

Consumer Expenditure Quarterly Interview Survey 2012 Instrument Requirements

Research block and other BACK section changes

CEQ Section	CEQ CAPI Variable	Change Detail	2011 CEQ CAPI Wording/Specification	2012 CEQ Change
Research block, BACK section	BRESEARCH	Change universe to only interviews 3 and 5.	COMPLETE_FLAG=1 and NOCONTACT=0	COMPLETE_FLAG=1, NOCONTACT=0, and INTNMBR=3 or 5
Research block, BACK section	RES_INTRO	Change pathing to next question. 3 rd interviews will go to FINSOFT. The next question for 5 th interviews will depend on the time of year: <ul style="list-style-type: none"> LE_INTRO will be the next question for 2012Q2 and 2012Q3 BN_INTRO will be the next question for 2012Q4 and 2013Q1. 	We're almost done with the survey. I just have a few questions before we wrap up. <ol style="list-style-type: none"> Continue Value/skip instructions: <1> if INTNUMBER=5 go to RESPOBJ, else go to RESPIB	We're almost done with the survey. I just have a few questions before we wrap up. <ol style="list-style-type: none"> Continue Value/skip instruction: <1> if INTNMBR=5 and INTPER = 201204, 201205, 201206, 201207, 201208, or 201209 go to LE_INTRO, if INTNMBR=5 and INTPER = 201210, 201211, 201212, 201301, 201302, 201303 go to BN_INTRO, else if INTNUMBER=3 go to FINSOFT.
Research block, BACK section	RESPOBJ	Delete question	We'd like to produce additional statistical data, without taking up your time with more questions, by combining your survey answers with data from other government agencies. Do you have any objections? <ol style="list-style-type: none"> Yes, object No, do not object Value/skip instructions: <1> go to RESOBJSP <2, D, R> go to RESPIB	Delete question.

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Research block, BACK section	RESOBJSP	Delete question	What are your objections? (specify field) Value/skip instructions: <30 char, D, R> go to RESPIB	Delete question.
Research block, BACK section	RESPIB	Delete question.	<i>*Enter 4 if not a personal visit</i> <i>* Did you provide the Information Booklet to the respondent?</i> 1. Yes, respondent used Info Book 2. Yes, respondent did not use Info Book 3. No, did not provide Info Book 4. Not a personal visit Value/skip instructions: <1> go to IBHELPFL <2> go to NOUSEIB <3, 4> if INTNMBR=3 go to AUTOBLP else EXIT RESEARCH BLOCK	Delete question.
Research block, BACK section	IBHELPFL	Delete question.	During the interview we referred to a booklet that lists a variety of things you might have purchased. Was this booklet helpful to you? 1. Yes 2. No Value/skip instructions: <1, R> if INTNMBR=3 go to AUTOBLPY else EXIT RESEARCH BLOCK <2, D> go to IBNTHPFL	Delete question.
Research block, BACK	IBNTHPFL	Delete question.	Why wasn't the booklet helpful?	Delete question.

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section			<p>* Enter all that apply, separate with commas</p> <ol style="list-style-type: none"> 1. It was too long 2. It was too hard to use 3. It took too much time to use 4. There were too many examples 5. It was hard to read 6. It wasn't clear I was supposed to use it 7. This wasn't my first interview - knew what you would ask 8. Other, specify <p>Value/skip instructions: <1-7, D, R> if INTNMBR=3 go to AUTOBLPY else EXIT RESEARCH BLOCK <8> go to IBNTHPSP</p>	
Research block, BACK section	IBNTHPSP	Delete question.	<p>* Specify:</p> <p>Value/skip instructions: <30 char, D, R> if INTNMBR=3 go to AUTOBLPY else EXIT RESEARCH BLOCK</p>	Delete question.
Research block, BACK section	NOUSEIB	Delete question.	<p>Before we started the interview, I gave you a booklet that lists a variety of things you might have purchased. What about the book made you decide not to use it?</p> <p>* Enter all that apply, separate with commas</p> <ol style="list-style-type: none"> 1. It was too long 2. It looked too hard to use 3. It took too much time to use 4. There were too many examples 	Delete question.

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			5. It was hard to read 6. It wasn't clear I was supposed to use it 7. This wasn't my first interview - I knew what you would ask 8. Other, specify Value/skip instructions: <1-7, D, R> if INTNMBR=3 go to AUTOBLPY, else EXIT RESEARCH BLOCK <8> go to NOUSIBSP	
Research block, BACK section	NOUSEIBSP	Delete question.	* Specify: Value/skip instructions: <30 char, D, R> if INTNMBR=3 go to AUTOBLPY, else EXIT RESEARCH BLOCK	Delete question.
Research block, BACK section	AUTOBLPY	Delete question.	[fill: Do/Does] [fill: YOU_ANYMEM] pay any bills through automatic deductions from a bank account? 1. Yes 2. No Value/skip instructions: <1, 2, D, R> go to FINSOFT	Delete question.
Research block, BACK section	FINSOFT	Universe change.	[fill: Do/Does] [fill: YOU_ANYMEM] use any electronic financial software, such as Quicken, or use a website to track your expenses? 1. Yes 2. No Value/skip instructions:	FINSOFT follows RES_INTRO if INTNMBR=3.

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			<1> go to FNSFTTYP <2, D, R> EXIT RESEARCH BLOCK	
Research block, BACK section	FNSFTTYP	New option added between “Mint.com” and “Other, specify.”	What software or website do you use? * Enter all that apply, separate with commas 1. Quicken 2. Microsoft Money 3. Mint.com 4. Other, specify Value/skip instructions: <1, 2, 3, D, R> go to EXIT RESEARCH BLOCK < 4> go to FNSFTSP	What software or website do you use to track your expenses? * Enter all that apply, separate with commas 1. Quicken 2. Microsoft Money 3. Mint.com 4. Bank Website 5. Other, specify Value/skip instructions: <1-4, D, R> go to EXIT RESEARCH BLOCK < 5> go to FNSFTSP
Research block, BACK section	FNSFTSP	New question wording.	* Specify: Value/skip instructions: <30 char, D, R> go to EXIT RESEARCH BLOCK	Which software or website do you use? Value/skip instructions: <30 char, D, R> go to EXIT RESEARCH BLOCK
Research block, BACK section	New variable LE_INTRO	New question following RES_INTRO for 5 th interviews in 2012Q2 and 2012Q3.	N/A	This survey asked about things you’ve purchased in the past three months. To help us better understand how people spend their money, I have a few questions about other things that have been going on in your life in the past three months. 1. Continue Value/skip instructions: <1> go to LNDEVT01
Research block, BACK section	New variable LNDEVT01	New question following LE_INTRO for 5 th interviews in 2012Q2 and 2012Q3.	N/A	Since the first of ^REFMONTH, have [fill: you/you or your household] had any major life events - things such as birthdays, weddings, moves,

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				<p>or new jobs?</p> <ol style="list-style-type: none"> 1. Yes 2. No <p>Fill instructions:</p> <p>If single person CU, fill “you” else fill “you or your household”</p> <p>Value/skip instructions:</p> <p><1> go to LNDEVT02</p> <p><2, D, R> go to EXIT RESEARCH BLOCK</p>
Research block, BACK section	New variable LNDEVT02	New question following LNDEVT01 (if LNDEVT01=1) for 5 th interviews in 2012Q2 and 2012Q3.	N/A	<p>What was the event?</p> <p>Value/skip instructions:</p> <p><30 char, D, R> go to LNDEVT03</p>
Research block, BACK section	New variable LNDEVT03	<p>New question following LNDEVT02 for 5th interviews in 2012Q2 and 2012Q3.</p> <p>(Use month list used in other CEQ variables such as MAJ_MO but allow multiple entries.)</p>	N/A	<p>When was the event?</p> <p>* Enter all that apply, separate with commas.</p> <ol style="list-style-type: none"> 1. January 2. February 3. March 4. April 5. May 6. June 7. July 8. August 9. September 10. October 11. November 12. December

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				<p>(only show months applicable to reference period – REF_MONTH – CUR_MONTH)</p> <p>Value/skip instructions:</p> <p><REF_MONTH – CUR_MONTH> if an entry is not in the reference period go to a hard error else go to LNDEVT04</p> <p><D, R> go to LNDEVT04</p>
Research block, BACK section	New variable LNDEVT04	New question following LNDEVT03 for 5 th interviews in 2012Q2 and 2012Q3.	N/A	<p>What expenses did you have related to the event?</p> <p>Value/skip instructions:</p> <p><30 char, D, R> go to LNDEVT05</p>
Research block, BACK section	New variable LNDEVT05	<p>New question following LNDEVT04 for 5th interviews in 2012Q2 and 2012Q3.</p> <p>(Use month list used in other CEQ variables such as MAJ_MO but allow multiple entries.)</p>	N/A	<p>When was the expense?</p> <p>* Enter all that apply, separate with commas.</p> <ol style="list-style-type: none"> 1. January 2. February 3. March 4. April 5. May 6. June 7. July 8. August 9. September 10. October 11. November 12. December <p>(only show months applicable to reference period – REF_MONTH – CUR_MONTH)</p> <p>Value/skip instructions:</p>

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				<p><REF_MONTH – CUR_MONTH> if an entry is not in the reference period go to a hard error else go to LNDEVT06</p> <p><D, R> go to LNDEVT04</p>
Research block, BACK section	New variable LNDEVT06	New question following LNDEVT05 for 5 th interviews in 2012Q2 and 2012Q3.	N/A	<p>Since the first of ^REFMONTH, have [fill: you/you or your household] experienced any other unusual or memorable events?</p> <ol style="list-style-type: none"> 1. Yes 2. No <p>Fill instructions:</p> <p>If single person CU, fill “you” else fill “you or your household”</p> <p>Value/skip instructions:</p> <p><1> go to LNDEVT07</p> <p><2, D, R> go to EXIT RESEARCH BLOCK</p>
Research block, BACK section	New variable LNDEVT07	New question following LNDEVT06 for 5 th interviews in 2012Q2 and 2012Q3.	N/A	<p>What was the event?</p> <p>Value/skip instructions:</p> <p><30 char, D, R> go to LNDEVT08</p>
Research block, BACK section	New variable LNDEVT08	New question following LNDEVT07 for 5 th interviews in 2012Q2 and 2012Q3.	N/A	<p>When was the event?</p> <p>* Enter all that apply, separate with commas.</p> <ol style="list-style-type: none"> 1. January 2. February 3. March 4. April 5. May 6. June 7. July

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				<p>8. August 9. September 10. October 11. November 12. December</p> <p>(only show months applicable to reference period – REF_MONTH – CUR_MONTH)</p> <p>Value/skip instructions: <REF_MONTH – CUR_MONTH> if an entry is not in the reference period go to a hard error else go to LNDEVT09 <D, R> go to LNDEVT09</p>
Research block, BACK section	New variable LNDEVT09	New question following LNDEVT08 for 5 th interviews in 2012Q2 and 2012Q3.	N/A	<p>What expenses did you have related to the event?</p> <p>Value/skip instructions: <30 char, D, R> go to LNDEVT10</p>
Research block, BACK section	New variable LNDEVT10	New question following LNDEVT09 for 5 th interviews in 2012Q2 and 2012Q3.	N/A	<p>When was the expense?</p> <p>* Enter all that apply, separate with commas.</p> <p>1. January 2. February 3. March 4. April 5. May 6. June 7. July 8. August 9. September 10. October</p>

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				<p>11. November 12. December</p> <p>(only show months applicable to reference period – REF_MONTH – CUR_MONTH)</p> <p>Value/skip instructions: <REF_MONTH – CUR_MONTH> if an entry is not in the reference period go to a hard error else go to EXIT RESEARCH BLOCK <D, R> go to EXIT RESEARCH BLOCK</p>
Research block, BACK section	New variable BN_INTRO	New question following RES_INTRO for 5 th interviews in 2012Q4 and 2013Q1.	N/A	<p>I would like to change topics and ask you a few questions about your experience completing this interview. Your responses will help us improve the survey</p> <p>1. Continue</p> <p>Value/skip instructions: <1 > go to BURDEN01</p>
Research block, BACK section	New variable BURDEN01	New question following BN_INTRO for 5 th interviews in 2012Q4 and 2013Q1.	N/A	<p>Do you feel that the length of today’s interview was too long, too short, or about right?</p> <p>2. Too long 3. Too short 4. About right</p> <p>Value/skip instructions: <1-3, D, R> go to BURDEN02</p>
Research block, BACK section	New variable BURDEN02	New question following BURDEN01 for 5 th interviews in 2012Q4 and 2013Q1.	N/A	<p>How interesting was this survey to you?</p> <p>1. Very interesting 2. Somewhat interesting</p>

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				<p>3. A little interesting 4. Not at all interesting</p> <p>Value/skip instructions: <1-4, D, R> go to BURDEN03</p>
Research block, BACK section	New variable BURDEN03	New question following BURDEN02 for 5 th interviews in 2012Q4 and 2013Q1.	N/A	<p>How difficult or easy was it for you to answer the questions in this survey?</p> <p>1. Very easy 2. Somewhat easy 3. Somewhat difficult 4. Very difficult</p> <p>Value/skip instructions: <1-4, D, R> go to BURDEN04</p>
Research block, BACK section	New variable BURDEN04	New question following BURDEN03 for 5 th interviews in 2012Q4 and 2013Q1.	N/A	<p>You were asked to participate in five interviews. Would you say that this was too many interviews or did it seem like a reasonable number?</p> <p>1. Too many interviews 2. A reasonable number</p> <p>Value/skip instructions: <1-2, D, R> go to BURDEN05</p>
Research block, BACK section	New variable BURDEN05	New question following BURDEN04 for 5 th interviews in 2012Q4 and 2013Q1.	N/A	<p>How burdensome was this survey to you?</p> <p>1. Very burdensome 2. Somewhat burdensome 3. A little burdensome 4. Not at all burdensome</p> <p>Value/skip instructions:</p>

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				<1-4, D, R> go to BURDEN06
Research block, BACK section	New variable BURDEN06	New question following BURDEN05 for 5 th interviews in 2012Q4 and 2013Q1.	N/A	How sensitive did you feel the questions I asked today were? <ol style="list-style-type: none"> 1. Very sensitive 2. Somewhat sensitive 3. A little sensitive 4. Not at all sensitive Value/skip instructions: <1-4, D, R> go to BURDEN07
Research block, BACK section	New variable BURDEN07	New question following BURDEN06 for 5 th interviews in 2012Q4 and 2013Q1.	N/A	How agreeable would you be to take another survey like this in the future? <ol style="list-style-type: none"> 1. Very agreeable 2. Somewhat agreeable 3. Not at all agreeable Value/skip instructions: <1-3, D, R> go to BURDEN08
Research block, BACK section	New variable BURDEN08	New question following BURDEN07 for 5 th interviews in 2012Q4 and 2013Q1.	N/A	If we had to extend this survey for another 15 minutes, how willing would you have been to continue the interview? <ol style="list-style-type: none"> 1. Very willing 2. Somewhat willing 3. Somewhat unwilling 4. Very unwilling Value/skip instructions: <1-4, D, R> go to BURDEN09
Research block, BACK	New variable BURDEN09	New question following BURDEN08 for 5 th interviews in	N/A	Thinking about the amount of effort that you put forth into answering today's survey, would you say that you put forth?

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section		2012Q4 and 2013Q1.		<ol style="list-style-type: none"> 1. A lot of effort 2. A moderate amount of effort 3. A little effort <p>Value/skip instructions: <1-3, D, R> go to BURDEN10</p>
Research block, BACK section	New variable BURDEN10	New question following BURDEN09 for 5 th interviews in 2012Q4 and 2013Q1.	N/A	<p>Please tell me if you agree or disagree with the following statement: I trust the U.S. Census Bureau to safeguard the information that I have provided them.</p> <ol style="list-style-type: none"> 1. Strongly agree 2. Agree 3. Neither agree nor disagree 4. Disagree 5. Strongly disagree <p>Value/skip instructions: <1-5, D, R> go to EXIT RESEARCH BLOCK</p>
BACK section	RECT_SEC	Change skip instructions.	<p>* Which of these sections did the respondent(s) use bills, receipts, or other resources to answer expenditure questions? * Enter all that apply, separate with commas.</p> <ol style="list-style-type: none"> 1. Sections 2 and 3 Housing – rent, mortgage, home equity loans 2. Section 4 Utilities/Communications (electricity, heating, telephone, cable, internet) 3. Section 6 Appliances 4. Section 8 Home Furnishings 5. Section 9 Clothing 6. Sections 10, 11, and 12 Vehicle Expenses 	<p>* Which of these sections did the respondent(s) use bills, receipts, or other resources to answer expenditure questions? * Enter all that apply, separate with commas.</p> <ol style="list-style-type: none"> 1. Sections 2 and 3 Housing – rent, mortgage, home equity loans 2. Section 4 Utilities/Communications (electricity, heating, telephone, cable, internet) 3. Section 6 Appliances 4. Section 8 Home Furnishings 5. Section 9 Clothing 6. Sections 10, 11, and 12 Vehicle Expenses 7. Sections 13 and 14 Insurance

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			7. Sections 13 and 14 Insurance 8. Section 15 Medical/Health Expenses 9. Section 18 Trips and Vacations 10. Section 22 Work Experience and Income Value/skip instructions: <1-10> if INTNMBR=3 or 5 go to RSCHRECS, Else go to HOMEFILE	8. Section 15 Medical/Health Expenses 9. Section 18 Trips and Vacations 10. Section 22 Work Experience and Income Value/skip instructions: <1-10> go to HOMEFILE
BACK section	RSCHRECS	Delete question.	* Did the respondent hand you any records, bills, or receipts during the interview? Records such as utility bills, mortgage statements, credit card bills, or pay stubs. 1. Yes 2. No Value/skip instructions: <1> go to REC_SP <2> go to HOMEFILE	Delete question.
BACK section	REC_SP	Delete question.	* Please describe the records given to you. Value/skip instructions: <30 char> go to RECINFO	Delete question.
BACK section	RECINFO	Delete question.	* For most of the records, were you able to find the required information (e.g., item description, date, price)? 1. Yes 2. No Value/skip instructions:	Delete question.

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			<p><1> go to HOMEFILE</p> <p><2> go to RECDIFF</p>	
BACK section	RECDIFF	Delete question.	<p>* Why were you unable to find the required expenditure information?</p> <p>* Enter all that apply, separate with commas.</p> <ol style="list-style-type: none"> 1. The record was unclear, difficult to read 2. The record did not provide the required level of detail 3. The record did not match the expenditure categories 4. Other, specify <p>Value/skip instructions:</p> <p><1-3> go to HOMEFILE</p> <p><4> go to RECD_SP</p>	Delete question.
BACK section	RECD_SP	Delete question.	<p>* Specify:</p> <p>Value/skip instructions:</p> <p><30 char> go to HOMEFILE</p>	Delete question.
BACK section	RESPEFF	Change skip instructions.	<p>* How much effort would you say this respondent put into answering the expenditure questions during this interview?</p> <ol style="list-style-type: none"> 1. A lot of effort (e.g., looked at a lot of bills, read the Information Book, asked clarifying questions) 2. A moderate amount of effort (e.g., looked at a few bills, seemed to skim Information Book) 3. A bare minimum of effort (e.g., gave answers without much apparent thought, no consultation of records or Information Book) <p>Value/skip instructions:</p>	<p>* How much effort would you say this respondent put into answering the expenditure questions during this interview?</p> <ol style="list-style-type: none"> 1. A lot of effort (e.g., looked at a lot of bills, read the Information Book, asked clarifying questions) 2. A moderate amount of effort (e.g., looked at a few bills, seemed to skim Information Book) 3. A bare minimum of effort (e.g., gave answers without much apparent thought, no consultation of records or Information Book) <p>Value/skip instructions:</p>

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			<1-3> go to EFFCHG	<1-3> if NUMHOUSE gt 1 goto RESPINFO else go to EFFCHG
BACK section	EFFCHG	Delete question.	<p>* Did the respondent's level of effort increase, decrease, or stay the same during this interview?</p> <ol style="list-style-type: none"> 1. Increased 2. Decreased 3. Stayed the same 4. Don't know for sure <p>Value/skip instructions: <1-2> go to CHGPNT <3-4> if NUMHOUSE gt 1 go to RESPINFO else go to DONE</p>	Delete question.
BACK section	CHGPNT	Delete question.	<p>* At about what point(s) in this interview did the respondent's level of effort change?</p> <ol style="list-style-type: none"> 1. Within the first 15 minutes 2. 15 to 30 minutes into the interview 3. 30 to 45 minutes into the interview 4. 45 to 60 minutes into the interview 5. At a specific section, specify 6. Other, specify <p>Value/skip instructions: <1-4> if NUMHOUSE gt 1 go to RESPINFO, else go to DONE <5> go to CHGST_SP <6> go to CHG_SP</p>	Delete question.
BACK	CHGST_SP	Delete question.	* Which section?	Delete question.

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section			<ol style="list-style-type: none"> 1. Section 1 General Housing Characteristics 2. Section 2 Rented Living Quarters 3. Section 3 Owned Living Quarters 4. Section 4 Utilities and Fuels for Owned and Rented Properties 5. Section 5 Construction, Repairs, Alterations and Maintenance of Property 6. Section 6 Appliances, Household Equipment, and Other Selected Items 7. Section 7 Household Item Repairs and Service Contracts 8. Section 8 Household Furnishings and Related Household Items 9. Section 9 Clothing 10. Section 10 Rented and Leased Vehicles 11. Section 11 Owned Vehicles 12. Section 12 Vehicle Maintenance, Repair and Operating Expenses 13. Section 13 Non-Health Insurance 14. Section 14 Hospitalization and Health Insurance 15. Section 15 Medical Expenses and Reimbursements 16. Section 16 Educational Expenses 17. Section 17 Subscriptions, Memberships and Entertainment Expenses 18. Section 18 Trips and Vacations 19. Section 19 Miscellaneous Expenses and Contributions 20. Section 20 Expense Patterns for Food, Beverages and Other Selected Items 21. Section 21 Credit Card Balances 22. Section 22 Work Experience and Income 	

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			Value/skip instructions: <1-22> if NUMHOUSE gt 1 go to RESPINFO, else go to DONE	
BACK section	CHG_SP	Delete question.	* Specify: Value/skip instructions: <30 char> if NUMHOUSE gt 1 go to RESPINFO else go to DONE	Delete question.
BACK section	INFOQUAL	Change skip instructions.	* How would you rate the quality of the information obtained in this interview? 1. No problems at all 2. A few problems, but overall quality good 3. A number of problems, but overall acceptable 4. Many problems, overall quality open to question Value/skip instructions: <1-4> go to RESPDIFF	* How would you rate the quality of the information obtained in this interview? 1. No problems at all 2. A few problems, but overall quality good 3. A number of problems, but overall acceptable 4. Many problems, overall quality open to question Value/skip instructions: <1-2> go to DONE <3-4> go to INFQLSP
BACK section	New variable INFQLSP	New question after INFOQUAL if INFOQUAL= 3 or 4.	N/A	* Why would you rate the quality of the information as fair or poor? Value/skip instructions: <30 char> go to DONE
BACK section	RESPDIFF	Delete question.	* Did the respondent have any difficulty answering any of the questions during this interview? 1. Yes 2. No Value/skip instructions:	Delete question.

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			<p><1> go to DIFFTYPE</p> <p><2> go to DONE</p>	
BACK section	DIFFTYPE	Delete question.	<p>* What types of difficulty did the respondent seem to have?</p> <p>* Enter all that apply, separate with commas.</p> <ol style="list-style-type: none"> 1. Problems remembering the expenditure item 2. Problems remembering the expenditure price 3. Problems remembering the expenditure details (e.g., date, for whom) 4. Problems understanding the question 5. Did not know the expenditure information (items, price, or details) 6. Other, specify <p>Value/skip instructions:</p> <p><1-5> go to DIFFSECT</p> <p><6> go to DIFF_SP</p>	Delete question.
BACK section	DIFF_SP	Delete question.	<p>* Specify:</p> <p>Value/skip instructions:</p> <p><30 char> go to DIFFSECT</p>	Delete question.
BACK section	DIFFSECT	Delete question.	<p>* For which sections did the respondent seem to have the most difficulty?</p> <p>* Enter up to 3, separate with commas.</p> <ol style="list-style-type: none"> 1. Section 1 General Housing Characteristics 2. Section 2 Rented Living Quarters 3. Section 3 Owned Living Quarters 4. Section 4 Utilities and Fuels for Owned and Rented 	Delete question.

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			<p>Properties</p> <p>5. Section 5 Construction, Repairs, Alterations and Maintenance of Property</p> <p>6. Section 6 Appliances, Household Equipment, and Other Selected Items</p> <p>7. Section 7 Household Item Repairs and Service Contracts</p> <p>8. Section 8 Household Furnishings and Related Household Items</p> <p>9. Section 9 Clothing</p> <p>10. Section 10 Rented and Leased Vehicles</p> <p>11. Section 11 Owned Vehicles</p> <p>12. Section 12 Vehicle Maintenance, Repair and Operating Expenses</p> <p>13. Section 13 Non-Health Insurance</p> <p>14. Section 14 Hospitalization and Health Insurance</p> <p>15. Section 15 Medical Expenses and Reimbursements</p> <p>16. Section 16 Educational Expenses</p> <p>17. Section 17 Subscriptions, Memberships and Entertainment Expenses</p> <p>18. Section 18 Trips and Vacations</p> <p>19. Section 19 Miscellaneous Expenses and Contributions</p> <p>20. Section 20 Expense Patterns for Food, Beverages and Other Selected Items</p> <p>21. Section 21 Credit Card Balances</p> <p>22. Section 22 Work Experience and Income</p> <p>Value/skip instructions: <1-22> go to DONE</p>	