

Appendix A: Cognitive Interviewing protocol

Because we are interested in how respondents understand and respond to questions about expenses for gifts, this protocol includes multiple sections of the interview as context because respondents often report items commonly given as gifts in these sections. Overall, the target questions being tested are about expense patterns, groceries, school meals, and gifts.

- Hi! Thank you for meeting with me today.
- I am [My colleague (), who will be taking notes for us today, is also here.]
- Explanation:
 - We are going to be working with the Consumer Expenditure Survey, an ongoing survey that provides information about the buying habits of American consumers.
 - Our purpose in meeting with you today is to have you provide feedback on the survey - we're trying to find out whether our survey questions are working as we intended and how hard they are to answer. We are not here to evaluate you, we are looking to improve the survey, so there are no right or wrong answers. When you tell us that you find something about the survey to be difficult to understand or do, then that tells us that we need to change the survey. All the information you give us will be used to improve the survey.
- [Read Consent Form and share showcard] (see Appendix F)
- I've got your email address as [...]. We'll be sending your payment to that email. Is that right?
- Any questions before we begin?

Introduction to the Survey

- The Consumer Expenditure Survey is a survey of all members of a household who live together so I am going to ask you to report expenses that you or anyone else in your household have made during the last three months. To get started, I'd like to get some information about you and the people in your household.
- How many people are in your household, including yourself?
- OK, and who is the next person? I don't need their name, just how they are related to you.

Name	Relationship	Age
	Participant	

Next we're going to go through just a few sections of the survey that we're working on today. Then I'll let you know when we've finished those questions and we'll switch gears and start talking about what it was like for you to answer those questions.

As we start, please understand that we ask the same topics 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 the past three months, that is, from the 1st day of August to today.

I understand that the Coronavirus pandemic and shutdown might have changed your household's spending habits. We're not evaluating your spending here - rather we're focused on what it's like to

listen to and answer the questions. Don't worry if your answers aren't typical or representative of your usual spending – that's completely fine.

Survey

Now I am going to ask about expenses for the purchase or rental of household appliances and other selected items. Please include any shipping and handling charges with the cost of any item that was shipped.

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

Read each item. If a respondent says Yes to an item, then immediately ask follow-up questions and then resume asking the items in the list.

- Small electrical kitchen appliances
- Digital book readers or tablets
- Computers, computer systems, or related hardware
- Computer accessories
- Video game hardware or accessories
- Telephones or accessories
- Photographic equipment
- Musical instruments, supplies, or accessories
- Lawn mowing machinery, or other yard equipment
- General sports equipment (exclude athletic shoes for sports related use, such as football, baseball, soccer or bowling)
- Health and exercise equipment
- Camping equipment
- Hunting and fishing equipment, including all guns
- Winter sports equipment
- Water sports equipment
- Bicycles or bicycle equipment
- Tricycles or battery powered riders
- Playground equipment
- Other sports or recreation equipment

If Yes, then ask:

- What did you purchase or rent? (Enter a brief description of item)
- When did you (purchase/rent) it? (Select month)
- What was the total rental expense since the first of August? / What did it cost?
- Did you purchase or rent any other (FILL ITEM)?

Now I am going to ask about purchases of home furnishings and related household items. Please include any shipping and handling charges with the cost of any item that was shipped.

Since the first of August, have you or any members of your household purchased for your household or for someone outside of your household any –

Read each item. If a respondent says Yes to an item, then immediately ask follow-up questions and then resume asking the items in the list.

- Infants furniture

- Infants equipment
- Patio, porch, or outdoor furniture
- Barbeque grills or outdoor decorative items
- Other household decorative items

If Yes, then ask:

- What did you purchase? (Enter a brief description of item)
- When did you purchase it? (Select month)
- What did it cost?
- Did you purchase any other (FILL ITEM)?

I will now ask about expenses for vehicle services, parts, and equipment. Please do not include expenses for vehicles used entirely for business

Since the first of August, have you or any members of your household paid for any of the following? *Read each item. If a respondent says Yes to an item, then immediately ask follow-up questions and then resume asking the items in the list.*

- Vehicle cleaning services including car washes
- Vehicle maintenance or repair, such as oil change, tune-up, brake work, repair, or replacement services
- Other vehicle parts, accessories, repairs and services

If Yes, then ask:

- What did you pay for? (Enter a brief description of item)
- When did you pay for it? (Select month)
- What did it cost?
- Did you pay for any other (FILL ITEM)?

In this section, I'm going to ask about payments for education and caring for your family, other household members, and non-household members. Please include any payments you made online or by an automatic payment. Please only report your final out-of-pocket payments.

Since the first of August, have you or any member of your household paid for any – *Read each item. If a respondent says Yes to an item, then immediately ask follow-up questions and then resume asking the items in the list.*

- Daycare, nursery, or preschool tuition or fees
- Babysitting, nanny services, or other child care inside or outside your home
- Elementary through high school tuition or fees
- Vocational or technical school tuition or fees
- College or university tuition or fees, including prepaid tuition
- Housing while attending school
- School meals for preschool through college, including meal plans
- Private school bus service
- Purchase or rental of any school books, supplies, or equipment, which has not already been reported
- Tutoring or test prep

- Adult day care centers
- In-home care for invalids, convalescents, handicapped, or elderly persons, excluding medical care

If Yes to School Meals, then ask:

- Who were the school meals for? (select from Roster or non-household member)
- For each child, ask:
 - Since the first of August, how often did your household PAY for [NAME]'s meals at school? (Daily, Weekly, Biweekly, Monthly, Other) *Semester, one-time, and as needed payments should be entered as OTHER.
 - Only ask this question if * school meal period is daily, weekly, biweekly, or monthly *
 - How much did your household usually pay each time?
 - Since the first of August, how many [WEEKS/MONTHS] did these payments cover?
 - Since the first of August, how much did your household pay in total for [NAME]'s meals at school?

If Yes to any other, then ask:

- What did you pay for? (Enter a brief description of item)
- In what month or months did you pay for [FILL]? (Select month or same amount each month)
- How much did your household pay (each month)?
- Did you pay for any other (FILL ITEM)?

Now I am going to ask about payments for subscriptions, memberships, books, and entertainment. Please remember to include any payments you made online or had automatically deducted. Also, include any shipping and handling charges with the cost of any item that was shipped.

Since the first of August have you or any members of your household paid for any membership costs related to any of the following? Do not include contributions to or membership in religious, professional, business, or other tax deductible organizations.

Read each item. If a respondent says Yes to an item, then immediately ask follow-up questions and then resume asking the items in the list.

- Health clubs, fitness centers, swimming pools, weight loss centers, or other sports or recreational organizations
- Fees for participating in sports such as golf, bowling, biking, hockey, football, or swimming
- Bike-sharing
- Shopping club memberships including warehouse clubs like Sam's Club and discount memberships like Amazon Prime
- Tickets to parks or museums
- Single copies of newspapers, magazines, or periodicals, including digital
- Subscriptions to newspapers, magazines, or periodicals, including digital
- Books, digital books, or book subscriptions. Do not include school books or reference books.
- Photo printing or processing
- Purchased music files, CDs, or records
- Sirius or XM satellite radio service
- Subscription music services such as Spotify or Pandora

- Purchased video files, Blu-Ray discs, or DVDs
- Rented video files or DVDs or streaming video subscription

If Yes, then ask:

- What did you pay for? (Enter a brief description of item)
- When did you pay for it? (Select month)
- What did it cost?
- Did you pay for any other (FILL ITEM)?

Now I am going to ask about miscellaneous expenses which have not been collected anywhere else in this survey. Please remember to include any payments you made online or had automatically deducted. Also, please include any shipping and handling charges with the cost of any item that was shipped.

Since the first of August, have you or any members of your household paid for any of the following, either for your household or for someone outside your household?

Read each item. If a respondent says Yes to an item, then immediately ask follow-up questions and then resume asking the items in the list.

- Fresh flowers or potted plants
- Professional photography
- Services of lawyers or other legal professionals
- Accounting fees
- Gardening or lawn care services
- Housekeeping services
- Home security system service fees
- Other home services or small repair jobs around the house, not previously reported
- Moving, storage, or freight
- Stamp or coin collecting
- Lotteries or games of chance
- Babysitting, nanny services, or other child care inside or outside of your home
- Toys or games
- Arts or crafts kits
- Sewing, knitting, or quilting materials and items
- Purchase of pets, pet supplies, or medicine for pets. Do not include pet food.

If Yes, then ask:

- What did you pay for? (Enter a brief description of item)
- When did you pay for it? (Select month)
- What did it cost?
- Did you pay for any other (FILL ITEM)?

Now I am going to ask about clothing and related expenses. First, let's start with some selected items and services.

Read each item. If a respondent says Yes to an item, then immediately ask follow-up questions and then resume asking the items in the list.

- Purchase of any suits or tuxedos for men, 18 or older
- Purchase of any watches
- Purchase of any jewelry
- Shoe repair or other shoe services

- Watch or jewelry repair
- Repairs, alterations or tailoring for clothing or accessories
- Rental of any clothing or accessories, including tuxedos
- Storage outside the home just for clothing

If Yes, then ask:

- What did you pay for? (Enter a brief description of item)
- When did you pay for it? (Select month)
- What did it cost?
- Did you pay for any other (FILL ITEM)?

Since the first of August, how much has your household spent on ALL OTHER clothing, footwear, and accessories for adults?

Since the first of August, how much has your household spent on ALL OTHER clothing, footwear, and accessories for infants and children under 18 years old?

Now I am going to ask about payments and contributions to persons outside of your household. Since the first of August, has your household given any money by cash, checks, or given any gift cards to...

Read each item. If a respondent says Yes to an item, then immediately ask follow-up questions and then resume asking the items in the list.

- College students living away from home
- Any other people not in your household, such as friends, co-workers, or homeless persons
- Child support
- Alimony
- Educational institutions
- Political organizations
- Religious organizations, including churches, temples and mosques
- Charities or other organizations
- Stocks, bonds, or mutual funds to persons or organizations outside of your household

If yes, then ask:

- What was the (payment/contribution) for?
- In what month did you make the (payment/contribution)? (Select month or same amount each month)
- What was the total amount of the (payment/contribution)?/What is the monthly (payment/contribution)?
- Did you make any other (payment/contribution)?

For half of participants, collect "usual" expenses; for other half, collect actual expense amounts for the following questions:

Now I am going to ask about what you (usually/) paid for food, beverages, and other items you and your household have purchased since the first of August.

(/Since the first of August, not including this month) How much (does/did) your household (USUALLY spend each week/spend) on food and drinks from places like restaurants, bars, and fast food places, including carry-out and delivery? Please include the cost of any alcoholic beverages.

(/Since the first of August, not including this month) How much (does/did) your household (USUALLY spend each week/spend) on beer, wine, and other alcohol to be served at home?

(/Since the first of August, not including this month) How much (does/did) your household (USUALLY spend each week/spend) on groceries and supplies, including food and non-food items? Please include in-person and online grocery shopping and delivery. Include items like prepared meal kits, personal health and wellness items, diapers, pet food, and home cleaning supplies but do NOT include prescription drugs, alcohol, cigarettes, or other tobacco products.

Since the first of August (/ , not including this month), did your household buy any cigarettes? Do not include e-cigarettes.

If yes, then ask:

How much (does/did) your household (USUALLY spend each week/spend) on cigarettes?

Since the first of August (/ , not including this month), did your household buy other tobacco products, such as cigars, pipe tobacco, chewing tobacco, or vaping products?

If yes, then ask:

How much (does/did) your household (USUALLY spend each week/spend) on other tobacco products?

So that we can understand if any of your household's expenses were for organizations or people outside of your household, I'm now going to ask you about gifts, payments, and contributions.

Since the first of August, not including this month, how much has your household spent on ...

- Purchases of any food and beverages for people who do not live in your household, such as treating others to a meal and providing food or beverages for a party or event?
- Purchases of any clothing, footwear, and accessories for adults, children and infants who do not live in your household?
- Contributions to and payments for organizations and people who do not live in your household? Include direct tuition payments and elder care.
- All other gifts for organizations and people who do not live in your household? Include gifts for special occasions and holidays.

Debriefing

Ask debriefing questions for any expense that the respondent reported during the survey.

Great, that's it for the questions that we wanted to test out today. Now, we'll move on to getting your feedback about those questions. We're going to now go back through the questions we asked you to find out what you thought about them, if they were easy or difficult to understand and answer, and whether we can improve them.

School meals

- Earlier, I asked you (*Insert Question Wording*). Can you please walk me through how you came up with your answer?

- And what if instead of asking about the usual expense, I had asked you about the actual expense. Could you please go ahead answer that –
 - Since the first of August, not including the current month, how much did your household pay for school meals?
- Which was easier for you to answer – the series of questions we asked you originally about what you usually spent on school meals, or the version we asked just now about how much your household actually spent?
- Let's take a step back now – can you tell me about how school meals work for your/each child?
 - Payments on a consistent schedule or ad hoc?
 - And since the first of August, how many weeks was the child at school?
 - Does the child eat or buy the school meals on a schedule or ad hoc?
 - And since the first of August, what was this like?
 - Has the child consumed all of the meals that have been paid for/that were reported?
 - What happened at the end of the school year last year when schools shut down in-person learning and the child wasn't eating meals at school - refunded?
 - Meals a fixed price or child selects a la carte?
 - Are you knowledgeable about how much of actual expenses?
 - If multiple children: are they at the same school? Would you prefer to report school meal expenses individually or altogether?

School bus

- You said earlier that you had an expense for private school bus service. Can you please tell me a bit more about this – what kind of school bus service is it, how is it coordinated?
- For you, is this more similar to a transportation expense, in the same bucket as paying for gas or paying for the subway, or a school fee, more similar to tuition or activity fees?
- How often do you pay for the school bus? Is it at the same time as other school fees, if so which ones?

Groceries

- Now let's talk about your grocery expenses. Earlier, I asked you (*Insert Question Wording*). Can you please walk me through how you came up with your answer?
- What kinds of items were included?
- We're wondering about the term "groceries and supplies". What does it mean to you?
- Now take a look at this list and for each item, please tell me if you think it should definitely be IN or definitely be OUT of scope for this question – (*Insert Question Wording*).
 - Showcard:

Fruit	Diapers	Fresh flowers
Meat	Cooking oil	Pet food
Aluminum foil	Birthday cake	Seasonal decorations
Paper towels	Grab-and-go meals	Band-aids
Cereal	Laundry detergent	Allergy medicine
Garbage bags	Pots and pans	Meal delivery kits
- Let's take a step back now – can you tell me about how your household shops for groceries?
 - How many different stores do you go to? How often do you go? Is it consistent from week to week? Month to month? Across stores?

- We asked you about your (usual/actual) spending. Is that different from your (actual/usual) spending? In what ways? Which one would be easier for you to answer for?

Gifts

- Towards the end of the survey asking about your expenses, I asked you about gifts, contributions and payments for organizations and people not in your household.
- When I asked you (Insert Question Wording), how did you come up with your answer? (repeat for each – Food, Clothing, Direct payments, All other gifts).
 - If the participant did not have an expense, instead ask: Even if you didn't have the expense yourself, what kinds of things do you think we are asking about?
- Were any of those expenses already reported earlier in the survey? Were you at all unsure whether you were supposed to include or exclude those?
- Now take a look at this list and for each item, please tell me if you think it should definitely be IN or definitely be OUT of scope for any of these questions – (*Insert Question Wordings*).
 - Showcard:
 - Cash loan to a family member who doesn't live with you
 - Paid for car maintenance for someone else
 - Paid rent for your kid in college
 - Bought house decorations for a friend who moved to a new home
 - Bought outfits for your sibling's baby
 - Helped elderly parent with healthcare payments
 - Paid for grandchild's daycare or summer camp
 - Bought wine and beer to serve at a dinner party at your home
 - Bought a bag of chips and dip to take to a friend's party
 - Took someone out for a meal at a restaurant
 - Took the family out to the movies
 - Bought toys for nieces and nephews
 - Bought flowers for a funeral
 - Bought gift card for a thank you present
 - Gave money to an adult child for the down payment on a new home

"Pay for" wording

- During the survey, many of the questions asked if you had "paid for" this or that during the last few months. When you hear that phrase "pay for", what does that mean to you?
- Does that include paying for things with a credit card? Gift cards? 529? FSAs? Is there anything that "pay for" wording excludes?

That's all of my questions for today. Do you have any questions for me?

Thank you very much for participating.

Showcards

Groceries and supplies, including food and non-food items

Please include in-person and online grocery shopping and delivery. Include items like prepared meal kits, personal health and wellness items, diapers, pet food, and home cleaning supplies but do NOT include prescription drugs, alcohol, cigarettes, or other tobacco products.

	INCLUDE	EXCLUDE	NOT SURE
Fruit			
Diapers			
Fresh flowers			
Meat			
Cooking oil			
Pet food			
Aluminum foil			
Birthday cake			
Seasonal decorations			
Paper towels			
Grab-and-go meals			
Band-aids			
Cereal			
Laundry detergent			
Allergy medicine			
Garbage bags			
Pots and pans			
Meal delivery kits			

- Purchases of any food and beverages for people who do not live in your household, such as treating others to a meal and providing food or beverages for a party or event?
- Purchases of any clothing, footwear, and accessories for adults, children and infants who do not live in your household?
- Contributions to and payments for organizations and people who do not live in your household? Include direct tuition payments and elder care.
- All other gifts for organizations and people who do not live in your household? Include gifts for special occasions and holidays.

	INCLUDE	EXCLUDE	NOT SURE
Cash loan to a family member who doesn't live with you			
Paid for car maintenance for someone else			
Paid rent for your kid in college			
Bought house decorations for a friend who moved to a new home			
Bought outfits for your sibling's baby			
Helped elderly parent with healthcare payments			
Paid for grandchild's daycare or summer camp			
Bought wine and beer to serve at a dinner party at your home			
Bought a bag of chips and dip to take to a friend's party			
Took someone out for a meal at a restaurant			
Took the family out to the movies			
Bought toys for nieces and nephews			
Gave money to an adult child for the down payment on a new home			
Bought flowers for a funeral			
Bought gift card for a thank you present			