

Attachment A: Interviewing Protocols

Note: These are the original protocols that were used for cognitive interviews already collected. New cognitive interviews will be conducted using the same protocols, and the self-administered web survey will be developed to match (with addition of instructions for when to think aloud)

Mortgage: (Screener: How many mortgages do you currently have? If 0, skip to next topic.

Main Question(s)

Now I will ask some questions about your primary mortgage. These questions refer to the mortgage you are currently making payments on.

1. What was the amount of the mortgage when you first obtained it, not including any interest?
2. In what year did you make the first payment on this mortgage?
3. What is the current interest rate on your mortgage?
4. How much is your mortgage payment per month?
5. How much of that amount is for principal and interest?
6. On your most recent payment, which of these were included?
 - a. Principal
 - b. Interest
 - c. Property Taxes
 - d. Property insurance
 - e. Mortgage guarantee insurance (PMI)
 - f. Any other payments – specify

Follow-up Questions

1. First, when I asked you what the amount of your mortgage was when you first obtained it, how did you arrive at your answer?
2. How easy or hard was it for you to remember what year you made your first payment?
3. When I asked you the current interest rate on your loan, On a scale from one to ten, with ten being absolutely certain and 1 meaning you made a wild guess, how sure are you that your answer is accurate?
4. When I asked you how much of your monthly payment was for principal and interest, how did you arrive at your answer?

Sportswear

Main Question(s)

Since the first of [Refmonth] have you or any member of your household purchased any swimsuits or warm-up or ski suits?

Follow-up Questions

1. What types of items did you think of when you heard the question?
2. How sure were you that those expenses were what were meant by this question?

Let me repeat the question. “Since the first of [Refmonth] have you or any member of your household purchased any swimsuits or warm-up or ski suits?”

Now I’m going to name some items, tell me if they would be included in this question:

1. a swimsuit?
2. a jogging suit?
3. a track suit?
4. a warm-up jacket?
5. a snow suit?
6. sneakers
7. are there other items that would be included in this question that we haven’t mentioned?

Delivery & Installation Charges

Now we’re going to talk about expenses for delivery and installation charges. Please listen to the following question, give me your answer, then I’ll ask some follow-up questions about it.

In the past year, have you purchased or rented any items that had extra charges for installation or delivery?

1. What did you purchase/rent?
2. What was the purchase price?
3. Does that include the charge for installation or delivery?
4. How much did installation or delivery cost?

Follow-up Questions

Let’s talk about those questions for a minute.

5. What types of items can have installation charges?

6. What types of items can have delivery charges?

Global Clothing

How much have you or any member of your household spent on clothing since the first of [Refmonth]?

Follow up questions

1. What did you think about when deciding how much you've spent on clothing?
2. When figuring out how much you've spent on clothing, did you think mostly about:
 - a. Specific clothing items
 - b. Specific shopping trips
 - c. Specific events
 - d. Clothing items in general
 - e. Something else
3. Please explain your answer to the last question
4. On a scale from one to ten, how certain are you that the amount you've spent on clothing is accurate?
 - 1 - Wild Guess
 - 2
 - 3
 - 4
 - 5 - Somewhat Certain
 - 6
 - 7
 - 8
 - 9
 - 10 - Absolutely Certain
5. What clothing items have you or any member of your household bought since the first of October and how much did each cost? (Example: 1 shirt, \$20)
6. Is there anything else you'd like to add about your answer to the clothing question?