

Attachment II
CE Balance Edit Study Survey Instrument Items

INSTRUCTIONS/Transition: Let's get started. Today, we'll be going through a Consumer Expenditure survey. This survey collects information about your household's expenses and income, but we'll start briefly by asking you a few questions about your household. Are you ready to begin?

HH Characteristics

Which state do you live in?

How many people live in your household (including yourself)?

How many of the people in your household are over the age of 18?

Do you currently have a job?

INSTRUCTIONS/Transition: Next, I will ask you about expenses your household had or bills that you've received. As we start, please understand that we ask the same questions of everybody we talk to; I realize some of these questions may not apply to your household. Most questions that I will be asking refer to a specific time period. During this interview, the time period, unless I state otherwise is for last month - that is, from the 1st day of [REFERENCE MONTH] to the [LAST DAY, REFERENCE MONTH]. Please remember to include expenses for every member of your household in your answers.

Expenditures

1. Last month, did you or any member of your household purchase a car or truck? (If so, what was the cost?)
2. ... a refrigerator? [Cost?]
3. ... a washing machine and/or dryer? [Cost?]
4. ... a dishwasher? [Cost?]
5. ... a television? [Cost?]
6. ... a computer? [Cost?]
7. ... pay a mortgage for any property or real estate? [Cost?]
8. ... pay property tax? [Cost?]
9. ... pay rent? [Cost?]
10. ... renters or homeowner's insurance? [Cost?]
11. ... electricity? [Cost?]
12. ... water? [Cost?]
13. ... heating fuel? [Cost?]
14. ... telephone, cable, or internet? [Cost?]
15. ... furniture? [Cost?]
16. ... housekeeping or yard supplies? [Cost?]
17. ... home repairs and maintenance? [Cost?]
18. ... gasoline? [Cost?]
19. ... vehicle maintenance? [Cost?]
20. ... vehicle payments? [Cost?]
21. ... vehicle insurance? [Cost?]

22. ... food and beverages (excluding dining out)? [Cost?]
23. ... dining or drinking out? [Cost?]
24. ... clothing and apparel? [Cost?]
25. ... health insurance? [Cost?]
26. ... prescription or non-prescription medicine? [Cost?]
27. ...health care services (out-of pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care)? [Cost?]
28. ... medical supplies? [Cost?]
29. ... trips and vacations? [Cost?]
30. ... tickets to movies, sporting events, and performing arts? [Cost?]
31. ... hobbies (including exercise, bicycles, trailers, camping, photography, reading materials, etc.)? [Cost?]
32. ... education (including student loan payments, tuition, room and board, books, and supplies)? [Cost?]
33. ... contributions to religious, educational, charitable, or political organizations? [Cost?]
34. ... cash or gifts to family and friends outside your household (including alimony and child support payments)? [Cost?]

INSTRUCTIONS/Transition: The next few questions are about income. We know people aren't used to discussing their income, but please be assured that, like all other information you have provided, these answers will be kept strictly confidential. You can report weekly, bi-weekly, monthly, or yearly amounts. You can also report these amounts with or without taxes.

INCOME

1. Last month, did you or any members of your household earn any income from wages, salary, commissions, bonuses, or tips (do not include income from self-employment)?
 - 1a. How much did you earn from these income sources in all jobs?
 - 1b. Is this amount paid weekly, bi-weekly, monthly, or yearly?
 - 1c. Is this net (after-tax) or gross (before-tax) income?
2. Last month, did you earn any income from self-employment?
 - 2a. How much did you earn?
 - 2b. Is this amount paid weekly, bi-weekly, monthly, or yearly?
 - 2c. Is this net (after-tax) or gross (before-tax) income?
3. Last month, did you earn any income from interest, dividends, net rental income, or income from trusts or estates?
 - 3a. How much did you earn?
 - 3b. Is this amount paid weekly, bi-weekly, monthly, or yearly?
 - 3c. Is this net (after-tax) or gross (before-tax) income?
4. Last month, did you earn any income from Social Security?
 - 4a. How much did you earn?
 - 4b. Is this amount paid weekly, bi-weekly, monthly, or yearly?
 - 4c. Is this net (after-tax) or gross (before-tax) income?

5. Last month, did you earn any income from Supplemental Security (SSI)?

5a. How much did you earn?

5b. Is this amount paid weekly, bi-weekly, monthly, or yearly?

5c. Is this net (after-tax) or gross (before-tax) income?

6. Last month, did you receive any public assistance or welfare?

6a. What is the cash value of that assistance?

6b. Is this amount paid weekly, bi-weekly, monthly, or yearly?

6c. Is this net (after-tax) or gross (before-tax) income?

7. Last month, did you earn any income from retirement, survivor, or disability pensions?

7a. How much did you earn?

7b. Is this amount paid weekly, bi-weekly, monthly, or yearly?

7c. Is this net (after-tax) or gross (before-tax) income?

8. Last month, did you earn any income from veteran's payments, unemployment compensation, child support, or alimony?

8a. How much did you earn?

8b. Is this amount paid weekly, bi-weekly, monthly, or yearly?

8c. Is this net (after-tax) or gross (before-tax) income?

9. Last month, did you earn any income from any other regular source?

9a. How much did you earn?

9b. Is this amount paid weekly, bi-weekly, monthly, or yearly?

9c. Is this net (after-tax) or gross (before-tax) income?

INSTRUCTIONS/Transition: Next, we will collect information on changes in your household finances last month. We'll ask you to estimate whether your household assets (such as savings or checking accounts) and liabilities (such as credit card balances and other loans you owe) increased or decreased last month and by what amount.

ASSETS/LIABILITIES

1. Do you or any member(s) of your household have a checking account?

1a. How many checking accounts do you have?

1b. Did the balance of checking account (1,2,3,4) increase, decrease, or stay about the same in (MONTH)?

1c. How much did checking account (1,2,3,4) (increase/decrease) in (MONTH)?

2. Do you/members of your HH have a savings account?

2a. How many savings accounts do you have?

2b. Did the balance of savings account (1,2,3,4) increase, decrease, or stay about the same in (MONTH)?

2c. How much did savings account (1,2,3,4) (increase/decrease) in (MONTH)?

3. Do you have a personal retirement account?

3a. How many personal retirement accounts do you have?

3b. Did the balance of retirement account (1,2,3,4) increase, decrease, or stay about the same in (MONTH)?

3c. How much did retirement account (1,2,3,4) (increase/decrease) in (MONTH)?

INSTRUCTIONS/Transition: Okay, now we'll talk about credit card balances and other loans that your household may have.

4. Do you/any members of your HH have a credit card?

4a. How many credit cards do you have?

4b. Did the balance of credit card (1,2,3,4) increase, decrease, or stay about the same in (MONTH)?

4c. How much did credit card (1,2,3,4) (increase/decrease) in (MONTH)?

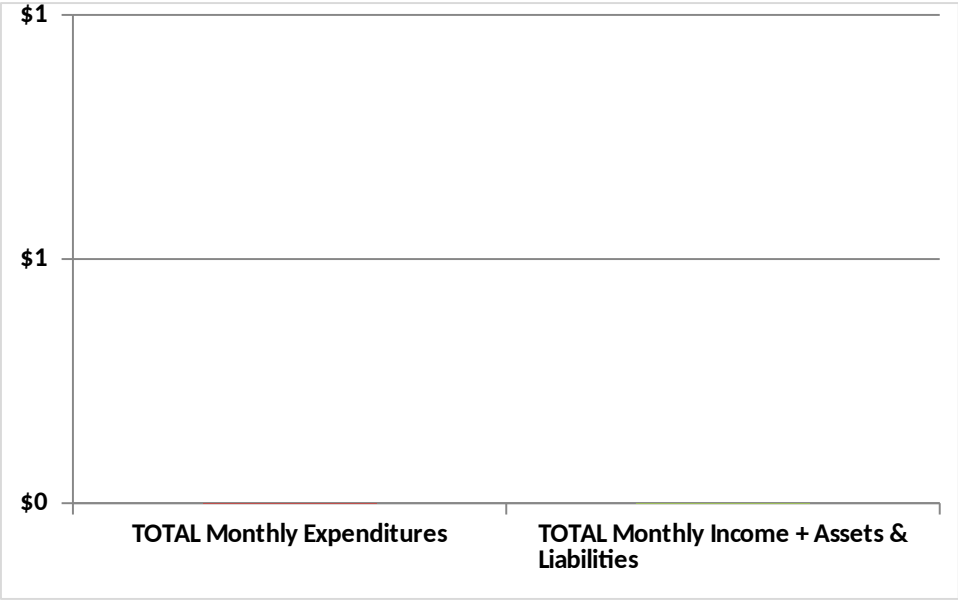
5. Do you have any personal loans (including friend and family loans)?

5a. How many of these loans do you have?

5b. Did the balance of personal loan (1,2,3,4) increase, decrease, or stay about the same in (MONTH)?

5c. How much did personal loan (1,2,3,4) (increase/decrease) in (MONTH)?

INSTRUCTIONS/Transition: Thank you very much for your time so far. I'd like to take a look now at the overall picture of your household finances last month based on the information we've collected from you. This simple chart plots your reported household expenditures and your income plus any assets/liabilities. Ideally, we'd expect to see that these two figures match up pretty closely. [IF THEY DO NOT, READ: However, sometimes when there is a big difference between these two amounts in a given month, it's because we (missed some of your HH's expenditures/income) or need to make other changes to bring these in line.



INSTRUCTIONS/Transition: Here is a summary of your answers. Please take a moment to review the entries, using the scroll bar on the right to move up and down through the entire list. If you find an item that you would like to change, enter the revised number in the yellow cell next to the item you wish to update.

Food			
Food and Beverages	\$0		\$0
Dining/Drinking Out	\$0		\$0
Clothing			
Clothing and Apparel	\$0		\$0
Health Related			
Health Insurance	\$0		\$0
Medications	\$0		\$0
Health Care Services	\$0		\$0
Medical Supplies	\$0		\$0
Entertainment			
Trips and Vacations	\$0		\$0
Tickets	\$0		\$0
Hobbies	\$0		\$0
Education			
Education	\$0		\$0
Miscellaneous			
Contributions	\$0		\$0
Cash or Gifts	\$0		\$0
TOTAL EXPENDITURES	\$0	\$0	\$0

Income			
Category	Reported Income		Updated Income
Wages	\$0		\$0
Self-Employment	\$0		\$0
Interest/Dividends	\$0		\$0
Social Security	\$0		\$0
Supplemental Security	\$0		\$0
Public Assistance	\$0		\$0
Pensions	\$0		\$0
Veteran's Payments/ Alimony/ Child Support	\$0		\$0
Other	\$0		\$0
TOTAL INCOME	\$0	\$0	\$0

Assets			
Category	Reported Asset		Updated Asset
Checking Account(s)	\$0		\$0
Savings Account(s)	\$0		\$0
Retirement Account(s)	\$0		\$0
TOTAL ASSETS	\$0	\$0	\$0

Liabilities			

Supplemental Security	\$0		\$0
Public Assistance	\$0		\$0
Pensions	\$0		\$0
Veteran's Payments/ Alimony/ Child Support	\$0		\$0
Other	\$0		\$0
TOTAL INCOME	\$0	\$0	\$0

Assets			
Category	Reported Asset		Updated Asset
Checking Account(s)	\$0		\$0
Savings Account(s)	\$0		\$0
Retirement Account(s)	\$0		\$0
TOTAL ASSETS	\$0	\$0	\$0

Liabilities			
Category	Reported Liability		Updated Liability
Credit Card(s)	\$0		\$0
Personal Loan(s)	\$0		\$0
TOTAL LIABILITIES	\$0	\$0	\$0

PROBES FOR ADDITIONAL EXPENDITURES AND INCOME

Expenses

1. Last month, did you have any expenses for personal services (including cost of care for elderly and/or children)?
2. ... other child-related expenses not already mentioned (including toys, gear, and equipment)?
3. ... pay income tax as part of filing your tax return?
4. ... purchase any vehicles other than a car or truck?
5. ... purchase any appliances other than a refrigerator, washer/dryer, or dishwasher?
6. ... any home electronics other than a television or computer?
7. ... make any other purchases greater than \$50 that I have not asked you about?

Income

1. Last month, did you receive a tax refund?
2. ... receive a pay advance?
3. ... receive an inheritance?
4. ... earn income from the winnings from lotteries, bingos, or casinos?
5. ... earn income from the sale of a house, condo, or piece of land?
6. ... earn income from the sale of a car or any other vehicle?
7. ... earn income from the sale of any furniture or appliances?
8. ... earn income from the sale stocks, bonds, or mutual funds?
9. ... earn income from gifts?
10. ... have any other source of income we haven't already asked about?

Attachment III
CE Balance Edit Study Debriefing Protocol

Interviewer Script and Outline

1. Introductions (5 minutes)

- Hi! Thank you for coming in today.
- I am
- [This is my colleague () who will be taking notes for us today]
- Consent form
- Permission to audiotape
- Explanation:
 - We are going to be working with some possible new questions for the Consumer Expenditure Survey, an ongoing survey that provides a continuous flow of information about the buying habits of American consumers. The survey furnishes data to the Consumer Price Index or CPI, which is a basic measure of inflation.
 - What we are going to do today is go through a series of questions just as if you are participating in the actual survey. Once we have completed all of the questions in the survey, I will get your feedback to them as well as your thoughts on the overall experience participating in the survey. The purpose of today's session is to help us find out more about how people, like you, respond to these questions. We are not here to evaluate you, we are looking to improve the questions, so there are no right or wrong answers. We are primarily interested in how effective the questions are; how easy they are to understand and answer and how well they can capture the information that we are interested in collecting more than the information about your expenses. All the information you give us will be kept completely confidential, and will be used to improve the survey questions.
 - Any questions?

Introduction to Debriefing Questions

Thank you for completing the survey. We're going to shift gears now and ask you a few questions about your experience in today's session. We realize that some of the items you were asked to answer may be challenging for some people, so we're hoping to get a better understanding of how you answered the questions, and to get any reactions you had to the survey. Your responses will be confidential and will be used to improve the quality of the Consumer Expenditure Survey.

Participant Debriefing Questionnaire

1. How comfortable or uncomfortable were you giving information about your expenditures, income, assets, and liabilities? *Please circle one answer per row.*

	Very Uncomfortable	Somewhat Uncomfortable	Neither Comfortable nor Uncomfortable	Somewhat Comfortable	Very Comfortable
Expenditures	1	2	3	4	5
Income	1	2	3	4	5
Assets (e.g., checking or savings accounts)	1	2	3	4	5
Liabilities (e.g., credit cards or loans)	1	2	3	4	5

- 1a. If less than five, what could we have done to make you more comfortable answering those questions?

2. How accurate or inaccurate do you think you were able to report your expenditures, income, assets, and liabilities? *Please circle one answer per row.*

	Very Inaccurate	Somewhat Inaccurate	Neither Accurate nor Inaccurate	Somewhat Accurate	Very Accurate
Expenditures	1	2	3	4	5
Income	1	2	3	4	5
Assets (e.g., checking or savings accounts)	1	2	3	4	5
Liabilities (e.g., credit cards or loans)	1	2	3	4	5

- 2a. If less than five, what could we have done to help you report the information more accurately?
3. Were there any items that you felt were particularly easy to report accurately?
4. Were there any items that you felt were particularly difficult to report accurately?
5. If you had to describe how burdensome the interview was, what would you say?
5a. Could you tell me what the term burden means to you?
6. What do you think about the length of the survey?
6a. How long do you think the survey lasted?
6b. How long did you expect it to be?

Debriefing Questions

1. **General Reactions:** Thank you. I've got a few additional questions that I'd like to discuss with you now. Let's start by getting your general reactions to the survey. What was it like for you to complete the survey?
 - a. [Additional probes if necessary: *were there questions that you found particularly difficult or confusing? Did the questionnaire seem to flow smoothly or not? Were there any items that you felt were too sensitive or personal?*]
2. **Comfort:** review responses to question 1 and 1a on self-administered questionnaire
 - a. Probe about any items that the respondent rated low and get the respondent to expand on their answers.
 - b. If answers varied among the sections, what made specific sections more or less comfortable?
3. **Accuracy:** review responses to question 2 and 2a on self-administered questionnaire
 - a. Probe about any items that the respondent rated low and get the respondent to expand on their answers.
 - b. If answers varied among the sections, what made specific sections more or less accurate?
 - c. How exact did you feel your answers needed to be?

- a. Do you think you estimated for any of your answers?
 - i. Which?
 - ii. Why?
 - b. Felt answers needed to be exact – based on what?
 - c. How accurate did you feel your answers were overall?
4. Reference Period: You were asked to tell us about your household income and expenses for a 1 month period.
- a. If you were asked to report your household expenses for a 3 month period instead, do you think it would be easier, the same, or more difficult?
 - i. Can you tell us more about that? How would you go about coming up with your total household expenses for 3 months? [Additional probes, as necessary: *For example, would you think about the average monthly amount and multiply by 3, or would you think about each month separately and report based on each specific month?*]
 - b. How about household income - if you were asked to report your household income for a 3 month period instead, do you think it would be easier, the same, or more difficult?
 - i. Can you tell us more about that? What would make it [fill]?
 - c. And how about household assets and liabilities (such as bank accounts, credit card balances, and loans) - if you were asked to report your household assets and liabilities for a 3 month period instead, do you think it would be easier, the same, or more difficult?
 - i. Can you tell us more about that? What would make it [fill]?
- [Additional probe, as necessary: Over a 3 month period people clearly purchase more things than they do in just a single month. But are there specific types of purchases or expenses that you can think of that we might be missing by asking about just one month?
5. Proxy Issues Reporting Expenditures [for Multi-person CUs]: At the start of the interview, we asked you a set of expenditure questions that began “Last month, did you or anyone in your household purchase....” – for example, a car, a refrigerator, etc. – and we went through about 30 expenditure categories. You indicated earlier [in the self-administered questionnaire, or in response to a previous verbal debriefing question] that you felt that your answer to these question were [very/somewhat/not very/not at all] accurate
- a. Do you feel that you have a good sense of what people in your household buy and how much they spend?
 - i. If not/so, why not/tell me more about that – why/why not?
 - b. Are there particular types of expenditures that you’d be likely to be unaware of, or are there particular household members whose expenditures you may not know as much about?
 - c. Do you think the answers to any of the questions would have been different if someone else in your household answered the interview questions?
6. Proxy Issues Reporting Income [for Multi-person CUs]: In the survey, we asked you a series of income-related questions, such as “Last month, did you or any members of your household earn any income from wages, salary, commissions, bonuses, or tips (do not include income from self-employment)?” And then we asked you how much your HH earned from these sources. You

indicated earlier [in the self-administered questionnaire, or in response to a previous verbal debriefing question] that you felt that your answer to these question were [very/somewhat/not very/not at all] accurate

- d. Do you feel that you have a good sense of the earnings of other people in your household?
 - i. If not/so, why not/tell me more about that.
 - e. Do you think the answers to any of the questions would have been different if someone else in your household answered the interview questions?
 - f. Did you think you would need to consult with other people in your household about their income before responding to this survey in order to give a reasonably accurate answer to the income questions?
 - i. Why or why not?
7. Proxy Issues Reporting Assets and Liabilities [for multi-person CUs]: Okay, we also asked you to report your HH's assets (such as savings and retirement accounts) and liabilities (such as credit card debt and other loan balances).
- a. Do you feel that you have a good sense of the earnings of other people in your household?
 - ii. If not/so, why not/tell me more about that.
 - g. Do you think the answers to any of the questions would have been different if someone else in your household answered the interview questions?
 - h. Did you think you would need to consult with other people in your household about their assets and/or liabilities before responding to this survey in order to give a reasonably accurate answer to the assets and liabilities questions?
 - i. Why or why not?
8. Reconciliation
- a. At one point in the interview, we generated that chart that showed you your/your HH's expenses for last month and your income and assets/liabilities next to each other [show chart from tab 5 again].
 - i. What was your initial reaction to this graph?
 - ii. Did it make sense to you? Was it easy or difficult to understand? (How so/why?)
 - iii. Could we have done anything else to make it clearer/better?
 - b. [For Rs who were out of balance] When I showed you that graph, I read the following statement, and I'd like to get your reaction to it. I said, "*Ideally, we expect to see the two figures (expenditures and income/assets) match up pretty closely. However, sometimes when there is a big difference between these two amounts in a given month, it's because we (missed some of your HH's expenditures/income) or need to make other changes to bring these in line.*"
 - i. Could you tell me in your own words what you think we are trying to say here?
 - ii. What is your reaction to this statement?
 - iii. Did it make sense to you? Was it easy or difficult to understand? (How so/why?)
 - iv. Could we have done anything else to make it clearer?
 - c. [For R who were out of balance] After we showed you the graph, we presented this summary screen [show tab 6] and asked you to review your answers and make any changes you felt were appropriate.
 - i. Did you have any reactions when we showed you this summary table?

- ii. In your own words, could you tell me what you think we were asking you to do on this screen?
 - iii. [For R who had range edits flagged] One/some of the values listed in the table was/were highlighted and I told you that *the instrument had flagged that/those amount(s) as being potentially too high or too low – and then I asked you to please verify that it/they was/were correct?*
 - 1. What were any reactions to this part of the interview?
 - 2. [For any changes that were made] Can you tell me a bit more about how you decided what to change and what not to change, and how you arrived at the revised amount(s)?
 - a. Was this easy or difficult for you, and why?
 - d. [For R who were out of balance and made changes on tab 6] What about the remainder of the survey? After you made the changes to these items [on tab 6], we showed you an updated graph [show tab 8].
 - i. Again, what were your reactions to this graph? (e.g., was it what you expected to see or not? Was it helpful to see this revised graph or not?)
 - e. [For R who were asked additional expenditure/income/assets/liability questions] We then tried to get your income and expenditures reports a bit closer by asking you a few follow questions. For example, we asked you [Insert example from R's survey].
 - i. What did you think of these questions?
 - 1. Were they easy or difficult? Why?
 - 2. Any other reactions to these follow-up questions?
9. Do you or anyone in your household keep a budget or records of household income and/or expenses?

Yes **Go to 10a**
 No **Go to 11**

10a. How well do you think that budget matches your overall finances?

10b. Are there items (of expenditures or income) we asked about today that you do not include in your regular budget? What are those items?

10c. Are there items (of expenditures or income) we *did not* ask about today that you *do* include in your regular budget? What are those items?

10. Use of records

- a. On a scale from 1-5 with 1 being very unlikely and 5 being very likely, how likely is it that you'd use records to help answer the questions in this survey?
 - i. If not 'very likely,' why not?
- b. [For those who indicated some likely use of records:] If we had conducted this interview in your home AND you had wanted to use the records you had available –
 - i. How much more effort would it take for you to gather and use the records (5 pt scale)?
 - ii. How would your use of records affect the accuracy of your responses (5-pt scale)? (What types of items might it affect most? – i.e., getting at intersection of their perceptions of accuracy for various items and their knowledge of specific records ?)

11. If you had been given the choice to complete the survey over the phone or in person, which would you choose? Why?

12. Do you have any other comments or feedback about the interview?