

# Introduction

- Hi! Thank you for coming in today.
- I am ..... [This is my colleague ( ) who will be taking notes for us today]
- Have you participated in any of our studies before? (if yes, Which ones?)
- Consent Form/Permission to audiotape

- Explanation:

o We are going to be working with some questions from the Consumer Expenditure Survey, an ongoing survey provides information about the buying habits of American consumers. This information is used for a lot of things its primary purpose is to help calculate inflation. Are you familiar with the inflation rate?

o What we are going to do today is go through a few questions from the survey and get your reactions to them. The purpose of this session is to help us find out more about how people respond to these questions. Basically, trying to find out what you think a question is asking and how hard it is to answer. We are not here to evaluate we are looking to improve the questions, so there are no wrong answers. All the information you give us will be completely confidential, and will be used to improve the survey questions.

- Any questions before we begin?



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I'll begin by asking you a few questions about your household.

## Screening & Demog

What is your gender?

How old are you?

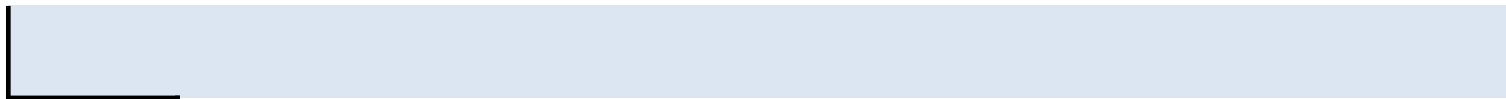
How many people are in your household (including yourself)?

How many of those people are under the age of 18?

Do you own a car?

# graphics

Section	Time Est.	Do It?	
EITC	7	<input type="checkbox"/>	0
Assets & Liabilities	15	<input type="checkbox"/>	0
Phone & Internet	7	<input type="checkbox"/>	0
Utilities	5	<input type="checkbox"/>	0
Electronics & Hunting	10	<input type="checkbox"/>	0
AV Maintenance	4	<input type="checkbox"/>	0
Dishes	4	<input type="checkbox"/>	0
Clothes	4	<input type="checkbox"/>	0
Vehicle	15	<input type="checkbox"/>	0
Health	15	<input type="checkbox"/>	0
Memberships	7	<input type="checkbox"/>	0
Books	3	<input type="checkbox"/>	0
Trips	3	<input type="checkbox"/>	0
School Meals	5	<input type="checkbox"/>	0
Banking	4	<input type="checkbox"/>	0
Childcare	5	<input type="checkbox"/>	0
			0



Item Number	Change Description
1	Add question about Earned Income Tax Credit question.docx
	Change Liability Questions

**2**

**Change Asset Questions**

**3**

**Combine residential phone  
service and VOIP.docx**

**4**

Combine prepaid cellular with regular cellular.docx

**32**

Combine internet service item codes in UTI\_ITEM.docx

**5**

Combine water and sewer item codes.docx

**6**

Reword trash and garbage collection to garbage and recycling.docx

**7**

Combine phones and accessories with answering machines.docx

**8**

Combine smoke detectors and other household appliances in 6B.docx

**9**

Combine camping hunting and fishing equipment.docx

**10**

Combine PDAs digital book readers tablets.docx

**18**

Collect audio and video equipment in cars with regular audio and video equip.docx



**12**

Combine dishes and glasses item codes in 8A.docx

**13**

Combine sweaters shirts blouses tops.docx

**14**

Reword other vehicles in OVB\_ITEM.docx

**15**

Reword garage rental in  
VOPPARK.docx

**16**

Simplified section 12A.docx

**17**

CPI - Replace vehicle cleaning  
services supplies with including  
car washes.docx

**19**

Combine AAA and OnStar  
together.docx

**31**

Combine items 1 and 2 and  
items 3 and 4 in PREMPAID.docx

**21**

Replace convalescent with  
rehabilitation or  
rehabilitative.docx

**22**

Reword S15A\_INTRO.docx

Combine rental-purchase items

**24**

in 15AB and add rental-purchase  
question.docx

**23**

Reword section 15B intro.docx

**25**

Reword and combine SUB\_ITEM  
item codes 6 7 and 9.docx

**26**

Replace paperbacks with digital  
books in OTHRBKRF.docx

**27**

Combine ANYSPEQP and  
ANYSPORT in Section 18BC.docx

**28**

Make payment scheme for  
school meals more flexible.docx

**29**

Delete SAFEDPST and reword  
BANKSRVC.docx

**30**

Combine all child care and  
nursery school.docx

Question

During the last 12 months, did ^YOU\_ANYMEM claim an Earned Income Tax Credit on your federal income tax return?

1. Yes
2. No

The next few questions are about credit, loans, and financial assets. We know people aren't used to discussing their debt and financial assets, but we use this information to get a picture of how spending relates to changes in debt and assets. Be assured that, like all other information you have provided, these answers will be kept strictly confidential.

As of TODAY- [Do you/does your household] have a balance on any major credit cards including store cards and gas cards?

1. Yes
2. No

What is the total amount owed on all cards? \_\_\_\_\_

What was the total amount paid in finance, interest, and late charges for all cards in ^LAST\_MONTH? \_\_\_\_\_

As of TODAY - [Do you/does your household] have any student loans?

1. Yes
2. No

What is the total amount owed on all student loans? \_\_\_\_\_

What was the total amount paid in finance, interest, and late charges for all student loans in ^LAST\_MONTH? \_\_\_\_\_

As of TODAY - [Do you/does your household] have any other debt such as medical loans or personal loans?

1. Yes
2. No

What is the total amount owed on all other loans? \_\_\_\_\_

What was the total amount paid in finance, interest, and late charges for all other loans in ^LAST\_MONTH? \_\_\_\_\_

As of TODAY - What is the total value of any checking, savings, money market mutual fund accounts, and certificates of deposit or CDs [you/your household] [have/has]?

\_\_\_\_\_

As of TODAY - What is the total value of all retirement accounts such as 401(k)s, IRAs, and Thrift Savings Plans that [you/your household] [own/owns]? \_\_\_\_\_

Do you [or any members of this household] have a defined benefit retirement plan?

1. Yes
2. No

As of TODAY - What is the total value of all directly-held stock and stock funds [not in retirement accounts] that [you/your household] [own/owns]? \_\_\_\_\_

What is the total value of all directly-held bonds and bond funds [not in retirement accounts] that [you/your household] [own/owns]? \_\_\_\_\_

As of TODAY - What is the total value of all other financial assets, such as whole life insurance, annuities, trusts, and royalties that [you/your household] [own/owns]?

\_\_\_\_\_

Since the first of the reference month, have you or any members of your household received any bills for telephone services, including cellular and Voice Over IP? Do not include bills for telephones used entirely for business purposes.

1. Yes
2. No

How much were you billed for in [last month]?

Do not include any unpaid charges from a previous billing period. [enter value]

\_\_\_\_\_



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**What types of telephone services did the bill include?**

1. Residential Service including VOIP
  2. Mobile/Cellular Service including prepaid
- 

**Since the first of the reference month, have you or any members of your household had any expenses for:**

1. Cable or satellite TV, not already reported?
2. Satellite radio services, not already reported?
3. Internet service at home or at places such as hotels and airports?
99. None/No more entries

**How much were you billed for in last month (of the reference period)?** [enter value]

\_\_\_\_\_

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**Since the first of the reference month, have you or any members of your household received any bills for any of the following utilities, fuels, or services? Do not include bills for properties used entirely for business.**

1. Electricity
2. Natural or utility gas
3. Fuel oil

**6. Piped-in water and sewerage maintenance**

**7. Garbage and recycling collection**

99. None/No more entries

**How much were you billed for in last month (of the reference period)?** [enter value]

\_\_\_\_\_

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**Since the first of the reference month, have you or any members of your household purchased or rented any of the following items?**

1. Small electrical kitchen appliances
2. Electrical personal care appliances
3. Electrical floor cleaning equipment
- 4. Other household appliances including smoke detectors**
- 7. Digital book readers and tablets**
10. Computer software including computer games, **for non-business use**
- 15. Telephones or accessories including answering machines**
22. Televisions, all types **including those installed in vehicles**
  
26. Stereos, radios, speakers, and sound components **including those installed in vehicles**
32. Health and exercise equipment
33. Camping equipment
34. Hunting and fishing equipment **including all guns**

**What did it cost?** [enter value] \_\_\_\_\_

Have you or any members of your household purchased any --

- 15. Lamps or other lighting fixtures?
- 18. Travel item including luggage?
- 19. Dishes, glasses, or serving pieces?

What did you purchase? [enter text] \_\_\_\_\_

What was the purchase price? [enter value] \_\_\_\_\_

Since the first of the reference month, have you or has any member of your household purchased any of the following items, either for members of your household or for someone outside your household?

- 1. Coats, jackets, or furs?
- 2. Sport coats or tailored jackets?
- 3. Suits?
- 4. Vests?
- 5. Shirts, sweaters, blouses, or tops?

What was the total cost of these purchases? [enter value] \_\_\_\_\_

^CU\_DoDoes ^YOU\_YRCU own any other types of vehicles including boats and planes which are not used entirely for business?

- 1. Yes
- 2. No

\* IF YES -

Do you own any -

- 2. Motor home
- 3. Trailer-type camper
- 4. Other attachable-type camper
- 5. Motorcycle, motor scooter, or moped (motorized bicycle)
- 6. Boat, with motor
- 7. Boat, without a motor
- 8. Trailer other than a camper type, such as for a boat or cycle
- 9. Private plane
- 10. Any other vehicle

Since the first of ^REF MONTH. have ^YOU ANYMEM had expenses for -

.....  
Parking, such as **parking garages**, parking lot fees, or parking meters? Do not include expenses that are part of your property ownership or rental costs, a business expense, or expenses that will be totally reimbursed.

1. Yes
2. No

How much was paid, not including any payments made this month? [enter value]

\_\_\_\_\_

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Since the first of the reference month, have you or any members of your household had expenses for any of the following?

1. Oil change, lubrication, or oil filter
2. **Other regular vehicle maintenance or servicing such as tune-ups or alignment**
3. Battery purchase or installation
4. Tire purchase and installation
5. Tire repair
6. Body work or painting
7. **Any vehicle or engine repairs**
8. Vehicle accessories or customizing
9. Other vehicle services, parts, or equipment
10. Vehicle cleaning services **including car washes**
99. None/No more entries

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Since the first of ^REF\_MONTH, not including ^CUR\_MONTH, have ^YOU\_ANYMEM had any expenses for automobile service clubs such as AAA or services such as OnStar or LoJack?

1. Yes
2. No

How much? [enter value] \_\_\_\_\_

1. Yes  
2. No

**What type of insurance plan is it?**

1. Health Maintenance Organization
2. Fee for Service Plan
3. Commercial Medicare Supplement
4. Other special purpose plan

**Was the policy obtained on an individual or group basis?**

1. Individually obtained
2. Group through place of employment
3. Group through other organization

**Are the policy premiums paid -**

1. Entirely or partially by YOU\_YRCU?
  - 2 Entirely by an employer or union?
  3. Entirely by another group or persons outside your household?
- 

Now I am going to ask some questions about medical payments and reimbursements. I will begin with your payments.

By payments I mean any **co-pays and out-of-pocket expenses**. Include all payments, even those for persons who are outside your household.

**Since the first of the reference month, have you or any members of your household made any payments for the following?**

1. Eye examinations, treatment, or surgery
3. Dental care
6. Physician services
7. Lab tests or x-rays
8. Care in rehabilitation centers or nursing homes
9. Care for invalids, persons undergoing rehabilitation, handicapped, or elderly persons in the home
14. Supportive or convalescent equipment
15. Medical or surgical equipment for general use

**Was this item -**

1. Purchased for someone inside the household?
2. Rented?
3. Purchased for someone outside the household?

**What was the total amount paid in the above month?/ What is your monthly expense?  
[enter value]**

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Now I am going to ask some questions about your reimbursements.

By reimbursements, I mean any money received for any money received for any members of your household from an insurance company, medical care provider, or non-household member for medical expenses which you previously paid or will pay.

Do not include reimbursements from any consumer driven health plans such as Flexible Spending Accounts (FSA), Health Reimbursement Accounts (HRA), Health Savings Accounts (HSA), High Deductible Health Plans (HDHP), or Medical Savings Accounts (MSA).

**Have you had any membership costs or other expenses related to any of the following?**

- 6. Golf courses, country clubs, health clubs, fitness centers, swimming pools, weight loss centers, or other sports and recreational organizations
- 8. Civic, service, fraternal, and other social organizations

**What is the name of the golf courses, country clubs, health clubs, fitness centers, swimming pools, weight loss centers, or other sports and recreational organizations?**  
[enter text] \_\_\_\_\_

**What is the name of the civic, service, fraternal, and other social organizations?** [enter text] \_\_\_\_\_

**How much of the total amount was paid this month?** [enter value] \_\_\_\_\_

**Since the first the reference month, have you or any members of your household ....**

**Bought any books, including digital books, which were not purchased through a book club? Do not include school books or reference books.**

- 1. Yes
- 2. No

**What was the total expense?** [enter value] \_\_\_\_\_

What was the total expense? [enter value] \_\_\_\_\_

**While on vacation --**

Did ^YOU\_ANYMEM pay any fees to play sports, exercise, or rent any sports equipment  
^NotCountingAnySpeqp?

1. Yes
2. No

How much did ^YOU\_ANYMEM pay? / What costs for playing sports or renting sports  
equipment won't be reimbursed? [enter value] \_\_\_\_\_

Since the first of the reference month, not including the current month, have you or any  
members of your household purchased any meals at school for preschool through high  
school age children?

1. Yes
2. No

Since the first of ^REF\_MONTH, not including ^CUR\_MONTH, what has been the usual  
expense for the meals ^NAME purchased at school? [enter value] \_\_\_\_\_

SCHMLLPD

\* Specify time period

1. Days
2. Weeks
3. Months
4. Percent
5. Half school year
6. School Year
7. Other, specify

Have ^YOU\_ANYMEM paid any charges or fees for bank services such as overdraft fees, ATM fees, other account service charges, or safe deposit box rental from financial institutions such as banks, credit unions, and finance companies?

- 1. Yes
- 2. No

What is the usual MONTHLY charge? [enter value] \_\_\_\_\_

Since the first of the reference month, have you or any members of your household paid for -

- 2. Preschool or child day care centers?

What was the total amount of this expense?/What is your monthly expense?[enter value]

\_\_\_\_\_

Since the first of the reference month, have you or any members of your household had expenses for any of the following, either for you or any members of your household or for someone outside your household?

- 13. Babysitting, nanny services, or other child care

What was the total amount of this expense?/What is your monthly expense?[enter value]

\_\_\_\_\_



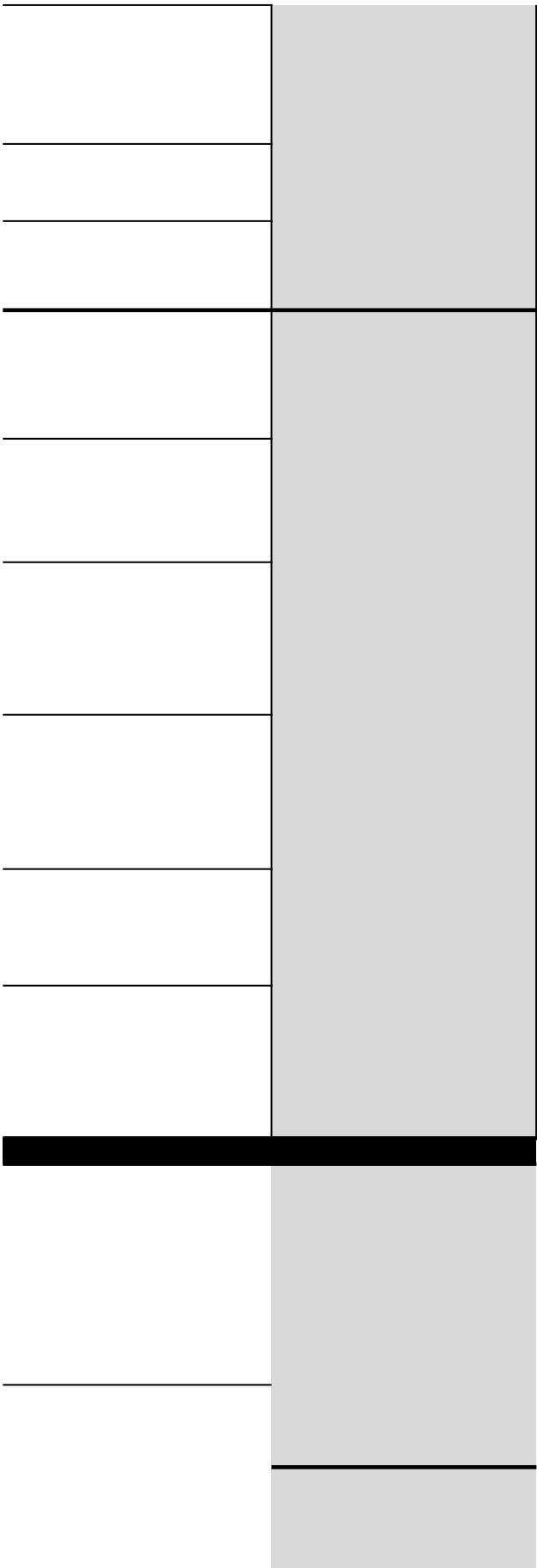
# Test Instrument

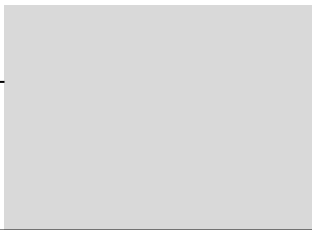
Response

Yes/No

Amount

Response	Yes/No	Amount





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Cable

Satellite Radio

Internet



Electricity

Natural gas

Fuel Oil

Water

Garbage



Small electrical kitchen appliances

Electrical personal care appliances
Electrical floor cleaning equipment
Other household appliances including smoke detectors
Digital book readers and tablets
Computer software including computer games, for non-business use
Telephones or accessories including answering machines
Televisions, all types including those installed in vehicles
Stereos, radios, speakers, and sound components including those installed in vehicles
Health and exercise equipment
Camping equipment
Hunting and fishing equipment including all guns

0-115



Lamps

Travel Items

Dishes



Coats

Sport Coats

Suits

Vests

Shirts



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Parking

Oil Change

Other Regular

Battery

Tire Purchase

Tire repair

Body Work

Any Vehicle

Vehicle Accessories

Other Vehicle Services

Vehicle Cleaning

Service Clubs



Medical or surgical  
equipment for general  
use

Golf Courses

Civic

Books





Bank Fees

Preschool

Babysitting

## Debriefing Questions

Debr

Have you heard of the Earned Income Tax Credit before? Can you please tell me what it is (describe it for me)?

• Can you repeat this question in your own words?

• Was this question easy or difficult to answer?

• What does the word "claim" mean to you?

• Do you prepare your taxes, does someone else in your household, or do you use a tax preparation service?

• (If Other Prepares) Would you know if the EITC was claimed?

• Do you consider this a sensitive topic?

• Did you receive money from the tax return that you claimed the EITC on or did you have to pay money in?

• What do you think is meant by "Major credit cards"?

Are there any types of cards you think this question doesn't refer to?

Do you have any credit cards you did not include in your answer to this question?

• What do you think is meant by “any other debt such as medical loans and personal loans?”

What does “personal loans” mean to you?

What are some examples of personal loans?

• Do you have a retirement plan? Is it a 401(k), IRA, Thrift Savings Plan, or some other type? Did you include all of these in your answer to this question?

• Was it easy or difficult for you to report all checking and savings account balances together? How about retirement accounts? Credit card balances?

• How accurate do you think your reports were for checking and savings? Retirement accounts? Credit card balances?

**IF HH Size > 1**

• Are you knowledgeable about the checking account balances of other household members? Savings accounts? Retirement Accounts? Credit cards?

• What is “Voice over IP”?

• Are you familiar with the term “VOIP”?

• What comes to mind when I say “Voice over IP” or “VoIP”? What companies come to mind?

• Do you consider VOIP to be residential service, cellular service, or neither?

• Do you or any members of your household have a cell phone that has a contract? (if yes) Did you include that phone (those phones) when you answered this question?

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• Where did you purchase your prepaid phone? How do you add minutes for your phone?

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• Do you have any phone service that I may have missed with this question?

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• What places are there, other than airports and hotels, where you can purchase Internet service? Have you ever used these?

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• You reported that you spent \_\_\_\_ on Internet Service at home or at places such as hotels and airports. How much of this amount is for Internet Service at home? How much is for service away from home?

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• Have you ever paid to use the Internet aside from in your home and on your phone? Where?

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• When was the last time you paid for Internet away from your home?

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• How often do you pay for internet away from your home?

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• Do you pay for your water and sewer bill together? Do water and sewer appear separately (itemized) on the bill or do you see a single amount?

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• Do you pay for water, sewer, or both along with any other bill such as rent or condo fees? What else is included?

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• When I say "recycling" what do you think of?

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• Do you recycle? What things do you recycle?

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• Do you pay for collection of your recycling? Do you pay that as part of your trash collection bill? Does the cost for recycling appear separately (itemized) on the bill or as a single amount?

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• Is that bill (are those bills) part of any other bills such as rent or condo fees?

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• **(Give list)** Please circle the items that definitely belong in this category.

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• Do you own a home phone (non-cellular)? Thinking of your home phone what do you think of when I say "telephone accessories?"

Do you consider an answering machine a telephone accessory? Why or Why Not?

• What comes to mind when I say "other household appliances?"

• **(Give list)** Please circle the items that definitely belong in the category "other household appliances".

• Have you purchased a smoke detector in the last 3 months?

• (if yes) Did you include that smoke detector when answering this question?

• When I say "hunting and fishing equipment" what comes to mind? What are examples of hunting equipment and fishing equipment?

• **(Give list)** Please circle the items that definitely belong in the category "hunting and fishing equipment".

• Did you purchase any guns that you do not use for hunting (e.g., for protection or sport shooting)? Did you include those guns in your answer to this question?

• Do you consider this to be too sensitive or personal? Do you think other people might find this question sensitive?

• What comes to mind when I say "digital book reader?" Do you own a digital book reader?

• What comes to mind when I say "tablet"?

• What is the difference between a tablet and a digital book reader?

• You reported an expense for television, radio, video, or sound equipment. Was any of this expense for equipment installed in a vehicle?

• Have you ever had a stereo, television, DVD player, or other audio-visual equipment installed in your vehicle? What did you have installed?

• (if yes) Do you consider this a \_\_\_\_\_ expense or a vehicle expense?

• What items come to mind when I say "Dishes, glasses, or serving pieces"?

• What do you think of when I say "serving pieces"?

• **(Give List)** Please circle the items that definitely belong in this category.

• **(Give List)** Please circle the items that definitely belong in the category "Shirts, blouses, and tops."

• Did you find it easy or difficult to report the cost of these items together? Please explain.

• When I say "Other types of vehicles" what comes to mind? What are some examples of "other vehicles"?

• **(if no, ask second question during debriefing)** Do you have any of these types of vehicles?

• **(show list)** circle the items you consider part of the category "type of vehicle"

• When I say "parking garage" what comes to mind?

• You said you spent \_\_\_\_ on parking. Was any of this expense for parking in a garage?

• (if yes) is this a regular fee each month or do you pay each time you use the garage?

• Is this a multi-level parking structure or an individual garage?

• (if multi-level) Do you have an assigned spot in the garage?

• I asked if you have had an expense for "Any vehicle or engine repairs." Did you find this question easy or difficult to answer?

• What comes to mind when I say "Any vehicle or engine repairs?" What type of repairs do you think this question is referring to?

• **(give list)** Please circle the items you think should be included with "Any vehicle or engine repairs." Place an X over any items you believe do not count as vehicle repair.

• How often do you have repairs done on your vehicle (aside from regular maintenance like oil changes)?

• Many times you will receive an itemized receipt, do you read the individual items on the receipt?

• When you have your vehicle repaired do you talk to someone at the repair shop about exactly what was done or do you just want to know your vehicle is repaired?

• Do you consider yourself knowledgeable about vehicle repairs?

• (if yes to #7) You said you had repairs done to your vehicle or engine. What repairs were done?

• What do you think of when I say "services such as OnStar or LoJack?" How would you classify these services?

• Have you ever heard of OnStar before? LoJack?

• Do you pay for any GPS services for your vehicle (other than OnStar or LoJack)? For any GPS services for your phone? Did you include those costs here?

• Which of these services do you have?



• (if both) Was it easy or difficult to report the cost of these items together?

• (if 1) Do you pay all or part of your health insurance premiums? (if part) Who pays the rest? Does your employer reimburse you for any of the costs?

• (if 2) Is money withdrawn from your paycheck to pay any part of the insurance premium?

• Are you familiar with the term "convalescent home"? Can you please explain in your own words what a convalescent home is?

• Is a convalescent home the same thing or different than a rehabilitation center?

• I said "By payments I mean any co-pays and out-of-pocket expenses. Include all payments, even those for persons who are outside your household." Can you tell me in your own words what these instructions are saying?

• What does the term "Co-pay" in reference to medical payments mean to you?

• What does the term "out-of-pocket expenses" mean to you?

• Are these terms you regularly use? What terms do you normally use?

• (if yes to #14) What type of supportive or convalescent equipment did you purchase/rent? Did you return the item after it was no longer needed?

• (if yes to #15) What type of medical or surgical equipment did you purchase/rent? Did you return the item after it was no longer needed?

• Have you had any medical expenses during the last 3 months? (if no) When was the last time you had a medical expense? I don't need to know what it was for.

• Was any of that expense reimbursed?

• (show list) Are you familiar with these types of plans? Are there any you've never heard of?

• (show list) Are you currently enrolled in any of these types of plans? (if yes) Was any of the reimbursement you received from these programs?

• I asked if you had any expenses for memberships in "sports and recreational organizations." What are some examples of sports and recreational organizations?

• I also asked you about "social organizations." What are some examples of social organizations?

• (if Yes to #6) Which ones? Golf courses, country clubs, health clubs, fitness centers, swimming pools, weight loss centers, or other sports and recreational organizations?

• (if multiple) Did you find it easy or difficult to answer this question? How easy or difficult was it to report the overall cost for these memberships? Do you pay the dues for these organizations on different schedules?

• (if Yes to #8) What type of organization (civic, service, fraternal, or other)? How often do you pay your dues?

• What types of books do you think this question is referring to? Are there any types of books you think this question is not referring to?

• Have you purchased any digital books? Were these included in your report of the price?

• Did you include the cost of a digital book reader in this report?

• When I ask whether you paid fees for sports or exercise while on vacation what comes to mind?

• When I ask whether you rented any sports equipment while on vacation what comes to mind? What sorts of sports equipment might someone rent while on vacation?

• You reported an expense to play sports or to rent sports equipment. What was this expense for?

• (if fees for sports) Were you furnished with sports equipment after paying the fee to participate in sports or did you have to bring your own?

• Was this part of a health club or other organization membership?

• I asked what your “usual expense” is for meals purchased at school. What does usual expense mean to you?

• How often do you make payments for this child's meals? Do you make daily, weekly, monthly payments or some other period of time?

• Did you realize that you do not have to report a monthly cost for this question? That you could report daily, weekly, or yearly cost? Would you have preferred any of those?

• Would any other time period have made this question easier to answer?

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• Do you rent a safe deposit box? How often do you make rental payments?

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• How did you arrive at your answer to this question?

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• Do you consider this to be a sensitive topic?

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• I asked if you had any expense for “preschool or child day care centers.” Are there any terms you would use other than “preschool?”

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• I also asked if you had expenses for “babysitting, nanny services, or other child care.” What other types of child care arrangements are there other than babysitting and nanny service?

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• You said you had an expense for babysitting or other child care. Was the child care done in your home, someone else's home, or at a daycare facility?

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• (opposite of what they say in previous) Did you have any expense for child care (inside/outside) your home?

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