |
| | Q23 percent chance find job within 3 months if lost one

```

|| Please think ahead to 12 months from now. Suppose that you are working in the exact [fill for same or  
|| main] job at the same place you currently work, and working the exact same number of hours. What do  
|| you expect to have happened to your earnings on this job, before taxes and deductions? Please choose  
|| one. Twelve months from now, I expect my earnings to have...

|| 1 increased

|| 2 [Fill 2 for randomization A]

|| 3 decreased

||

|ENDIF

|

|IF q23 = increased or q23 = decreased THEN

||

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

||

|| **Q23** percent chance find job within 3 months if lost one

|| Please think ahead to 12 months from now. Suppose that you are working in the exact [fill for same or  
|| main] job at the same place you currently work, and working the exact same number of hours. What do  
|| you expect to have happened to your earnings on this job, before taxes and deductions? Please choose  
|| one. Twelve months from now, I expect my earnings to have...

|| 1 increased

|| 2 [Fill 2 for randomization A]

|| 3 decreased

||

|| **Q23b** percent earnings will increase or decrease

|| By about what percent do you expect your earnings to have [percent chance find job within 3 months if  
|| lost one]? Please give your best guess. Please enter a number greater than 0 or equal to 0.

|| Range: 0.0..10000000000.0

||

|| [End of table display]

|ENDIF

|

| [The following questions are displayed as a table]

|

| **Q24TableStart** bracket same number of hours at work

| Suppose again that, 12 months from now, you are working in the exact [fill for same or main] job at the  
| same place you currently work, and working the exact same number of hours. In your view, what would you  
| say is the percent chance that 12 months from now... (Please note: the numbers need to add up to  
| 100.) Your earnings on this job, before taxes and deductions, will have...

|

| **Q24\_12** earnings increased by 12% or more

| increased by 12% or more

| Range: 0.0..100.0

|

| **Q24\_8** earnings increased by 8-12%

| increased by 8% to 12%

| Range: 0.0..100.0

|

| **Q24\_4** earnings increased by 4-8%

| increased by 4% to 8%

| Range: 0.0..100.0

|

| **Q24\_2** earnings increased by 2-4%

| increased by 2% to 4%

| Range: 0.0..100.0

|

| **Q24\_0** earnings increased by 0-2%

| increased by 0% to 2%

| Range: 0.0..100.0

| **Q24\_0\_de** earnings decreased by 0-2%

| decreased by 0% to 2%

| Range: 0.0..100.0

| **Q24\_2\_de** earnings decreased by 2-4%

| decreased by 2% to 4%

| Range: 0.0..100.0

| **Q24\_4\_de** earnings decreased by 4-8%

| decreased by 4% to 8%

| Range: 0.0..100.0

| **Q24\_8\_de** earnings decreased by 8-12%

| decreased by 8% to 12%

| Range: 0.0..100.0

| **Q24\_12\_de** earnings decreased by 12% or more

| decreased by 12% or more

| Range: 0.0..100.0

| **Q24Total** total

| total

| Integer

| [End of table display]

| IF Q24Total = THEN

|| **checkAllEmpty** all empty

|| Your answers are important to us. Please return to the previous question and provide an answer even

|| if you are not sure. Otherwise click NEXT to continue.

| ENDIF

| IF Q24Total > AND Q24Total <> 100 THEN

|| **checkQ24Total** total adds up to 100 check

|| Your total adds up to [] Please go back and change the numbers in the table so they add up to 100% or

|| choose next to continue.

| ENDIF

ENDIF

**Q25** household income

Next we would like to ask you about your overall household income going forward. By household we mean everyone who usually lives in your primary residence (including yourself), excluding roommates and renters. Over the next 12 months, what do you expect will happen to the total income of all members of your household (including you), from all sources before taxes and deductions? Please choose one. Over the next 12 months, I expect my total household income to...

1 increase

2 [Fill for randomization A]

3 decrease

IF q25 = increase or q25 = decrease THEN

| [The following questions are displayed as a table]

| **Q25** household income

| Next we would like to ask you about your overall household income going forward. By household we mean everyone who usually lives in your primary residence (including yourself), excluding roommates and renters. Over the next 12 months, what do you expect will happen to the total income of all members of your household (including you), from all sources before taxes and deductions? Please choose one. Over the next 12 months, I expect my total household income to...

- | 1 increase
- | 2 [Fill for randomization A]
- | 3 decrease

| **Q25b** household income

| By about what percent do you expect your total household income to [household income]? Please give your best guess. Please enter a number greater than 0 or equal to 0. Range: 0.0..100000000000000000000000000000000000.0

| [End of table display]  
ENDIF

**Q26** household spending

Now think about your total household spending, including groceries, clothing, personal care, housing (such as rent, mortgage payments, utilities, maintenance, home improvements), medical expenses (including health insurance), transportation, recreation and entertainment, education, and any large items (such as home appliances, electronics, furniture, or car payments). Over the next 12 months, what do you expect will happen to the total spending of all members of your household (including you)? Please choose one. Over the next 12 months, I expect my total household spending to...

- 1 increase
- 2 [Fill for randomization A]
- 3 decrease

IF q26 = increase or q26 = decrease THEN

| [The following questions are displayed as a table]

| **Q26** household spending

| Now think about your total household spending, including groceries, clothing, personal care, housing (such as rent, mortgage payments, utilities, maintenance, home improvements), medical expenses (including health insurance), transportation, recreation and entertainment, education, and any large items (such as home appliances, electronics, furniture, or car payments). Over the next 12 months, what do you expect will happen to the total spending of all members of your household (including you)? Please choose one. Over the next 12 months, I expect my total household spending to...

- | 1 increase
- | 2 [Fill for randomization A]
- | 3 decrease

| **Q26b** household income percent

| By about what percent do you expect your total household spending to [household spending]? Please give your best guess. Please enter a number greater than 0 or equal to 0. Range: 0.0..100000000000000000000000000000000000.0

| [End of table display]  
ENDIF

**Q27** household taxes

Suppose that 12 months from now, your total household income is the same as now. What do you expect to have happened to the total amount of taxes you will have to pay, including federal, state and local income, property and sales taxes? Please choose one. Twelve months from now, I expect my total taxes to have...

- 1 increased
- 2 [Fill 2 for randomization A]
- 3 decreased

IF q27 = increased or q27 = decreased THEN  
|  
| [The following questions are displayed as a table]

**Q27** household taxes

Suppose that 12 months from now, your total household income is the same as now. What do you expect to have happened to the total amount of taxes you will have to pay, including federal, state and local income, property and sales taxes? Please choose one. Twelve months from now, I expect my total taxes to have...

- 1 increased
- 2 [Fill 2 for randomization A]
- 3 decreased

**Q27b** household taxes percent

By about what percent do you expect your total taxes to have [household taxes]? Please give your best guess. Please enter a number greater than 0 or equal to 0.  
Range: 0.0..100000000000000000000000000000000000.0

| [End of table display]  
ENDIF

**Q28** harder or easier to obtain credit

Compared to 12 months ago, do you think it is generally harder or easier these days for people to obtain credit or loans (including credit and retail cards, auto loans, student loans, and mortgages)? Please select only one.

- 1 Much harder
- 2 Somewhat harder
- 3 Equally easy/hard
- 4 Somewhat easier
- 5 Much easier

**Q29** harder or easier to obtain credit 12 months from now

And looking ahead, do you think that 12 months from now it will be harder or easier for people to obtain credit or loans (including credit and retail cards, auto loans, student loans, and mortgages) than it is these days? Please select only one.

- 1 Much harder
- 2 Somewhat harder
- 3 Equally easy/hard
- 4 Somewhat easier
- 5 Much easier

**Q30** percent chance not pay debt over next 3 months

What do you think is the percent chance that, over the next 3 months, you will NOT be able to make one of your debt payments (that is, the minimum required payments on credit and retail cards, auto loans, student loans, mortgages, or any other debt you may have)? Please click on the scale to indicate your answer.  
Range: 0..100

**Q31** home price over next 12 months

Next we would like you to think about home prices nationwide. Over the next 12 months, what do you expect will happen to the average home price nationwide? Please choose one. Over the next 12 months, I expect the average home price to...

- 1 increase
- 2 [Fill for randomization A]

3 decrease

IF q31 = increase or q31 = decrease THEN

| [The following questions are displayed as a table]

| **Q31** home price over next 12 months

| Next we would like you to think about home prices nationwide. Over the next 12 months, what do you expect will happen to the average home price nationwide? Please choose one. Over the next 12 months, I expect the average home price to...

| 1 increase

| 2 [Fill for randomization A]

| 3 decrease

| **Q31b** percent earnings will increase or decrease

| By about what percent do you expect the average home price to [home price over next 12 months]? Please give your best guess. Please enter a number greater than 0 or equal to 0.

| Range: 0.0..10000.0

| [End of table display]

ENDIF

**Q32** current age

Next, we would like to ask you some questions about you and your household. What is your current age? Please enter a number in the box below.

Range: 18..105

**Q34** hispanic

Do you consider yourself of Hispanic, Latino or Spanish origin? Please select only one.

1 Yes

2 No

[The following questions are displayed as a table]

**Q35** race

Please choose one or more races that you consider yourself to be: Please select all that apply.

1 White

2 Black of African American

3 American Indian or Alaska Native

4 Asian

5 Native Hawaiian or Other Pacific Islander

6 Other (please specify) \$Answer2\$

**Q35\_other** race other

Please choose one or more races that you consider yourself to be: Please select all that apply.

String

[End of table display]

IF Other (please specify) \$Answer2\$ in q35 and q35\_other = EMPTY THEN

| **E5\_other** other error

| You did not specify your race under "Other". Please provide an answer even if you are not sure.

| Otherwise click NEXT to continue.

ENDIF

[The following questions are displayed as a table]

**Q36** highest level of school

What is the highest level of school you have completed, or the highest degree you have received? Please select only one.

- 1 Less than high school
- 2 High school diploma (or equivalent)
- 3 Some college but no degree
- 4 Associate/Junior College degree
- 5 Bachelor's Degree (For example: BA, BS)
- 6 Master's Degree (For example: MA, MBA, MS, MSW)
- 7 Doctoral Degree (For example: PhD)
- 8 Professional Degree (For example: MD, JD, DDS)
- 9 Other (please specify) \$Answer2\$

**Q36\_other** highest level of school other

What is the highest level of school you have completed, or the highest degree you have received? Please select only one.

String

[End of table display]

IF Other (please specify) \$Answer2\$ in q36 and q36\_other = EMPTY THEN

- |
- | **E5\_other** other error
- | You did not specify your race under "Other". Please provide an answer even if you are not sure.
- | Otherwise click NEXT to continue.
- |

ENDIF

IF ( Working/Employed full-time in Q10 or Working/Employed part-time in Q10 or Temporarily laid off in Q10 or On sick or other leave in Q10) and ( q11 >= 1 or q11\_laidoff >=1) THEN

- |
- | **Q37** how long at job
- | How long have you been working at your [fill for same or main] job?Please select only one.
- | 1 Less than 1 month
- | 2 Between 1 and 6 months
- | 3 Between 6 months and 1 year
- | 4 Between 1 year and 5 years
- | 5 More than 5 years
- |

ENDIF

**Q38** marital status

Are you currently married or living as a partner with someone?Please select only one.

- 1 Yes
- 2 No

**Q39** zip code primary residence

What is the ZIP code of your primary residence (the place where you usually live)?

String

IF q39 > 99999 THEN

- |
- | **E2\_zip** zip code error
- | Please go back and enter a 5 digit number.
- |

ENDIF

IF q39 = empty THEN

|

| **Q40** state of primary residence

| In what state is your primary residence? Please select only one.

| 1 AL Alabama

| 2 AK Alaska

| 3 AZ Arizona

| 4 AR Arkansas

| 5 CA California

| 6 CO Colorado

| 7 CT Connecticut

| 8 DC District of Columbia

| 9 DE Delaware

| 10 FL Florida

| 11 GA Georgia

| 12 HI Hawaii

| 13 ID Idaho

| 14 IL Illinois

| 15 IN Indiana

| 16 IA Iowa

| 17 KS Kansas

| 18 KY Kentucky

| 19 LA Louisiana

| 20 ME Maine

| 21 MD Maryland

| 22 MA Massachusetts

| 23 MI Michigan

| 24 MN Minnesota

| 25 MS Mississippi

| 26 MO Missouri

| 27 MT Montana

| 28 NC North Carolina

| 29 ND North Dakota

| 30 NE Nebraska

| 31 NV Nevada

| 32 NH New Hampshire

| 33 NJ New Jersey

| 34 NM New Mexico

| 35 NY New York

| 36 OH Ohio

| 37 OK Oklahoma

| 38 OR Oregon

| 39 PA Pennsylvania

| 40 RI Rhode Island

| 41 SC South Carolina

| 42 SD South Dakota

| 43 TN Tennessee

| 44 TX Texas

| 45 UT Utah

| 46 VT Vermont

| 47 VA Virginia

| 48 WA Washington

| 49 WV West Virginia

| 50 WI Wisconsin

| 51 WY Wyoming

| 52 I live outside the US

|  
ENDIF

**Q41** years at current residence

How many years have you lived at your primary residence? Please enter a number in the box below.  
Integer

**Q42** years in current state

How many years in total have you lived in the State in which you currently live? Please enter a number in the box below.  
Integer

[Questions Q43 to Q43\_other are displayed as a table]

**Q43** rent or own residence

Do [marital status fill] own or rent your current primary residence? Please select only one.

- 1 Own
- 2 Rent
- 3 Other (please specify) \$Answer2\$

**Q43\_other** rent or own residence other

Do [marital status fill] own or rent your current primary residence? Please select only one.  
String

IF Yes in Q38 and Yes in Q43 THEN

|  
| **Q43b** rent or own residence in whose name  
| In whose name is your primary residence [own or rent fill]? Please select one.  
| 1 My name  
| 2 My spouse/partner's name  
| 3 Both of our names

|  
ENDIF

IF Yes in Q38 and No in Q43 THEN

|  
| **Q43b** rent or own residence in whose name  
| In whose name is your primary residence [own or rent fill]? Please select one.  
| 1 My name  
| 2 My spouse/partner's name  
| 3 Both of our names

|  
ENDIF

**Q44** own other homes

Do [marital status fill] own any other home(s)? Please select only one.

- 1 Yes
- 2 No

[Questions Q45\_intro to Q45\_f are displayed as a table]

**Q45\_intro** how many people live with you

Please tell us how many of the following people usually live in your primary residence, other than yourself (including those who are temporarily away):

**Q45\_a** spouse/partner live with you

Spouse/partner  
Integer

**Q45\_b** children live with you  
Children under age 18  
Integer

**Q45\_c** children 18 or older live with you  
Children age 18 or older  
Integer

**Q45\_d** parents live with you  
Your or your spouse/partner's parents  
Integer

**Q45\_e** other relatives live with you  
Other relatives (like siblings or cousins)  
Integer

**Q45\_f** non-relatives live with you  
Non-relatives (like roommates or renters)  
Integer

**Q46Intro** household intro

Next, we have some questions about your household. As a reminder, by household we mean everyone who usually lives in your primary residence (including yourself), excluding those whom you have counted as non-relatives (like roommates and renters).

**Q46** scale intro of financial decisions

On the scale below, which of the following best describes how financial decisions are made in your household? Please select only one.

- 1 Someone else in my household makes all financial decisions
- 2
- 3 I share financial decisions equally with someone else in my household
- 4
- 5 I make all financial decisions myself

**Q47** combined household income

Which category represents the total combined pre-tax income of all members of your household (including you) during the past 12 months? Please include money from all jobs, net income from business, farm or rent, pensions, interest on savings or bonds, dividends, social security income, unemployment benefits, Food Stamps, workers compensation or disability benefits, child support, alimony, scholarships, fellowships, grants, inheritances and gifts, and any other money income received by members of your household who are 15 years of age or older. Please select only one.

- 1 Less than \$10,000
- 2 \$10,000 to \$19,999
- 3 \$20,000 to \$29,999
- 4 \$30,000 to \$39,999
- 5 \$40,000 to \$49,999
- 6 \$50,000 to \$59,999
- 7 \$60,000 to \$74,999
- 8 \$75,000 to \$99,999
- 9 \$100,000 to \$149,999
- 10 \$150,000 to \$199,999
- 11 \$200,000 or more

IF Working/Employed full-time in Q10 or Working/Employed part-time in Q10 or On sick or other leave in Q10 THEN

| [The following questions are displayed as a table]

| **QS1** employment situation last year

| What was your employment situation last year?Please check one.

| 1 I worked at least part of the year

| 2 I was unemployed for the entire year

| 3 I was temporarily laid off, on sick or other leave for the entire year

| 4 I was disabled for all of last year

| 5 I was retired all of last year

| 6 I was a homemaker for all of last year

| 7 Other, please specify:\$Answer2\$

| **QS1\_other** employment situation last year other

| What was your employment situation last year?Please check one.

| String

| [End of table display]

| IF QS1 = I worked at least part of the year THEN

|| **QS2** change in paycheck since 2012

|| Compared to your paycheck in December 2012, did you notice any change in your take-home pay in your first paycheck of this year, and if so what type of change? Please choose one.

|| 1 Increase from December 2012

|| 2 No change from December 2012

|| 3 Decrease from December 2012

|| IF Increase from December 2012 in QS2 or Decrease from December 2012 in QS2 THEN

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

||| **QS3** factors change in take-home pay

||| Please indicate which of the following factors played a role in the change in your take-home pay

||| (choose all that apply):

||| 1 Increase in pre-tax salary

||| 2 Decrease in pre-tax salary

||| 3 Increase in federal tax withholdings

||| 4 Decrease in federal tax withholdings

||| 5 Increase in state tax withholdings

||| 6 Decrease in state tax withholdings

||| 7 Increase in health insurance premium

||| 8 Decrease in health insurance premium

||| 9 Other (please specify): \$Answer2\$

||| **QS3\_other** changes in paycheck other

||| Changes in paycheck

||| String

||| [End of table display]

||| IF empty in QS3 AND empty in QS3\_other THEN

||| **checkAllEmpty** all empty

||| Your answers are important to us. Please return to the previous question and provide an answer even if you are not sure. Otherwise click NEXT to continue.

||| ENDIF

```

||
|| ENDIF
||
|| QS4 changes in FICA tax rate
|| In addition to possible federal income taxes, all workers in the United States pay social security
|| and Medicare taxes (called FICA taxes) on their earnings. These taxes, also known as payroll taxes,
|| are automatically withheld from a worker's paycheck. To your knowledge, was there any change in the
|| FICA tax rate since December 2012, and if so what type of change? Please choose one.
|| 1 Increase
|| 2 No change
|| 3 Decrease
||
|| IF QS4 = Increase THEN
||
|| ELSEIF QS4 = Decrease THEN
||
|| ENDIF
||
|| IF Increase in QS4 or Decrease in QS4 THEN
||
|| QS5 percentage points FICA tax rate increased/decreased
|| By approximately how many percentage points did the FICA tax rate [increase/decrease]?
|| Integer
||
|| ENDIF
||
|| [The following questions are displayed as a table]
||
|| QS9 do with lost income
|| The FICA payroll tax rate increased by 2% in January 2013. That is, absent any other changes, this
|| caused your take-home pay starting January 2013 to be lower by up to 2%. What are you doing or
|| plan to do to cover the increase in taxes? Please choose one.
|| 1 Cut spending by the whole amount
|| 2 Not cut spending at all, but cut my savings by the whole amount
|| 3 Not cut spending at all, but increase my debt by borrowing the whole amount
|| 4 Cut spending by some and cut savings by some
|| 5 Cut spending by some and increase debt by some
|| 6 Cut savings by some and increase debt by some
|| 7 Cut spending by some, cut savings by some and increase debt by some
|| 8 Other (please specify) $Answer2$
||
|| QS9_other do with lost income other
|| The FICA payroll tax rate increased by 2% in January 2013. That is, absent any other changes, this
|| caused your take-home pay starting January 2013 to be lower by up to 2%. What are you doing or
|| plan to do to cover the increase in taxes? Please choose one.
|| String
||
|| [End of table display]
|| IF QS9 >= Cut spending by some and cut savings by some AND QS9 <= Cut spending by some, cut
|| savings by some and increase debt by some THEN
||
|| [The following questions are displayed as a table]
||
|| QS10_intro lost income table intro
|| Please indicate what share of the lost income you will cover by ... (Please note that the three
|| proportions need to add up to 100%)

```

```

|||
||| QS10_spend Reduce spending
||| Reducing spending
||| Integer
|||
||| QS10_save Reduce savings
||| Reducing saving
||| Integer
|||
||| QS10_borrow Increase borrowing
||| Increasing borrowing
||| Integer
|||
||| QS10_total total %
||| % Total
||| Integer
|||
||| [End of table display]
||| IF QS10_total = THEN
|||
||| checkAllEmpty all empty
||| Your answers are important to us. Please return to the previous question and provide an answer
||| even if you are not sure. Otherwise click NEXT to continue.
|||
||| ENDIF
|||
||| IF QS10_total > and QS10_total <> 100 THEN
|||
||| checkQS10total check total = 100%
||| Your total is [total %]%. Your answers are important to us. Please go back and make sure that
||| your total is 100%.
|||
||| ENDIF
|||
||| ENDIF
|||
||| QS7 do with extra income
||| The 2013 increase in the FICA tax rate, also known as payroll tax, came after a two-year period in
||| which the tax was cut by 2% during all of 2011 and 2012. Because of this tax cut, you received up to
||| 2% extra income during 2011 and 2012 than you would have otherwise received. Thinking back, what did
||| you do with the extra income? Please choose one.
||| 1 Saved or invested all of it
||| 2 Spent or donated all of it
||| 3 Used all of it to pay down debts
||| 4 Spent some and saved some
||| 5 Spent some and used part of it to pay down debts
||| 6 Saved some and used part of it to pay down debts
||| 7 Spent some, saved some and used part to pay down debts
|||
||| IF QS7 >= Spent some and saved some AND QS7 <= Spent some, saved some and used part to pay down
||| debts THEN
|||
||| [The following questions are displayed as a table]
|||
||| QS8_intro extra income table intro
||| Please indicate what share of the extra income you ... (Please note that the three proportions

```

||| need to add up to 100%)

|||

||| **QS8\_save** Save or invest

||| Saved or invested

||| Integer

|||

||| **QS8\_spend** Spend or donate

||| Spent or donated

||| Integer

|||

||| **QS8\_pay** Pay down debts

||| Used to pay down debt

||| Integer

|||

||| **QS8\_total** total %

||| % Total

||| Integer

|||

||| [End of table display]

||| IF QS8\_total = THEN

||||

|||| **checkAllEmpty** all empty

|||| Your answers are important to us. Please return to the previous question and provide an answer

|||| even if you are not sure. Otherwise click NEXT to continue.

||||

||| ENDIF

|||

||| IF QS8\_total > and QS8\_total <> 100 THEN

||||

|||| **checkQS8total** check total = 100%

|||| Your total is [total %]%. Your answers are important to us. Please go back and make sure that your total is 100%.

||||

||| ENDIF

|||

|| ENDIF

||

| ENDIF

|

ENDIF

IF randomQNEW = empty THEN

|

ENDIF

[Questions QNEW1\_intro to QNEW1\_deflation are displayed as a table]

**QNEW1\_intro** intro to future expectations

Now, we would like to ask you again about your expectations for the rate of inflation/deflation going into the future (Note: Deflation is the opposite of inflation). Over the next 12 months, I expect the: (please enter a number in one of the boxes below. The number you enter should be greater than 0 or equal to 0.)

**QNEW1\_inflation** future inflation

rate of inflation

Range: 0.0..100000000.0

**QNEW1\_deflation** future deflation

rate of deflation  
Range: 0.0..1000000000.0

IF QNEW1\_inflation = empty OR QNEW1\_deflation = empty THEN

|  
ELSE

| **errorempty** error when both boxes are filled  
| Please go back and choose one box to put a number in, instead of putting a number in both.

|  
ENDIF

IF QNEW1\_inflation = empty AND QNEW1\_deflation = empty THEN

| **erroremptyall** error empty when both empty  
| Please go back and put an answer in one of the boxes.

|  
ENDIF

IF randomQNEW = randomization A THEN

|  
| [Questions QNEW2a\_intro to QNEW2a\_deflation are displayed as a table]

| **QNEW2a\_intro** incentivized version intro  
| You can earn extra money by answering the next question !!! There are about 600 people across the  
| U.S. who, like you, were invited to participate in this survey. Now we would like you to guess what  
| these people will answer to the previous question on average. My best guess is that on average,  
| people who answer this survey expect the: (please enter a number in one of the boxes below. The  
| number you enter should be greater than 0 or equal to 0.)

| **QNEW2a\_inflation** future inflation  
| rate of inflation  
| Range: 0.0..1000000000.0

| **QNEW2a\_deflation** future deflation  
| rate of deflation  
| Range: 0.0..1000000000.0

| IF QNEW2a\_inflation = empty OR QNEW2a\_deflation = empty THEN

||  
| ELSE

|| **errorempty** error when both boxes are filled  
|| Please go back and choose one box to put a number in, instead of putting a number in both.

||  
| ENDIF

| IF QNEW2a\_inflation = empty AND QNEW2a\_deflation = empty THEN

|| **erroremptyall** error empty when both empty  
|| Please go back and put an answer in one of the boxes.

||  
| ENDIF

|  
ELSE

| [Questions QNEW2b\_intro to QNEW2b\_deflation are displayed as a table]

| **QNEW2b\_intro** non incentivized version intro

| There are about 600 people across the U.S. who, like you, were invited to participate in this survey.  
| Now we would like you to guess what these people will answer to the previous question on average.  
| My best guess is that on average, people who answer this survey expect the: (please enter a number in  
| one of the boxes below. The number you enter should be greater than 0 or equal to 0.)

| **QNEW2b\_inflation** future inflation

| rate of inflation  
| Range: 0.0..1000000000.0

| **QNEW2b\_deflation** future deflation

| rate of deflation  
| Range: 0.0..1000000000.0

| IF QNEW2b\_inflation = empty OR QNEW2b\_deflation = empty THEN

| ELSE

| **errorempty** error when both boxes are filled

| Please go back and choose one box to put a number in, instead of putting a number in both.

| ENDIF

| IF QNEW2b\_inflation = empty AND QNEW2b\_deflation = empty THEN

| **erroremptyall** error empty when both empty

| Please go back and put an answer in one of the boxes.

| ENDIF

ENDIF

IF randomQ47 = randomization A THEN

| **Q25\_A** future income expectation

| To conclude we would like to ask you again about your expectations for overall household income going  
| forward. Over the next 12 months, what do you expect will happen to the total income of all members of  
| your household (including you), from all sources before taxes and deductions? Please choose one.

- | 1 increase
- | 2 stay exactly the same
- | 3 decrease

| IF q25\_A = increase or q25\_A = decrease THEN

| [Questions q25\_A to Q25b\_A are displayed as a table]

| **Q25b\_A** what percent future income expectation

| By about what percent do you expect your total household income to [future income expectation]?

| Please give your best guess. Please enter a number greater than 0 or equal to 0.

| Range: 0.0..1000000000000000000.0

| **Q25b\_A** what percent future income expectation

| By about what percent do you expect your total household income to [future income expectation]?

| Please give your best guess. Please enter a number greater than 0 or equal to 0.

|| Range: 0.0..1000000000000000000.0

||

|ENDIF

|

|IF q25\_A = stay exactly the same THEN

||

|| [Questions QFOLLOW\_A to QFOLLOW\_A\_other are displayed as a table]

||

|| **QFOLLOW\_A** exactly same follow up

|| Just to make sure, do you mean that you expect your total household income to be...Please choose one.

|| 1 about 4-5% higher than your current household income

|| 2 about 2-3% higher than your current household income

|| 3 about 1% higher than your current household income

|| 4 identical to your current household income

|| 5 about 1% lower than your current household income

|| 6 about 2-3% lower than your current household income

|| 7 about 4-5% lower than your current household income

|| 8 Other, please specify: \$Answer2\$

||

|| **QFOLLOW\_A\_other** exactly same follow up other

|| Just to make sure, what other percent do you mean that you expect your total household income to be...

|| String

||

|ENDIF

|

ELSE

|

| **Q25\_B** future income expectation

| To conclude we would like to ask you again about your expectations for overall household income going forward. Over the next 12 months, what do you expect will happen to the total income of all members of your household (including you), from all sources before taxes and deductions? Please choose one.

| 1 increase

| 2 decrease

|

| [Questions q25\_b to Q25b\_B are displayed as a table]

|

| **Q25\_B** future income expectation

| To conclude we would like to ask you again about your expectations for overall household income going forward. Over the next 12 months, what do you expect will happen to the total income of all members of your household (including you), from all sources before taxes and deductions? Please choose one.

| 1 increase

| 2 decrease

|

| **Q25b\_B** what percent future income expectation

| By about what percent do you expect your total household income to [future income expectation]?

| Please give your best guess. Please enter a number greater than 0 or equal to 0.

| Integer

|

| **QFOLLOW\_B** was 0 an option for income

| When you answered the previous question about your expectations for total household income over the next 12 months, did you think that entering zero was an option?

| 1 Yes

| 2 No

|

|IF No in QFOLLOW\_B THEN

||

|| [Questions QFOLLOW\_B to QFOLLOW\_B\_0 are displayed as a table]

||

|| **QFOLLOW\_B** was 0 an option for income

|| When you answered the previous question about your expectations for total household income over the next 12 months, did you think that entering zero was an option?

|| 1 Yes

|| 2 No

||

|| **QFOLLOW\_B\_0** if 0 was an option would have chosen

|| Had you known entering zero was an option, would you have entered zero?

|| 1 Yes

|| 2 No

||

|ENDIF

|

| **QFOLLOW2\_B** if stay same was an option would have chosen

| We just asked you if you expect your total household income to increase or decrease over the next 12 months. If you had also been given the option "stay exactly the same", would you have chosen it?

| 1 Yes

| 2 No

|

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